INTEGRATED RURAL DEVELOPMENT PROGRAMME - A CASE STUDY

By

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THESIS

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DECLARATION

I hereby declare that this thesis entitled "INTEGRATED RURAL DEVELOPMENT PROGRAMME - A CASE STUDY" is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award to me of any degree, diploma, associateship, fellowship or other similar title of any University or Society.

Vellanikkara,
2nd Sep 1988.

JAYASREE KRISHNANKUTTY

CERTIFICATE

Certified that this thesis entitled "Integrated Rural Development Programme - A case study" is a record of research work done independantly by Jayasree Krishnankutty, under my guidance and supervision and that it has not previously formed the basis for the award of any degree, fellowship or associateship to her.

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Introduction

CHAPTER -I

INTRODUCTION

> "The real change comes, of course, from within the village, from the very people living in the village, and is not imposed from outside. It is a process of self development and self-reliance. The outsider can only help a little give some guidance, and a push here and there. That little help may, of course, be of the greatest importance or it can light a flame which sheds its light over very much wider areas. But the test of success is how far the people of a village shoulder their own binders and develop a spirit of self reliance and mutual co-operation."
>
> Jawaharlal Nehru

Special programmes for the weaker sections of the population have been the hall mark of our five year plans especially since the fifth plan. A variety of area specific and target group specific programmes like Small Farmers Development Agency (SFDA), Command Area

Development Programme (CADP) and Drought Prone Area Programme (DPAP) have been in operation during the fourth and fifth five year plans. The success and weakness experienced in connection with their implementation resulted in the new approach Anthyodaya which synthesised the area and target group specific programmes. A review of the various ongoing special programmes on rural development taken up by the Government of India during 1978-79 confirmed the need for a new and comprehensive programme for the development of the poor in rural areas. Hence accepting the basic features of the Anthyodaya programme the development programmes for the weaker sections of the rural areas were re-designated into the Integrated Rural Development Programme which was launched in April, 1978. Since some institutional and infrastructural facilities have already been created in areas which have been covered by SFDA, CADP and DPAP, it was initially decided to select 2000 blocks out of the 3000 blocks in which these three special programmes could be implemented. It was also decided to take up 300 additional blocks per year from outside the special programme areas. The programme was planned to be extended to all other blocks in a phased manner, in the remaining years of the sixth plan. The

Government of India later on decided to extend the IRDP to all the 5011 development blocks from 2nd October, 1980.

The objectives of the programme are to raise families in the identified target groups above the poverty line and ~~to~~ this was to be achieved by providing productive assets to the identified families. Here the target group comprises of the poorest among the poor in the rural areas - small and marginal farmers, agricultural and non-agricultural labourers, rural artisans and craftsmen, scheduled castes and scheduled tribes. The programme was aimed to assist on an average 600 families in a year covering altogether 3000 families per block during the sixth five year plan period.

Machinery for implementation:

At the District level, District Rural Development Agency (DRDA) was created for implementation of all special programmes including IRDP which is headed by the District Collector. The agency consisted of a full time Project Officer, 2-3 Assistant Project Officers, a Credit Planning Officer an Industries Officer, an economist or statistician. The block level machinery was revitalised for the implementation of IRDP.

Criteria for selection:

For the purpose of identification of beneficiaries, the family has been specialised as a unit. Families below the poverty line will be selected for IRDP assistance. From the seventh plan onwards, a family having an annual income of Rs.6400/- or less is considered to be a family below the poverty line (Jha, 1986).

Importance of the study:

The IRDP has been in operation for about ten years now and besides its in-built monitoring and evaluation systems there has been attempts on the part of several other agencies to evaluate the programme in the state. It is evident that huge amounts of money is being pumped into the working of the programme and in most of the parts of the country the programme has been successfully implemented. Still, the programme is subjected to criticisms also in some quarters. Eventhough several evaluation studies have been conducted in the state by external agencies no indepth study has so far been taken up to peep into the various aspects of functioning of the programme and to identify the constraints experienced by officials and non-officials who are involved in the programme in one way or the other. Hopefully the present study has been taken up to have an indepth analysis on the various aspects of the programme giving more stress to the beneficiaries angle.

Eventhough the findings of this study do not have broad generalisation for the whole state it is expected that it can provide some important clues about the working of the IRDP in the Blocks, selection of the beneficiaries, their awareness of the development schemes, their extent of utilisation, etc., which will help the planners, administrators and extension workers to bring in necessary modifications for achieving the objectives for which the programme orginally stands for.

Objectives of the study:

1. To study the awareness of the beneficiaries about Integrated Rural Development Programme.
2. To study the extent of utilisation of facilities of the programme by them.

3. To assess the experience of the beneficiaries in the utilisation of the facilities extended in the programme.
4. To study the relationship between the characteristics of beneficiaries with their awareness about IRDP and extent of utilisation of facilities of IRDP.
5. To ascertain from the beneficiaries the problems or constraints encountered by them and to get their opinion in improving the functioning of IRDP.

Limitation of the study:

As this envisages an indepth analysis of the functioning of the IRDP a case study has been preferred and the study was limited to Ollukkara Block in Trichur District taking into consideration its accessibility and the time available to the researcher.

Presentation of the study:

The thesis is divided into 6 chapters. The first chapter deals with introduction, objectives, importance and limitations of the study. The second chapter deals with the theoretical orientation pertaining to the study area. The third chapter deals with the methodology comprising of the description of study area, selection of respondents, selection and emperical measurement of variables, tools for data collection and statistical techniques used. The fourth chapter deals with results of the study and discussion of the results obtained. The final chapter is summary and conclusion.

The references and appendices are given at the end.

Theoretical Orientation

CHAPTER-II

THEORETICAL ORIENTATION

A look through among the available literature is of great help to gain an idea about the research problem under study. In this chapter an attempt is made to review the related literature which will provide a basis for empirical investigation. The review is presented under the following heads.

1. Integrated Rural Development
2. Rural poor
3. Awareness about developmental programme
4. Impact of rural development programme
5. Relationship of characteristics of beneficiaries with awareness and extent of utilisation
6. Experience of beneficiaries
7. Problems or constraints of the programme

1. Integrated Rural Development:

Brahma (1977) stated that the integrated rural development would include integration of different agricultural activities and other land based activities such as Animal Husbandry, Fisheries, Poultry and further integration of these with the non-primary activities to provide gainful employment to the rural poor and thereby increasing their purchasing power. According to him such an activity of integration will relate to a specific spatial unit which might range from a village or a group of villages to a town or city.

Gaurha (1977) stated that the IRD meant a multi-pronged multidirectional approach to the problem of improving the socio-economic conditions of the rural poor to an optimum level.

Singh (1977 e) defined IRD as the utilisation of all means of increasing the productive capacity in the rural areas. Singh (1977 b) opined that IRDP embraced a very widely ranging but comprehensive set of activities, pertaining to all aspects of rural economy covering the rural people in their entirity including cultivators, landless labourers, rural artisans and so forth. He emphasised on integration which meant a system of inter-relationships between activities falling within different sectors of development.

Sharma and Malhothra (1977) stated that IRDP is a synergistic approach aimed at the total development of the area and people by bringing about the necessary institutional and additional changes, by deriving a package of services through extension methods to encompass not only the economic field but also the establishment of the required special infrastructures and services in areas of health and nutrition education and literacy, basic civic amenities and improving the quality of life in rural areas.

Menon (1978) reported that IRD should cover the following major sections:

1. Agriculture including Horticulture, pasture and fodder development, Animal husbandry, Forestry and Pisciculture.
2. Village and cottage industries and tiny industries.

3. Employment in the tertiary sector for giving various forms of services necessary for supporting agricultural and rural industries.
4. Programme of labour mobilisation in order to tie up available opportunities with areas where supply of labour cannot be absorbed in any of the 3 sectors mentioned above.

The manual on IRDP and allied programmes published by the Department of Rural Development, Ministry of Agriculture, Government of India (1986) states that the IRDP is a centrally sponsored scheme funded by the centre and states on a 50:50 basis. The objective of the programme is to assist the families below the poverty line in the rural areas to cross this line by taking up self employment ventures.

Narain (1986) stated that the Integrated Rural Development Programme envisages the development of the rural areas and the people belonging to the weaker sections such as small and marginal farmers, tenant and share croppers, landless labourers, rural artisans, members of Scheduled Castes and tribal communities who suffer from economic and social handicaps, removing poverty and unemployment and developing potentials of rural resources to satisfy local needs and bringing about environmental balance.

Sodhi (1987) stated that the programme concentrates on families below the poverty line and envisages to provide assets through the commercial banks with a subsidy of 1/3 or 1/2 to the beneficiaries. The poorest families are identified first for intensive assistance.

Desai (1988) stated that the Integrated Rural Development Programme is an approach which, by better utilisation of local resources and by creating infrastructural facilities for economic and social development aims at improving the quality of life of the rural population, especially the rural poor, by the creation of expanded employment and income earning opportunities for them.

Rural poor:

The IRDP is intended for assisting the poorest of the poor to cross the poverty line. So it is most essential to identify the target population namely the rural poor living below the poverty line in the villages.

Menon (1978) stated that the focus of IRDP should be pointed at the target group comprising of small and marginal farmers, share croppers, agricultural labourers and rural artisans whose economic improvement has been of vital concern to a Government that stood for social justice. Persons belonging to scheduled castes and scheduled tribes would also come under the target group since most of them were either landless or with small holdings.

Aurora (1979) viewed the rural poor as

> those who totally were deprived of owned resources, both physical and skills. eg. landless labourers, artisans.
>
> Those who had inadequate opportunities for development of owned resources. eg. small and marginal farmers; and
>
> those consisted of socially backward groups hither to left out of the development programmes. eg. the tribes.

Reddy (1987) stated that the rural poor are generally categorised on the basis of their occupation such as (a) small and marginal farmers (b) tenants and share croppers (c) landless farm and fishery workers (d) some categories of rural artisans (e) self providing tribal and other people living in forest areas and (f) nomads and refugees. Combinations of these categories are frequently found.

Awareness about developmental programmes

Krishnaswamy and Patel (1974) found that only five farmers out of 240 were aware of the dry farming research stations and many were not even aware of crop competitions. Oliver (1974) reported that only 25% of the farmers were aware of the demonstration at one stage or another. Menon and Duraisamy (1975) observed that 79% of the small farmers were aware of the subsidy paid for pesticides and fungicides. They also observed that some of the farmers were aware about the subsidy paid on green manure seeds.

Dakh (1977) reported that 70% of the small farmers had full knowledge about the sanction of loan for the purchase of improved seeds and fertilizers. Moni (1977) found that the awareness about Agricultural Refinance Development Corporation and its activities had been high (70%) with the beneficiaries while 66.6% of the non-beneficiaries had low awareness.

Muthuraj (1979) observed that the user small farmer possessed greater awareness about the organisations that would hire out farm machinery, hire charges levied and incentives offered than the non-user small farmer. He also found that user and non-user marginal farmers differed significantly in their awareness.

Vijayaraghavan (1979) reported that the awareness of IDADP amongst participants was medium to high while the same for non-participants was low to medium, further he reported that none of the participants belonged to low category where as nearly 1/3 of the non-participants (30%) belonged to low category.

Balu (1980) found that nearly 3/4th of the participants 71.67% and nearly half of the non-participants (40.0%) belonged to medium awareness category. He further added that 13.33% of participants were at high awareness level while only 1.67% of the non-participants were at this stage of awareness.

Nandakumar (1980) reported that majority of the participants (68.33%) and non-participants (75.0%) belonged to the medium category of awareness. About 15% of the participants and 13.35% of non-participants belonged to low awareness category.

Singh (1987) mentioned that an ICAR funded research project of 2 blocks in Nalanda District (Bihar) revealed that 84% of IRDP beneficiaries selected the schemes by themselves without knowing the details of the programme. 37% of the beneficiaries were unaware of the variety of schemes.

Impact of Rural Development Programme:

Though IRDP has been in operation for some years now, not too many attempts have been made to assess its impact. The PEO (Programme Evaluation Organisation) of the Planning Commission is a consistant organisation functioning in this direction.

Balishter (1986) reported that in a study conducted in Bichpuri Block of Agra District, Uttar Pradesh, it was found out that when adjustment was made for rise in price, the overall increase in income of sample beneficiary families was only about 41%. Similarly when adjusted for price changes between 1979-80 and the survey period it was found that only 23% of the eligible beneficiaries crossed the poverty line. The impact of bank finance under the programme was greater on landless labourers because families were advanced more loans for non-agricultural activities. The returns on these were comparitively higher.

Singh (1986) based on the concurrent evaluation report of PEO, 1985 reported that only 37% of the sampled beneficiaries reported any increase in assets. 88% of the 1170 households surveyed admitted that their incomes had increased after getting assistance from IRDP. Similarly 77% of the selected households reported that their consumption level had increased. He opined that the impactthatIRDP has made on the lives of rural people in several parts of the country cannot be under-rated.

Khanna (1987) based on the same report mentioned that nearly 90% of the selected sample beneficiaries felt that they had benefitted from the programme. 90.7% felt that as a result of IRDP their family employment had increased and about 64% felt that their overall status in the village society had been elevated, as a consequence of their coverage under IRDP.

Rao (1987) based on the concurrent evaluation of IRDP in Karnataka done by ISEC, 1986 reported that 41% of the assisted beneficiaries could cross the poverty line as a result of the programme. He also pointed out that 31% of the total beneficiaries abandoned the IRDP schemes within the first two years.

Singh (1987) said that during the sixth plan period (1980-85) against the target of 15 million families, a record of 15.4 million families including 6.45 million belonging to scheduled castes and scheduled tribes were assisted to cross the poverty line.

Basu (1988) based on the study conducted on the fishermen beneficiaries of IRDP of Par Anupnagar, Malda District, West Bengal reported that the income of the IRDP fishermen families considerably increased. The average daily earning per beneficiary had gone up from pre-assistance average income of Rs.6-8 to Rs.20-35 in the post-assistance period. Number of fishing days per year had also increased from pre-assistance 172 days to post-assistance 290 days.

Relationship of characteristics of participants with awareness:

Vijayaraghavan (1979) stated that the ages of the participants and non-participants of IDADP had negative and significant association with awareness, while education, occupation, social participation, farming experience, farm size, economic status and overall modernity maintained a positive and significant association with awareness of IDADP among participants and non-participants. He further stated that the cropping intensity and risk preference of both categories of respondents did not show any significant association with awareness about IDADP.

Balu (1980) found that age, education, occupation, social participation, farm size, farming experience and economic status other than cropping intensity, risk orientation and overall modernity were positively and significantly associated the awareness of participants and non-participants.

Moni (1980) stated that the age, education, farm size, socio-economic status, social participation, mass-media expos~~s~~ure, economic motivation and level of aspiration of participants were positively and significantly associated with awareness about facilities available at regulated markets.

Nandakumar (1980) found that amongst participants the characteristics like educational status, occupational status, social participation, economic status, mass media exposure, risk orientation, level of aspiration and economic motivation showed positive and significant relationship with awareness. Amongst non-participants occupational status, mass media exposure, risk orientation, scientific orientation, level of aspiration and economic motivation showed significant and positive relationship with awareness while age and farming experience showed negative but significant relationship with awareness.

Relationship of characteristics of participants with extent of utilisation:

Anonymous (1970) stated negative relationship between land holding and extent of utilisation. Sangle (1972) observed that education was positively related to utilisation of irrigation.

Sangle and others (1973) reported positive and significant association of farmers age, education with utilisation of irrigation. Utilisation decreased with size of holding.

Ayyathurai (1980) found that education and contact with extension agency were positively and significantly associated with the extent of utilisation of facilities offered by TAFCO. Age, farm size, social participation, mass media exposure and risk orientation were negatively and significantly associated with extent of utilisation of facilities offered by TAFCO.

Kailasom (1980) found that farming experience, social participation and socio-economic status of small farmers and urban contact of big farmers were positively and significantly related to credit utilisation behaviour. However, age, education, farm size, annual income, urban contact and information need perception were found to have non-significant association with credit utilisation behaviour of small farmers.

Ramakrishna (1980) stated that 6 characteristics viz. educational status, social participation, farm size, income, socio-economic status and contact with extension agency were found to be negatively and significantly related with extent of utilisation of trained practices. He further said that age and farming experience were found to be negatively and significantly related while the occupational status and mass media exposure maintained non-significant association with extent of utilisation of trained practices.

Experience of beneficiaries:

Relevant literature was rather scarce as far as this variable was concerned since it is not a frequently used variable.

However Duraisamy (1981) reported that, majority of the beneficiaries (47.5% of small farmers, 57.5% of marginal farmers and 67.5% of Agricultural labourers) had medium level of experience with IRDP. Majority expressed that the procedure was simple with low rate of interest and high subsidy provision. Supply of inputs was adequate and provided well before the season. And in the study majority opined that there was correctness in service and that the treatment given was very fair.

Problems or constraints of IRDP:

Duraisamy (1981) said that security problems, delay and high cost involved in getting the benefits favouritism, complex procedures in getting certificates from the village officials, inadequate credit and technical guidance were the major problems reported by beneficiaries.

Verma (1982) listed the constraints in implementation of the programme under 3 main heads ie. credit, organisational factors in state Governments etc. and infrastructure, Under 'credit' he said that the flow of credit for financing these programmes has not been adequate. Under 'Organisational factors' he opined that cumulative neglect over many years has rendered the block machinery some what ineffective. As far as infrastructure is concerned, he said that in order to enable the beneficiaries to derive the full benefits supporting infrastructure, in the form of arrangement for supply of raw materials, marketing arrangements etc. was not sufficient.

Rao (1984) identified some of the major problems encountered in the process of implementation of the programme as (1) Lack of proper mobilisation of credit. (2) No suitable mechanism for household survey and its implementation. (3) Difficulty in identification of specified number of beneficiaries. (4) Short comings in the selection. (5) Constraints of staff. (6) Net result of wrong identification. (7) Lack of co-ordination between credit institutions and block agency. (8) Lack of marketing facilities. (9) Difficult access to the villages.

Anonymous (1985) opined that an important weakness of the programme is that it implicitly presumes that lack of finance is the most important factor which prevents people from crossing over the poverty line. In his opinion lack of marketing facilities seems to be the most crucial constraint for many of the schemes.

Yadava (1985) based on his survey reported that the people (beneficiaries) have very little access or exposure to mass media. He further stated that many of the beneficiaries complained about the harassment they faced for getting the loans at various levels, particularly from the banks, and also, about the corrupt practices for getting the loans.

Balasubramanian (1986) opined that even though the idea of IRDP was fine, the majority of the beneficiaries were non-poor. In his opinion subsidy appeared to be the centre of attraction for the beneficiaries rather than the assets themselves. He further said that another side of the problem implied large number of bottlenecks faced by the applicants with project officers, commercial banks and village level officers.

Jha (1986) said that implementation of IRDP deserves much more resources and attention than what it has received so far. In his opinion implementation can be improved only if those who are responsible for it are reasonably well paid, appropriately trained and sufficiently motivated. He further said that there seems to be very little scope for improving the implementation of IRDP with the existing infrastructure at the block and village level at the present compensation rates.

Jose (1986) opined that the organisational and managerial problems in the implementation of IRDP are generated by the combined interaction of the following factors:

1. Lack of adequate infrastructural, marketing and storage facilities.
2. Organisational instability and lack of continuity and efficiency.
3. The physical constraint imposed by the kind of village settlement pattern which obstructs optimisation of participatory conditions in the rural areas.

According to Rao (1987) an important drawback of the Integrated Rural Development Programme is that it does not initiate any integration of different sectors - Agriculture, Industry and Tertiary - relevant to the rural areas. He says that the integration emphasised has been mainly the co-ordination of different Government agencies, even which is not forthcoming always.

Singh (1987) says that the report of the Comptroller and Auditor General on Kerala State for 1983-84 reveals serious irregularities in the implementation of IRDP and NREP. In the case of many IRDP projects no preliminary survey was conducted to assess the infrastructural facilities available and the survey for identification of potential beneficiaries was either not conduced or was defective.

Bagchee (1987) identified the following two specific failings of the programme:

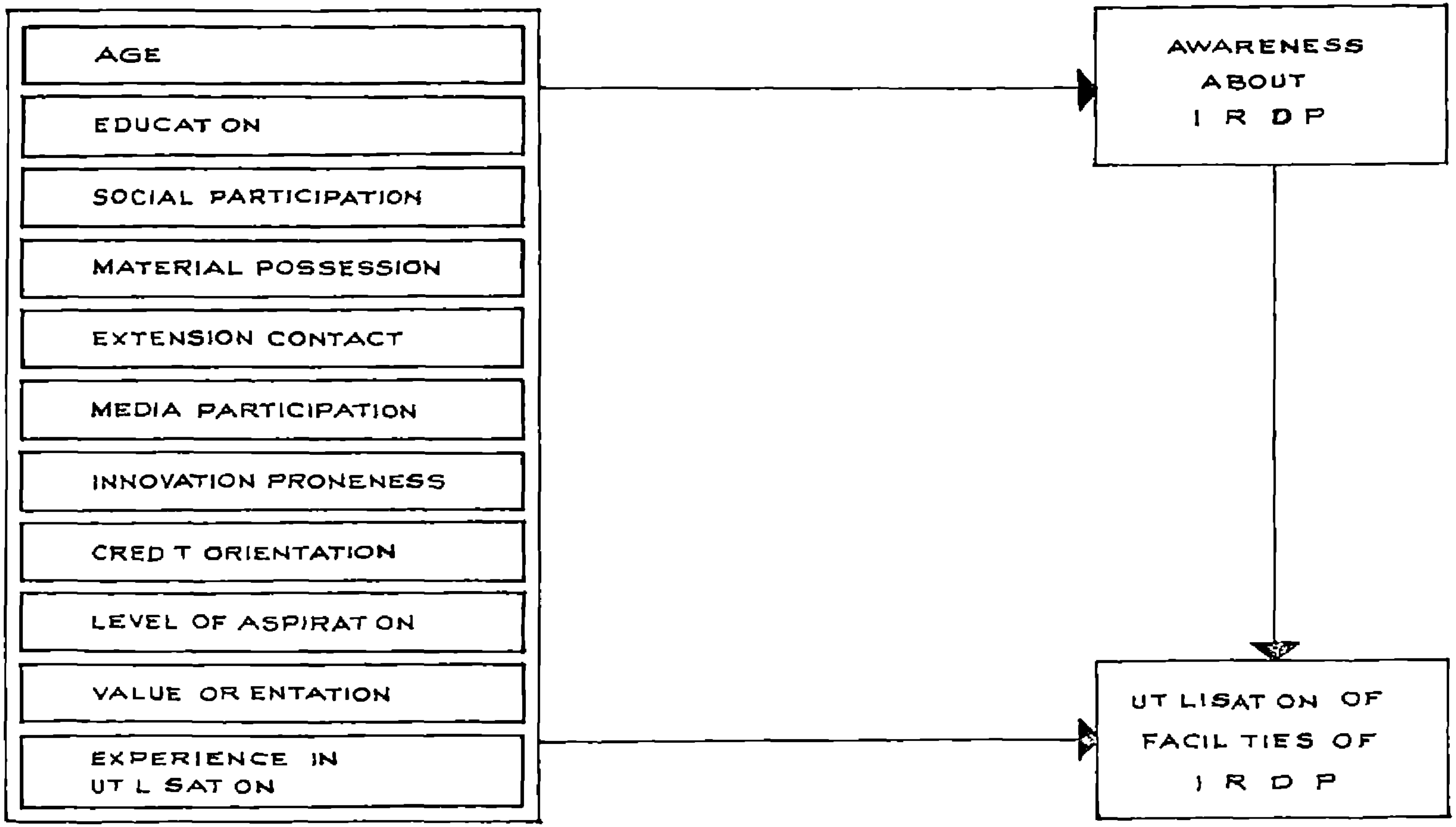
1. There was wrong identification of the beneficiaries to the extent of 15-20 per cent at an all India level, though this ranged from 47-70 per cent in different states.

2. The selection of activities was wrongly done without any consideration being given to the ability of the beneficiaries differences in infrastructural support, backward and forward linkages etc. As a result of all these, the activities did not prove to be viable.

Desai (1988) stated as drawbacks of IRDP that the IRDP has in practice, become a subsidy oriented programme. In his opinion, the assistance provided under it is inadequate, the supporting services are absent in majority of the cases, the poverty line as defined under the IRDP is unrealistic and given the unfavourable power structure in rural India, the benefits have reached mostly the relatively better off people.

According to Murari (1988) due to leakage in policy making, leakage in selection of target group, leakage in resource allocation, leakage in programme implementation, the programme has not fulfilled its real objective. Another cause of failure in his opinion, is the migration of skills, savings and resources from rural to urban areas in a manner that the former tends to be economically exploited.

FIG 1 PARADIGM ILLUSTRATING RELATIONSHIP OF VARIABLES


AGE
EDUCATION
SOCIAL PARTICIPATION
MATERIAL POSSESSION
EXTENSION CONTACT
MEDIA PARTICIPATION
INNOVATION PRONENESS
CREDIT ORIENTATION
LEVEL OF ASPIRATION
VALUE ORIENTATION
EXPERIENCE IN UTILISATION
AWARENESS ABOUT I R D P
UTILISATION OF FACILITIES OF I R D P

Research Methodology

CHAPTER-III

RESEARCH METHODOLOGY

This chapter enumerates the investigation methods and procedures adopted in this study. The methods and procedures followed are presented under the following sub-heads.

1. Selection of study area
2. Sample and sampling procedures
3. Operationalisation of concepts and measurement of variables
4. Data collection
5. Statistical tools used

3.1. Selection of study area

Since this is a case study a nearby block namely Ollukkara Block was purposively selected because of its accessability and familiarity to the research worker.

Ollukkara block is situated in the central part of the Trichur Taluk between 10° 29' - 10° 35' N latitude and 76° 13' - 76° 20' E longitude. This block is bounded by Thalappilly Taluk, Trichur Town, Mukundapuram, Wadakanchery and Ollur blocks of Trichur District and Alathur Taluk of Palghat District (Fig. 2). The total area of the block is 315.72 sq. km with a population of 1.89 lakhs (1987). Topography of the block area is mostly hilly and terraced. Laterite and lateritic loamy are the usual soil types, except in the valleys.

Ollukkara block consists of 7 Panchayats viz. Ollukkara, Pananchery, Kolazhy, Madakkathara, Nadathara, Vilvattom and Puthur. The population distribution of these panchayats are given in Table 1.

Each panchayat is divided into 2 circles. The circle is the smallest unit for the operation of IRDP and each circle is managed by a Village Extension Officer.

3.2. Sample and sampling procedure:

For the purpose of conducting the study a cluster of three adjacent Panchayats viz. Puthur, Nadathara and Ollukkara belonging to Ollukkara Block in Trichur District were purposively selected considering the indepth nature of the study. The category wise list of beneficiaries of

FIG 2 MAP SHOWING OLLUKKARA BLOCK WITH SELECTED PANCHAYATS

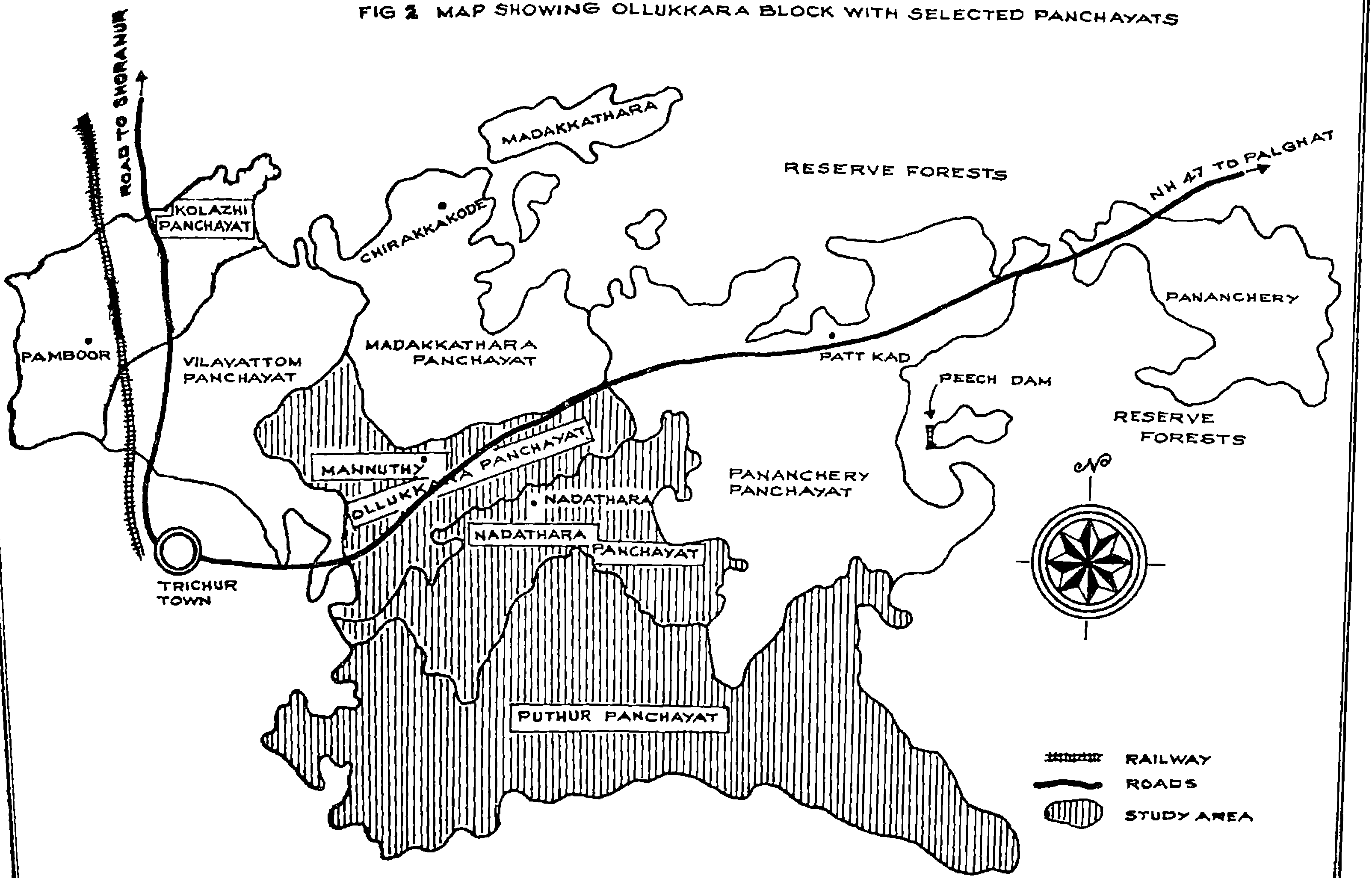

ROAD TO SHORANUR
MADAKKATHARA
RESERVE FORESTS
NH 47 TO PALGHAT
KOLAZHI PANCHAYAT
CHIRAKKAKODE
PANANCHERY
PAMBOOR
VILAYATTOM PANCHAYAT
MADAKKATHARA PANCHAYAT
PATT KAD
PEECH DAM
RESERVE FORESTS
MANNUTHY
OLLUKKARA PANCHAYAT
NADATHARA
PANANCHERY PANCHAYAT
NADATHARA PANCHAYAT
TRICHUR TOWN
N
PUTHUR PANCHAYAT
RAILWAY
ROADS
STUDY AREA

Table 1. (*) The distribution of Panchayats' population in Ollukkara Block

Name of Panchayats	Area (Sq.km)	No. of house-holds	Population				
			Total	Male	Female	SC	ST
1. Kolazhy	16.62	3184	19075	9185	9890	1533	-
2. Madakkathara	25.04	3162	17970	8782	9158	1449	-
3. Nadathara	20.91	4291	25218	12342	12876	1678	145
4. Ollukkara	17.59	5458	32975	16255	16720	2134	1
5. Panancherry	141.71	6241	34051	16873	17178	2840	570
6. Puthur	79.08	5458	31925	15608	16317	4067	167
7. Vilvattom	14.80	4933	28771	14372	14399	2926	6

(*) Source - Block Development Office, Ollukkara.

IRDP belonging to marginal farmers, agricultural or non-agricultural labourers and scheduled castes and scheduled tribes of these selected Panchayats was obtained from the NES Block Office, Ollukkara. Since these were almost equal in number a sample of 40 beneficiaries was taken from each of the three selected Panchayats, by simple random sampling procedure. 40 beneficiaries were selected at random from among the beneficiaries of each group in the study area (Marginal farmers, agricultural/non-agricultural labourers and scheduled castes and scheduled tribes). Thus, altogether, there were 120 respondents for the study. The category wise number of beneficiaries from each of the selected panchayats is given below in Table 2.

Table 2. Category wise distribution of beneficiaries in the selected Panchayats

Name of Panchayat	Marginal farmers	Agrl/non-agrl. labourers	SC/ST	Total
Puthur	40	39	36	115
Nadathara	41	45	47	133
Ollukkara	39	49	30	118

IRDP and its activities

IRDP was started in the year 1978-79 in 2300 selected blocks all over the country. The main objectives of IRDP are,

a. To raise the standard of living of the poorest sections of the population above the poverty line.

b. To remove the unemployment and under employment and

c. To provide some of the basic needs to the target group.

The lending institutions extend credit on receipt of applications recommended through the block development officer who adopts the following procedure. The Block Development Officer with the assistance of the Extension Officer, IRDP and Village Extension Officers verifies the claim of the applicant and recommends the claim with necessary certificates to the Project Officer, IRDP, who in turn returns the subsidy after due overcheck to the lending institutions. The subsidy is paid to the loaning institutions on behalf of the applicant. Some of the individual beneficiary schemes viz. distribution of agricultural implements, distribution of coconut and fruit seedlings, distribution of tarpaulins and storage bins and land development schemes are not tied up with credits. The quantum of subsidy admissible for different categories of target population are presentedin Table 3.

Table 3. Subsidy admissible for different categories of target population

Sl. No.	Categories	Individual benificiary scheme (in %)	Community Irrigation works (in %)	Ceiling on subsidy
1	Small farmers	25	50	3000
2	Marginal farmers	33 1/3	50	3000
3	Agrl./non-agrl. labourers	33 1/3	50	3000
4	Scheduled castes	33 1/3	50	3000
5	Scheduled tribes	50	50	5000
6	Rural industries or rural artisans	33 1/3 per cent of full cost		3000
7	Training schemes under IRDP	Full cost to be met by IRDP		

The following are the activities of IRDP which have been identified in the study area.

I. Primary sector

1. Drinking water
    - a. Tube well - community works
    - b. Dug wells - community works
2. Animal Husbandry
    - a. Dairy units
    - b. Cattle sheds
    - c. Goat units
    - d. Poultry units
    - e. Rabbit units

II. Secondary sector

1. Screwpin mat weaving
2. Artificial diamond cutting
3. Lapidery
4. Furniture manufacturing
5. Soda water manufacturing
6. Soft drinks
7. Coir making
8. Ready made garments

9. Foot-wear manufacturing
10. Umbrella assembling
11. Rexin works
12. Coffee powder manufacturing
13. Curry powder manufacturing
14. Pots and tanks
15. Brick making
16. Welding unit
17. Production of beaten rice
18. Village pottery
19. Plastic welding
20. Soap making
21. Vulcanising
22. Papadam making
23. Bakery
24. Beedi making
25. Cane, bamboo and plastic works
26. Edible chips making
27. Copra processing

III. Tertiary sector

1. Repair and maintenance of shops

2. Tailoring units
3. Shoe-repair units
4. Carpentry units
5. Bullock-carts
6. Hand carts
7. Bicycle repairing
8. Hair-dressing shop
9. Radio repairing unit
10. Watch repairing
11. Battery charging
12. Financing blacksmiths
13. Public address system
14. News paper agency
15. Masala grinder
16. Financing fruit and vegetable vending
17. Small restaurant
18. Small shops
19. Upholstery works
20. Auto-electrical works
21. Cool-bar
22. Musical instruments
23. Spray painting

3.3. Operationalisation of concepts and measurement of variables

Based on the specific objectives, review of past studies and consultation with experts in the field of Agriculture and Rural Development, the following variables were selected for the study. A pilot study was also conducted before the finalisation of variables.

Measurement of independent variables

3.3.1. Age:

Age is operationalised for the study as the number of years completed by the respondent at the time of the study since his birth. All the respondents were divided into 3 age groups according to the groupings adopted by Sohal and Singh (1968). The 3 age groups were -

Young	-	Up to 35 years
middle aged	-	36-55 years
Old	-	above 55 years

3.3.2. Education:

Education was operationalised as the number of years of formal education attained by an individual respondent. The scoring procedure developed by Trivedi (1963) was used with slight modification. The different categories made and the weights given were -

Educational level	Weight
Illiterate	0
Can read only	1
Can read and write	2
Primary	3
Secondary	4
College	5

3.3.3. Social participation

Social participation refers to the degree of involvement of the respondents in formal organisations either as a member or as an office bearer. The scoring procedure developed by Trivedi (1963) was followed in the study which is given below.

	Scores
Membership in one organisation	1
Membership in more than one organisation	2
Office bearer in one organisation	3
Office bearer in more than one organisation	4
Distinctive features (MLA, MP)	6

Respondent who had not participated in any of the organisations received zero score.

3.3.4. Material possession:

This refers to the non-farm materials possessed by an individual respondent. The scoring procedure used by Trivedi (1963) was used in this study with slight modifications.

Non-farm materials	Score
Cycle	1
Radio	1
Scooter	2
Moped	2

3.3.5. Extension contact:

Extension contact was operationalised as the frequency of contact of the individual respondents with the different kinds of extension agencies.

The agencies included in the study were Block Development Officer, I.R.D.P. Extension Officer, Village Extension Officer, Agricultural Officer, Agricultural Demonstrator, Bank Officials, Co-operative Officials and any other when specified.

The frequency of contact was assessed by using the following scores -

Frequently	-	3
Sometimes	-	2
Rarely	-	1

The purpose of contact was also specified as whether on Agricultural purpose, both agricultural and non-agricultural purposes or non-agricultural purpose alone.

3.3.6. Media participation:

Nair (1969) and Naidu (1978) measured mass media use in terms of six media namely newspaper, radio, film, demonstration, posters and magazines. The responses were collected under four categories as more often, often, sometimes and never and the scores were 3, 2, 1 and 0 respectively. Badrinarayanan (1977) measured the mass media exposure based on the frequency of exposure as suggested by Singh (1972) with slight modification.

For the purpose of this study, mass media participation is operationalised as the degree of participation of the individual respondents in the selected mass media, viz, Newspaper, radio, magazine, film, demonstration plots and exhibitions. Scale developed by Singh (1972) and adopted by Knight (1973) was used with modifications. The responses were collected under 4 categories as regularly, sometimes, rarely and never with scores of 3, 2, 1 and 0 respectively.

3.3.7. Innovation - proneness:

Pillai (1983) defined innovation-proneness as the behaviour pattern of the farmers who have interest in and desire to seek changes in farming techniques and to introduce such changes into their operations when practical and feasible. This definition is accepted for the study.

Moulik's (1965) self rating innovation-proneness scale, used by Pillai (1983) was adopted to measure the innovation-proneness of the respondent beneficiaries. The scale consisted of three sets of statements, each set containing three separate statements with weights 3, 2 and 1 indicating high, medium and low degrees of innovation-proneness. After obtaining the most-least choices for each of the three sets of statements, the scoring was done by summing up the ratios of the weight of the 'most like' statement to the weight of the 'least like' statement.

3.3.8. Credit orientation:

Credit orientation refers to the responses relating to the need for the credit, use of credit, the difficulties and treatment in securing credit (Beal and Sibley, 1967).

It consists of five opinion seeking questions. Two of them have direct 'Yes' or 'No' answers which were given scores 1 and 0 respectively.

Opinion about easiness in getting credit from institutional sources was obtained by using the following scoring procedure.

Very easy	Easy	Difficult	Very difficult
4	3	2	1

Opinion about the rightness of taking credit from institutional sources for increasing farm production was weighted using the following scoring procedure.

Strongly agree	Agree	Undicided	Disagree	Strongly disagree
5	4	3	2	1

The sources of credit utilised by them were measured by the following scoring procedure.

Neighbours/Friends/Relatives	-	5
Government sources	-	4

National Banks	-	3
Co-operative Societies	-	2
Professional Money Lenders	-	1

3.3.9. Value orientation:

Shankariah and Riethmuller (1977) defined value orientation as a generalised and ordered principle concerning basic human problems which directly or indirectly influence human behaviour.

Kluckhohn and Strodtbeck (1964) define: Value orientations are complex but defenitely patterned (rank-ordered) principles resulting from the transactional interplay of three analytically distinguishable elements of the evaluation process - the cognitive, the affective and the directive to the ever flowing stream of human acts and thoughts as these relate to the solution of "Common human problems".

Out of the frame work of the five common human problems, five dimensions of general value orientation are derived (Singh and Seal). For this study the dimension of 'localite-cosmopolite' is taken.

Singh and Beal (1967) defined a localite individual as one who largely confines his interests to his own community. The cosmopolite, on the other hand, has some interests in the community and must of course maintain a minimum of relations within the community. But he is highly oriented to the problems and affairs outside the community and regards himself as a part of the outside world.

For the purpose of this study cosmopolite value orientation is defined as the psychological tendency of an individual to maintain contacts with external social system where as localite value orientation refers to the psychological make up of an individual to limit his contact within his own community only.

The scale developed by Singh (19[illegible]4) was used in this study with slight modification to measure value orientation. It consisted of 4 statements and the respondent was asked to give his opinion on a five point continuum, ranging from 'Strongly agree' to Strongly disagree'. There were two positive statements and two negative staterents. The scoring adopted was as follows.

	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
Positive statement score	5	4	3	2	1
Negative statement score	1	2	3	4	5

The total score of the respondent was taken as his score for value orientation. Mean value was taken and above mean was taken as cosmopolite and below mean as localite.

3.3.10. Level of aspiration:

The concept of level of aspiration was first introduced by Dempo (Gardner, 1940) with reference to the degree of difficulty of the goal which a person is striving to achieve.

In this study level of aspiration is operationalised as the respondent's level of wishes and hopes to attain higher standards of living.

Chattopadhyaya (1963) used a semi structured projective technique to measure level of aspiration of farmers.

Cantril and Free (1962) developed a self anchoring striving scale for measuring the general level of aspiration. This method is also known as 'ladder technique'.

Muthaya (1971) assessed aspiration of farmers using cantril's pictoral self anchoring ladder scale with slight modifications. This scale was used in this study. It was a seven point ladder scale, step seven indicating 'high satisfaction'. The individual was asked where on the ladder he felt he belonged at present and where he thought he would be after a lapse of five years. The steps were given scores ranging from one to seven. Thus for each respondent two types of scores for present and future were obtained. The difference between present and future scores represented the level of aspiration.

3.3.11. Experience in IRDP utilisation:

The personal experience of the respondents in utilisation of IRDP facilities was studied under this.

This is operationalised for the purpose of the present study as the expressed opinion of the beneficiaries about IRDP. The experience of the beneficiaries were measured with reference to eight dimensions and on the lines developed by Somasundaram (1976) with slight modifications, as used by Duraiswamy (1981). The dimensions and their measures are given below.

1. Nature of procedure followed: This refers to the opinion of the beneficiaries about the procedure they underwent for availing the benefits from the developmental schemes of IRDP. This was measured on a five-point continuum which is given below:

	Highly complicated	Complicated	Somewhat complicated	Simple	Very simple
Score	1	2	3	4	5

2. Nature of incentives given: The incentives for credit were the low interest rate and large subsidy. The scoring procedure followed was as follows:

Incentive advanced

	Very high	High	Moderate	Low	Very low
a. Rate of interest score	1	2	3	4	5

	Very high	High	Moderate	Low	Very low
b. Subsidy given score	5	4	3	2	1

3. Adequacy of supply: This refers to the sufficiency of supplies rendered through IRDP. The scoring system followed is as follows.

	Very adequate	Adequate	Inadequate	Very inadequate
Score	4	3	2	1

4. Timeliness of supply: This refers to the time at which the supply was made available through IRDP to the beneficiaries. This was measured as follows.

	Well before season	During season	After season
Score	3	2	1

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5. **Distance from home:** The distance from home to the Block headquarters which is the operational centre for IRDP was measured on a five point continuum.

Distance	Upto 5 Km	5-10 Km	More then 10 Km
Score	3	2	1

6. **Time taken for service:** This refers to the time for supply of incentives from the time of application. It was measured as follows.

	Very Quick	Quick	Late	Very late
Score	4	3	2	1

7. **Correctness in service:** This was measured as follows.

	Correct	Not correct
Score	2	1

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8. Treatment given: This refers to the treatment received by the applicant from the concerned officials at various levels. It was measured using the following scoring.

	Very fair	Fair	Bad	Very bad
Score	4	3	2	1

The scores of all these aspects were summed up to arrive at the experience of an individual in the utilisation of IRDP facilities.

Dependent variables

3.3.12. Awareness about IRDP

Awareness which is more or less a cognitive behaviour of an individual was operationalised for the study as the respondents consciousness about IRDP.

It was measured by using the scale developed by Salunkhe (1977).

According to it awareness is measured in the following 3 dimensions:

1. Awareness about development schemes
2. Awareness about the benefits
3. Awareness about the implementing agencies

Scoring procedure:

1. List of development schemes was prepared. Respondents were asked to express their consciousness about the schemes by answering aware or unaware. The responses were quantified by giving a score of one to each 'aware' answer and zero score to each 'unaware' answer.

2. For measuring the awareness about benefits of the schemes similar to the former case, the respondents were asked to give their responses as aware/unaware. 'Aware' answers were given a score of one each and 'unaware' answer a score of zero each.

3. For measuring the awareness about the implementing agencies the respondents were asked about seven officials involved in the IRDP implementation. The scoring procedure

was the same as the above two cases. The officials included were, Project Officer, Assistant Project Officer, Block Development Officer, Tahasildar, Branch Manager of Bank, Agricultural Officer and Village Extension Officer.

Awareness score on these three dimensions were pooled to get the awareness score of an individual respondent about IRDP.

3.3.13 Extent of utilisation

It is operationalised for the study as the degree to which a beneficiary is making use of the facilities available to him through IRDP.

Mukherjee and Singh (1966) measured extent of utilisation by categorising the respondents into three groups as 100% utilisation, partial utilisation and non-utilisation.

In this study extent of utilisation was measured by means of a utilisation index as used by Duraiswamy (1981).

$$\text{Utilisation index for each respondent} = \frac{\text{Facilities utilised}}{\text{Facilities applicable}} \times 100$$

Based on the score the beneficiaries were categorised as

1. Low utilisation - 0 - 33.33%
2. Medium utilisation - 33.34 - 66.66%
3. High utilisation - 66.67 - 100%

3.3.14 Problems encountered by the beneficiaries

The respondents were asked what all problems or difficulties they faced during the utilisation of IRDP facilities. The most frequently mentioned problems were sorted out from their responses. An attempt is made in this study to find out suitable solutions for these problems also.

3.4. Data collection

A well structured interview schedule constructed was pre-tested and in the light of the results, necessary modifications were made. The final interview schedule was then administored through personal interview. The interview schedule is given in Appendix-I. The data was collected during the months of February-March, 1988. The schedule was translated into Malayalam before administering to the respondents.

3.5. Statistical tools used

The data for advanced statistical procedures were processed at the Computer Centre, Kerala Agricultural University. For analysis of the data the following statistical tests and procedures were used.

Percentages

For making simple comparisons, percentages were worked out.

Path Analaysis

Haque and Ray (1983) conducted path analysis to get a clear picture of the direct and indirect effects of the selected independant variables on the adoption of recommended species of fish in composite fish culture.

Ramkumar (1987) used path analysis to get a clear picture of the direct and indirect effects of the selected independant variables on the practice adoption of improved dairy practices.

Effort was put in this study to analyse the relative contribution of each independant variable in explaining the variations in the awareness and extent of utilisation of IRDP beneficiaries using path analysis. The direct and indirect effects of various independant variables were studied by path coefficient analysis. A table of direct and substantial indirect effects were constructed to help in further selection of the variables. The procedure suggested by Kempthorne (1957) was used for the purpose.

Results & Discussion

CHAPTER-IV

RESULTS AND DISCUSSION

The findings of the present study and the discussions on these results are presented in this chapter under the following sub-heads.

1. Awareness of the beneficiary respondents about the IRDP.
2. Extent of utilisation by the respondents of the facilities of IRDP.
3. Relationship between the dependant and the independant variables.
4. Experience of the respondents in the utilisation of facilities of IRDP.
5. Constraints or problems experienced by the beneficiaries of the programme and solutions for overcoming these problems.

1. Awareness of the beneficiary respondents about the IRDP

1.1. Awareness of the respondents about the various schemes under IRDP

Table 4. Distribution of respondents according to their awareness of the various developmental schemes under IRDP

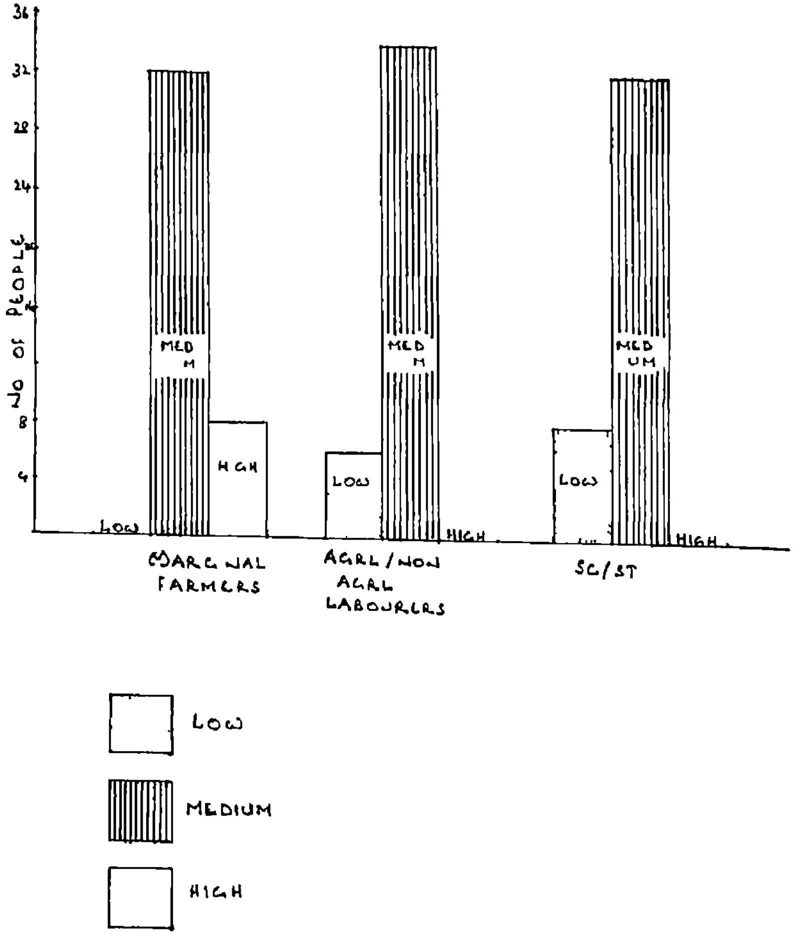
Degree of awareness	Marginal farmers n = 40	Agrl./non-Agrl. labourers n = 40	SC/ST n = 40
Low	–	6	8
Medium	32	34	32
High	8	-	-

The data from Table 4 and Figure 3 show that only people belonging to the category of marginal farmers had any high awareness whatsoever, where as all the people belonging to the category of Agrl./non-agrl. labourers and SC/ST had either low or medium awareness about the schemes under IRDP. This may be due to the fact that the marginal farmers were socially, educationally and financially superior to the other two categories; hence not a single respondent having low awareness among the marginal farmers.

FIGURE 3

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR AWARENESS OF THE DEVELOPMENTAL SCHEMES UNDER I R D P

SCALE 1cm 4 RESPONDENTS



The data also show that the vast majority of respondents belonging to all three categories had medium awareness. This may be due to the enormity of the number of schemes operating under IRDP in the block. There are about 60 schemes or activities under IRDP in the block. It will be beyond the limits of the rural man belonging to the backward classes to have a high awareness of these activities. Even among the marginal farmers there were only 8 people out of 40 who had high awareness. But since IRDP is a generous scheme and a great many people in the rural areas are assisted at one stage or another, people having low awareness about its schemes were also very less.

1.2. Awareness about the benefits of the schemes or activities under IRDP

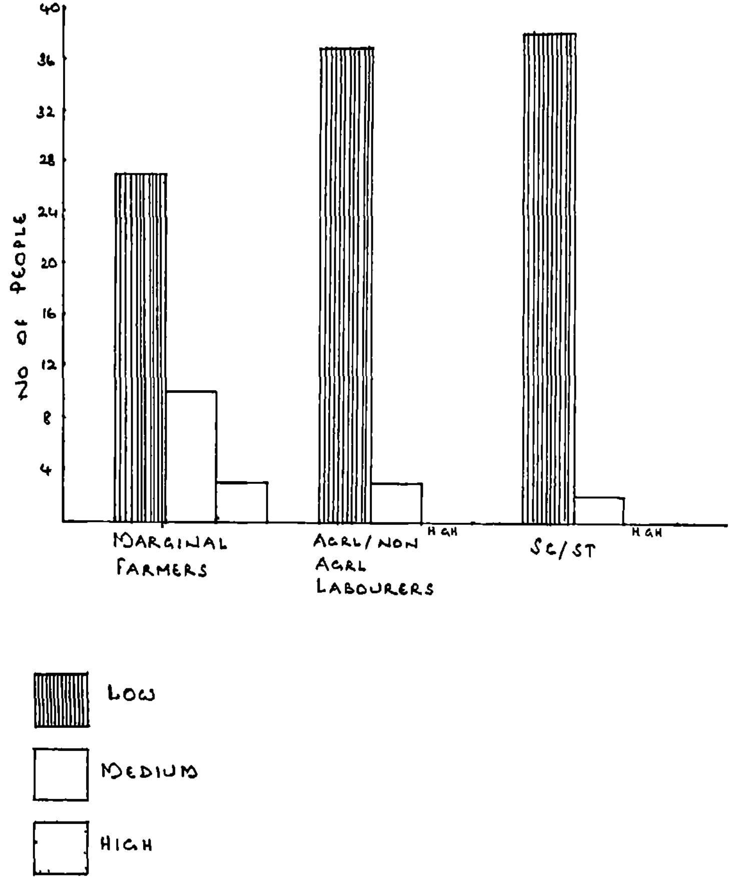
Table 5. Distribution of the respondents according to their awareness about the benefits of the schemes under IRDP

Degree of awareness	Marginal farmers n = 40	Agrl./non-agrl. labourers n = 40	SC/ST n = 40
Low	27	37	38
Medium	10	3	2
High	3	-	-

FIGURE 4

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR AWARENESS OF THE BENEFITS OF THE SCHEMES UNDER IRDP

SCALE - 1cm = 4 RESPONDENTS



The results from Table 5 and Figure 4 clearly indicate that majority of the respondents had low awareness of the benefits of the schemes under IRDP. Among the 120 respondents only 18 had medium or high awareness and the rest had low awareness. The very few having high awareness belonged to the category of marginal farmers exclusively. Among agrl/non-agrl. labourers and SC/ST a vast majority, viz. 83% and 95% respectively had low awareness.

This substantially poor awareness level may be attributed to the lack of correct information about the details of the schemes. The respondents are almost always not furnished with the full details of the programme by the village extension officials. The general lack of inquisitiveness of the rural poor prevent them from seeking further information also. Thus, the beneficiaries of the programme themselves, are not fully aware of the benefits of the programme.

1.3. Awareness about the implementing agencies of the IRDP

Table 6. Distribution of the respondents according to their awareness about the implementing agencies of the programme

Degree of awareness	Marginal farmers n = 40	Agrl/non-Agrl. labourers n = 40	SC/ST n = 40
Low	2	12	17
Medium	38	28	23
High	-	-	-

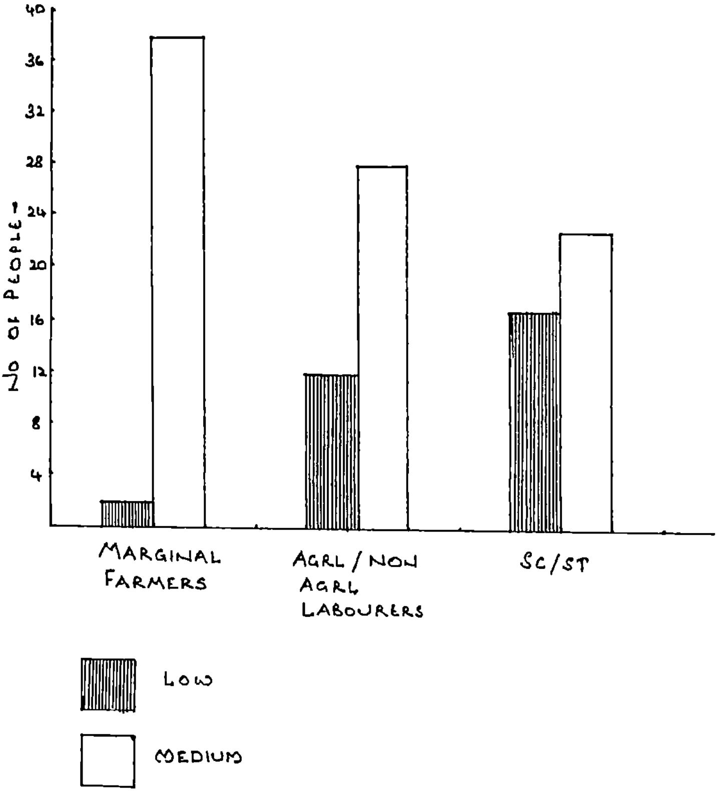
It is clearly indicated by Table 6 and Figure 5 that there was absolutely no one among the respondents who had high awareness of the implementing agencies of the programme. While only 5 per cent of the marginal farmers had low awareness the ratio was much higher in the case of Agrl/non-agrl. labourers and SC/ST.

The markedly poor awareness level may also be accounted by the lack of correct information given by the village extension officials to the people. The general lack of inquisitiveness preventsthe people from further enquiry and hence the beneficiaries never come to know

FIGURE 5

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR AWARENESS ABOUT THE IMPLEMENTING AGENCIES OF THE PROGRAMME

SCALE 1cm = 4 RESPONDENTS



who all are the higher officials or agencies involved in the implementation of the programme. The poor educational and knowledge level of the rural people also may be standing in the way of a correct understanding of the implementing agencies by them.

1.4. Overall awareness of the beneficiaries of IRDP

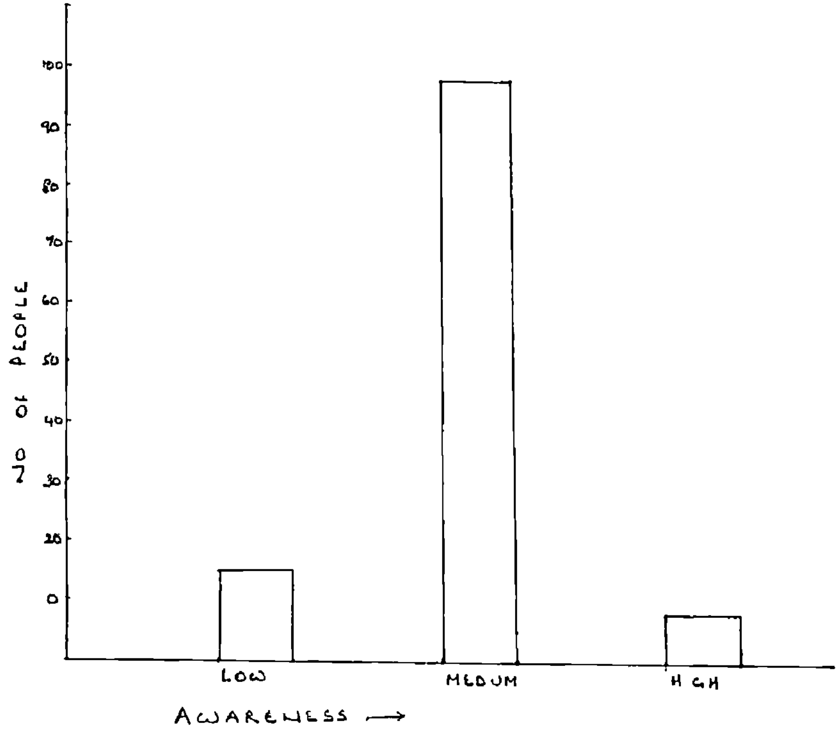
Table 7. Distribution of respondents according to their overall awareness

Degree of awareness	Low	Medium	High
Number of people	15	97	8

The data from Table 7 and Figure 6 show that overall awareness is but a reflection of the awareness about the schemes under IRDP. A good majority of the respondents viz. 80.8% had medium awareness while 12.5% had low awareness and 6.7% had high awareness. People with the extreme degrees of awareness were rather less and majority had a moderate awareness of the programme. People with low awareness were usually the socially and

FIGURE 6

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR OVERALL AWARENESS



educationally backward people. The average IRDP beneficiary was not inquisitive enough to seek out the full details of the programme nor was he voluntarily provided with the detailed information by the village extension officials. In some cases the beneficiary was provided with incorrect or half-baked information by non-authentic information sources like neighbours, friends etc.

2. Extent of utilisation of facilities of IRDP by the respondents: Extent of utilisation (category wise)

Table 8. Distribution of the respondents (category wise) according to their extent of utilisation of IRDP facilities

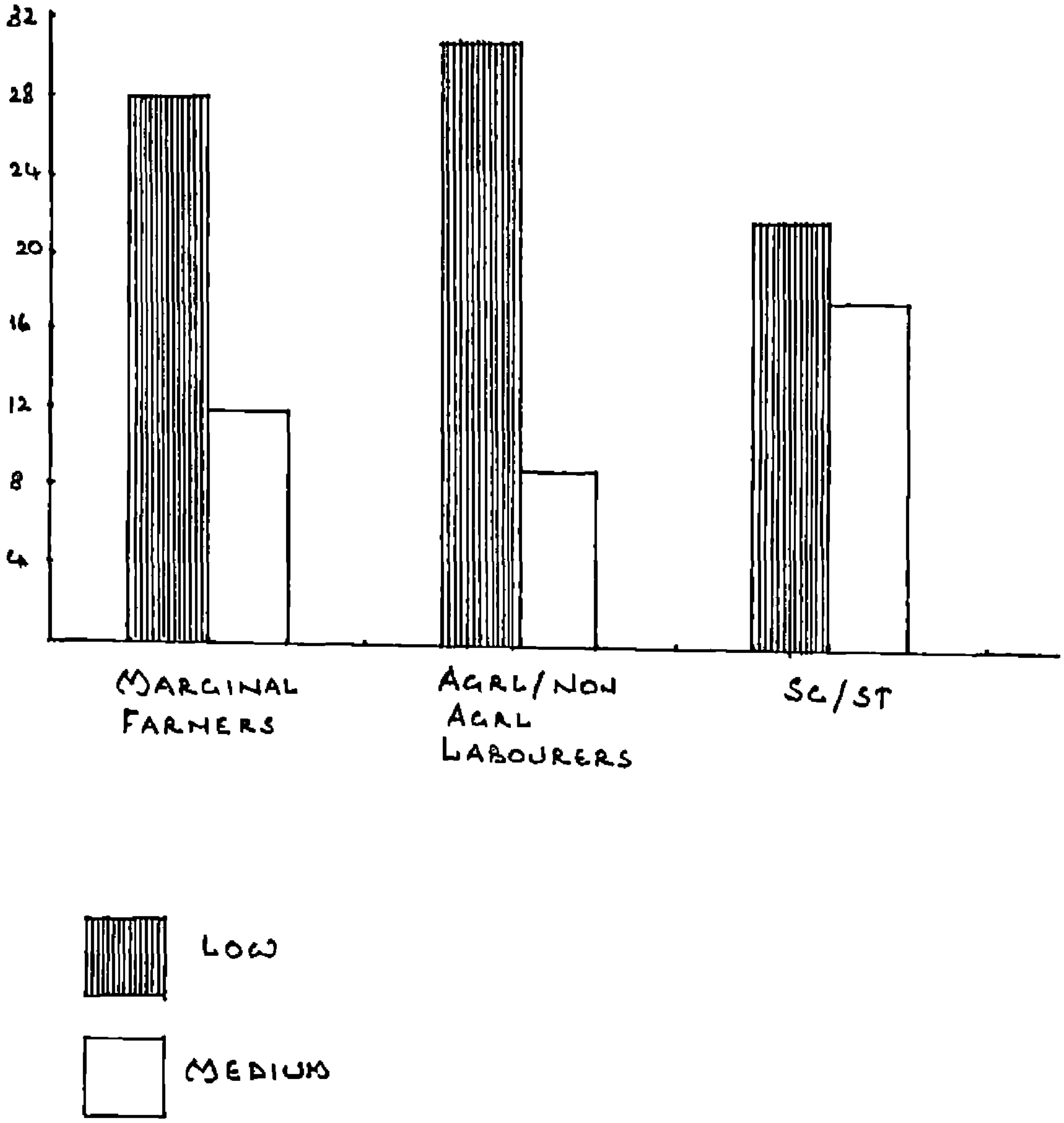
Extent of utilisation	Marginal farmers n = 40	Agrl/non-agrl. labourers n = 40	SC/ST n = 40
Low	28	31	22
Medium	12	9	18
High	-	-	-

The data from Table 8 and Figure 7 show that there was absolutely no beneficiary with high extent of utilisation. In all three categories majority of the respondents

FIGURE 7

DISTRIBUTION OF RESPONDENTS (CATEGORY WISE) ACCORDING TO THEIR EXTENT OF UTILISATION OF IRDP FACILITIES

SCALE - 1cm = 4 RESPONDENTS



had low extent of utilisation. There was not much marked difference between the proportion of low and medium extent of utilisation among the categories.

2.2. Overall extent of utilisation

Table 9. Distribution of respondents according to their extent of utilisation

Extent of utilisation	Low	Medium	High
Number of people	81	39	-

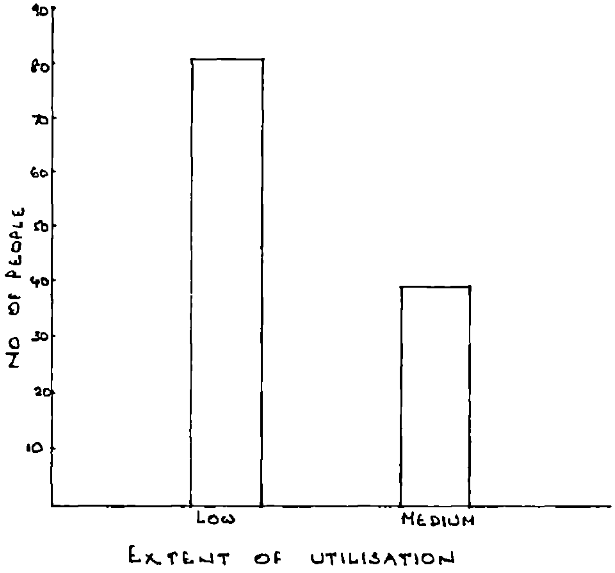
From Table 9 and Figure 8 it is evident that more than 60 per cent of the beneficiaries had low extent of utilisation. The remaining had medium and absolutely none had high extent of utilisation.

This poor performance may be attributed to the fact that the beneficiaries are not given the full and correct information through the extension system as to how many schemes are applicable to one beneficiary at a time etc. Many chose a particular activity because his friend or neighbour had chosen the same or because the village

FIGURE 8

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR EXTENT OF UTILISATION

SCALE 1cm - 10 RESPONDENTS



extension officer suggested the same to them. There is a prominent lack of knowledge about the benefits of the programme leading to the lack of full utilisation of the benefits of the programme. Only if this gap is bridged by effective communication there will be complete and efficient utilisation of the benefits of the programme by its beneficiaries.

3. Relationship between the dependant and the independant variables

3.1. Relationship between independant variables and the dependant variable awareness

To find out this, path analysis was done. The objective of this was to get a clear picture of the direct and indirect effects of the selected independant variables on awareness and extent of utilisation of IRDP beneficiaries. Path analysis showing the direct and indirect effects of the selected independant variables on awareness is furnished in Table 10. The correlation coefficients of independant variables are given in Table 11. The direct and indirect effects of the independant variables on awareness is schematically represented in a Path diagram which is given as Figure 9.

Table 10. Path analysis showing the direct and indirect effects of independant variables on awareness

X	1	2	3	4	5	6	7	8	9	10	11	Path corre- lation
1	.054	-.122	-.001	-.019	-.017	-.015	-.062	-.003	.000	-.032	-.053	-.270
2	-.023	.284	-.001	.046	.017	.035	.141	.007	-.001	.067	.098	.669
3	.006	.040	-.010	.010	.014	.009	.055	.002	-.001	.031	.023	.180
4	-.010	.129	-.001	.101	.030	.034	.104	.006	-.002	.108	.091	.589
5	-.010	.052	-.002	.032	.093	.015	.051	.003	-.001	.048	.040	.322
6	-.016	.199	-.002	.069	.029	.049	.154	.007	-.002	.104	.111	.702
7	-.016	.194	-.004	.051	.023	.037	.207	.008	-.001	.081	.125	.705
8	-.012	.136	-.001	.037	.016	.023	.108	.015	-.001	.060	.085	.465
9	-.006	.087	-.002	.064	.030	.027	.079	.004	-.003	.152	.056	.487
10	-.010	.113	-.002	.065	.027	.031	.100	.005	-.003	.167	.074	.568
11	-.016	.156	-.001	.051	.021	.031	.145	.007	-.001	.070	.178	.641
PATH COEFFICIENTS (PC) - (DIRECT EFFECT)												
PC	.0539	.2839	-.0100	.1011	.0935	.0495	.2067	.0151	-.0030	.1671	.1781	

Residual = 0.584

Table 11. Correlation between the selected independant variables and awareness

Sl.No.	Independant variables	r
1	Age	-0.2702**
2	Education	0.6690**
3	Material possession	0.5891**
4	Extension contact	0.3225**
5	Media participation	0.7017**
6	Innovation proneness	0.7053**
7	Credit orientation	0.4650**
8	Level of aspiration	0.5685**
9	Value orientation	0.6411**

** Significant at 1% level

As far as awareness was concerned four independant variables had high direct effect on it. They were education (X_2), innovation proneness (X_7), level of aspiration (X_{10}) and value orientation (X_{11}). The other variables cannot be considered as uninportant in the case of awareness because of their significant correlation coefficients due to which they have indirect effect on awareness through those variables which have direct effect on awareness.

Variable-wise discussion is given below.

X_2 - education

Education has a direct effect of 0.2839 on awareness. The correlation coefficient is 0.669 which is significant at 1% level. It has substantial indirect effect too on awareness through some variables like innovation proneness (X_7), level of aspiration (X_{10}) and value orientation (X_{11}).

So education is considered to have very good positive influence on awareness. This finding draws support from the findings of Vijayaraghavan (1979), Balu (1980), Moni (1980) and Nandakumar (1980).

X_1 - age

Age does not have a high direct effect on awareness. But its correlation coefficient viz. -0.270 is negative and significant at 1% level. That is, even though it has a positive direct effect, its indirect effects through the other variables are negative and hence a negative correlation coefficient. It has substantial negative indirect effects through education (X_2), innovation proneness (X_7)

and value orientation (X_{11}). Thus age cannot be considered as unimportant in the case of awareness.

This result draws support from the findings of Vijayaraghavan (1979), Nandakumar (1980), Ahamed (1981), Sushama _et_ _al_. (1981) and Philip (1984) and it disagrees with the findings of Balu (1980) and Moni (1980).

X_4 - material possession

It has a direct effect of 0.1011 which is not that high. But the correlation coefficient is significant at 1% level, ie. 0.589. So, though it has not got much direct effect on awareness, it has indirect influence on awareness through some of the variables like education (0.129), innovation proneness (0.104), level of aspiration (0.108) and value orientation (0.091) which have high direct effect on awareness.

X_5 - extension contact

It has a direct effect of 0.0935. But it has a significant correlation coefficient at 1% level ie. 0.322. The indirect effects are scattered through variables, like education (0.052), innovation proneness (0.051), level of aspiration (0.048) and value orientation (0.040). Thus extension contact assumes some importance in the case of awareness.

This finding draws support from the findings of Vijayaraghavan (1977), Manivannan (1980), Kamarudeen (1981), Haraprasad (1982), Senthil (1983) and Godhandapani (1985).

X_6 - media participation

The direct effect of this variable was not much viz. 0.0495. But it has a significant correlation coefficient at 1% level of 0.702. This is because of its substantial indirect effects through education (0.199), innovation proneness (0.154), level of aspiration (0.104) and value orientation (0.111). Because of the indirect effects through these variables media participation assumes importance in the case of awareness.

This finding is supported by the findings of Sohal and Tyagi (1978), Manivannan (1980), Moni (1980), Nandakumar (1980), Haraprasad (1982), Chandrakandan (1982), Senthil (1983) and Godhandapani (1985).

X_7 - innovation proneness

It has a high direct effect on awareness viz. 0.2067. The correlation coefficient also was significant at 1% level ie. 0.705. Thus since it has high direct as well as indirect effects it has great importance in the case of awareness.

This finding draws support from the postulation of Rogers and Shoemaker (1971).

X_8 - credit orientation

Credit orientation did not have much direct effect on awareness (0.0151). But it had a significant correlation coefficient at 1% level ie. 0.465. This is because of its substantial indirect effects through education (0.136), innovation proneness (0.108), value orientation (0.085) and level of aspiration (0.060). Because of these indirect effects the variable assumes some importance in the case of awareness.

X_{10} - level of aspiration

The direct effect of this variable on awareness was on the high side ie. 0.1671 and it had a significant correlation coefficient at 1% level (0.568). Because of both these effects level of aspiration has a good positive influence on awareness.

This finding agrees with those of Moni (1980) and Nandakumar (1980).

X_{11} - value orientation

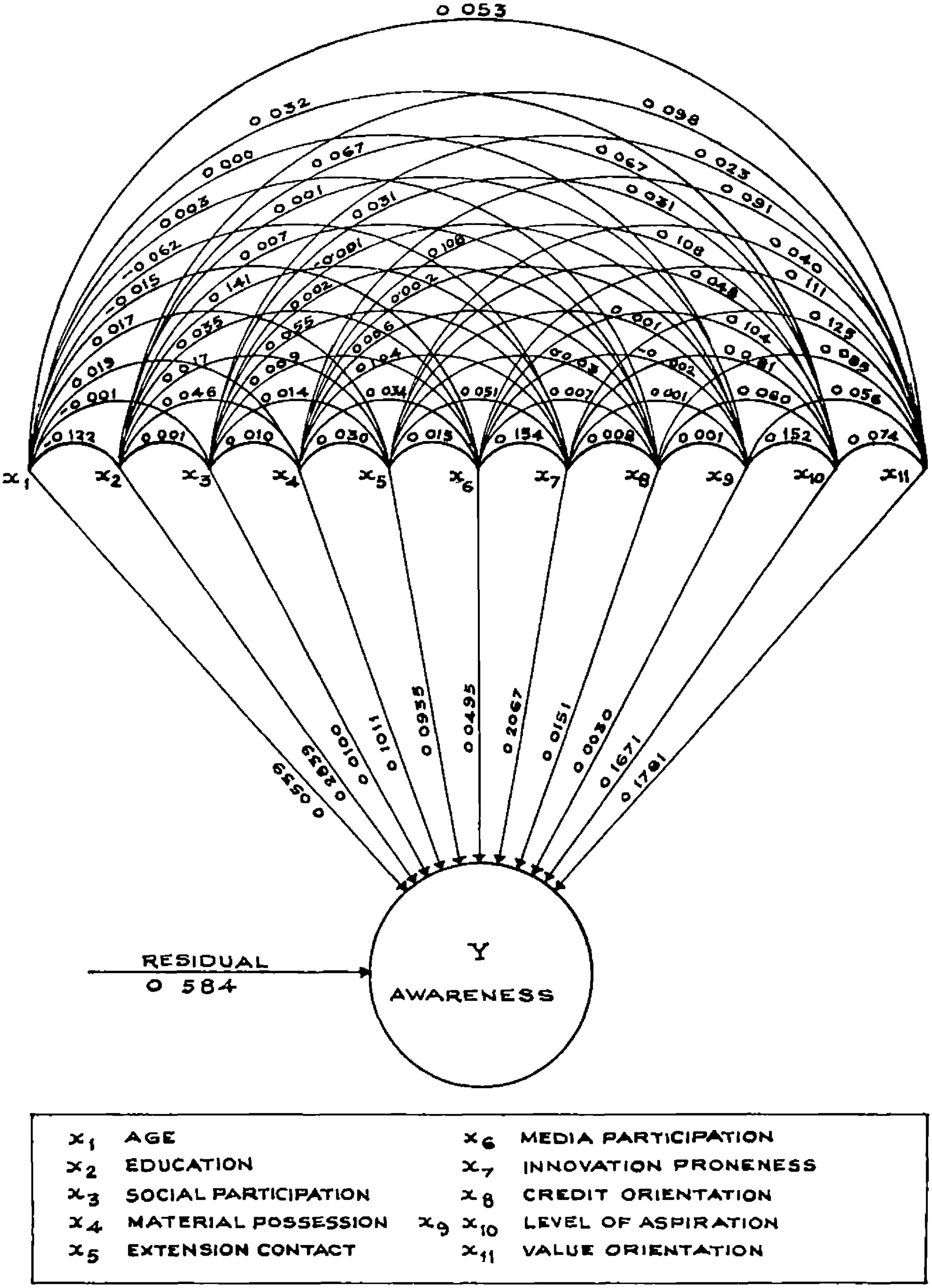
It has a high direct effect on awareness ie. 0.1781. The correlation coefficient is 0.641 and is significant at 1% level. Thus it has high direct as well as indirect positive effects on awareness through education (X_2) and innovation proneness (X_7) and hence value orientation is a very important variable in the case of awareness.

This finding is supported by the findings of Vijayakumar (1983) and Viju (1985).

Thus from the path analysis, the four variables that emerged as most important in the case of awareness were

FIG 9

PATH DIAGRAM SHOWING THE DIRECT AND INDIRECT EFFECT OF INDEPENDANT VARIABLES ON AWARENESS


0 053
0 032
0 098
0 000
0 067
0 067
0 023
0 003
0 001
0 031
0 031
0 091
-0 062
0 007
-0 091
0 108
0 108
0 040
-0 015
0 141
0 002
0 002
0 048
0 111
0 017
0 035
0 055
0 066
0 001
0 104
0 125
0 019
0 017
0 069
0 104
0 003
-0 002
0 081
0 082
-0 001
0 046
0 014
0 034
0 051
0 007
0 001
0 060
0 056
-0 122
0 001
0 010
0 030
0 015
0 154
0 008
0 001
0 152
0 074
x_1
x_2
x_3
x_4
x_5
x_6
x_7
x_8
x_9
x_{10}
x_{11}
0 0539
0 2839
0 0100
0 1011
0 0935
0 0495
0 2067
0 0151
0 0030
0 1671
0 1781
RESIDUAL
0 584
Y
AWARENESS
x_1 AGE
x_2 EDUCATION
x_3 SOCIAL PARTICIPATION
x_4 MATERIAL POSSESSION
x_5 EXTENSION CONTACT
x_6 MEDIA PARTICIPATION
x_7 INNOVATION PRONENESS
x_8 CREDIT ORIENTATION
x_9 x_{10} LEVEL OF ASPIRATION
x_{11} VALUE ORIENTATION

education, innovation proneness, level of aspiration and value orientation. Among these themselves education had the highest direct effect. The other variables which also had some positive role on awareness through their indirect effects were age, material possession, extension contact, media participation and credit orientation.

The only variable that had no substantial importance in the case of awareness was social participation. This may be because of the lack of variability in the scores of social participation which were either zero or one. The only kind of social participation among the beneficiaries was a membership in the co-operative society leading to the low scores and uniformity of the scores.

3.2. Relationship between the independant variables and the dependant variable - extent of utilisation

Path analysis was done to look into this relationship also. Table 12 gives the direct and indirect effects of all the independant variables on extent of utilisation. Table 13 depicts the correlation coefficients of the 12 variables. Diagrammatic representation is done in Figure 10.

Table 12. Path analysis showing the direct and indirect effect of the independant variables on extent of utilisation

X	1	2	3	4	5	6	7	8	9	10	11	12	Path correlation
1	.108	-.136	.003	-.042	.016	.079	.000	.019	.010	.001	-.015	-.001	.042
2	-.046	.316	.003	.102	-.017	-.181	-.001	-.040	-.025	-.002	.027	.012	.148
3	.012	.044	.022	.022	-.014	-.045	-.000	-.011	-.015	-.001	.007	.007	.028
4	-.020	.144	.002	.224	-.030	-.176	-.001	-.031	-.052	-.003	.025	.023	.107
5	-.019	.058	.003	.072	-.092	-.079	-.000	-.014	-.026	-.001	.011	.025	-.063
6	-.033	.221	.002	.152	-.028	-.259	-.001	-.039	-.045	-.003	.031	.029	.019
7	-.032	.216	.006	.113	-.023	-.193	-.002	-.044	-.032	-.002	.035	.027	.070
8	-.024	.151	.003	.081	-.015	-.119	-.001	-.084	-.021	-.001	.024	.046	.039
9	-.013	.097	.004	.141	-.029	-.142	-.001	-.021	-.083	-.004	.016	.032	-.004
10	-.021	.126	.004	.144	-.027	-.161	-.001	-.030	-.075	-.004	.021	.031	.007
11	-.032	.174	.003	.114	-.021	-.162	-.001	-.040	-.026	-.002	.050	.011	.068
12	-.001	.020	.001	.028	-.012	-.027	-.000	-.021	-.014	-.001	.003	.187	.163
PATH COEFFICIENTS (PC) - (DIRECT EFFECT)													
PC	.1076	.3161	.0219	.2236	-.0922	-.2587	-.0016	-.0842	-.0827	-.0041	.0496	.1869	

Residual = 0.945

Table 13. Correlation between the independant variables and extent of utilisation

Variable	Correlation coefficient
Age	0.0417
Education	0.1475
Social participation	0.0280
Material possession	0.1067
Extension contact	-0.0631
Media participation	0.0195
Innovation proneness	0.0700
Credit orientation	0.0386
Level of aspiration	0.0065
Value orientation	0.0680
Experience in utilisation	0.1632

Extent of utilisation

The results of the path analysis revealed that four variables had more contribution towards extent of utilisation. All these variables had relatively high direct effects on extent of utilisation but the correlation coefficients were not significant. This is because of the indirect effects of these variables on extent of utilisation through the other variables. Variable-wise discussion of the independant variables which have high contribution are given below.

X_2 - Education

The direct effect of this variable on extent of utilisation was the highest ie. 0.3161. Correlation coefficient of it was 0.148. The indirect retardation effect was mainly through media participation (-0.181) which had a negative direct effect.

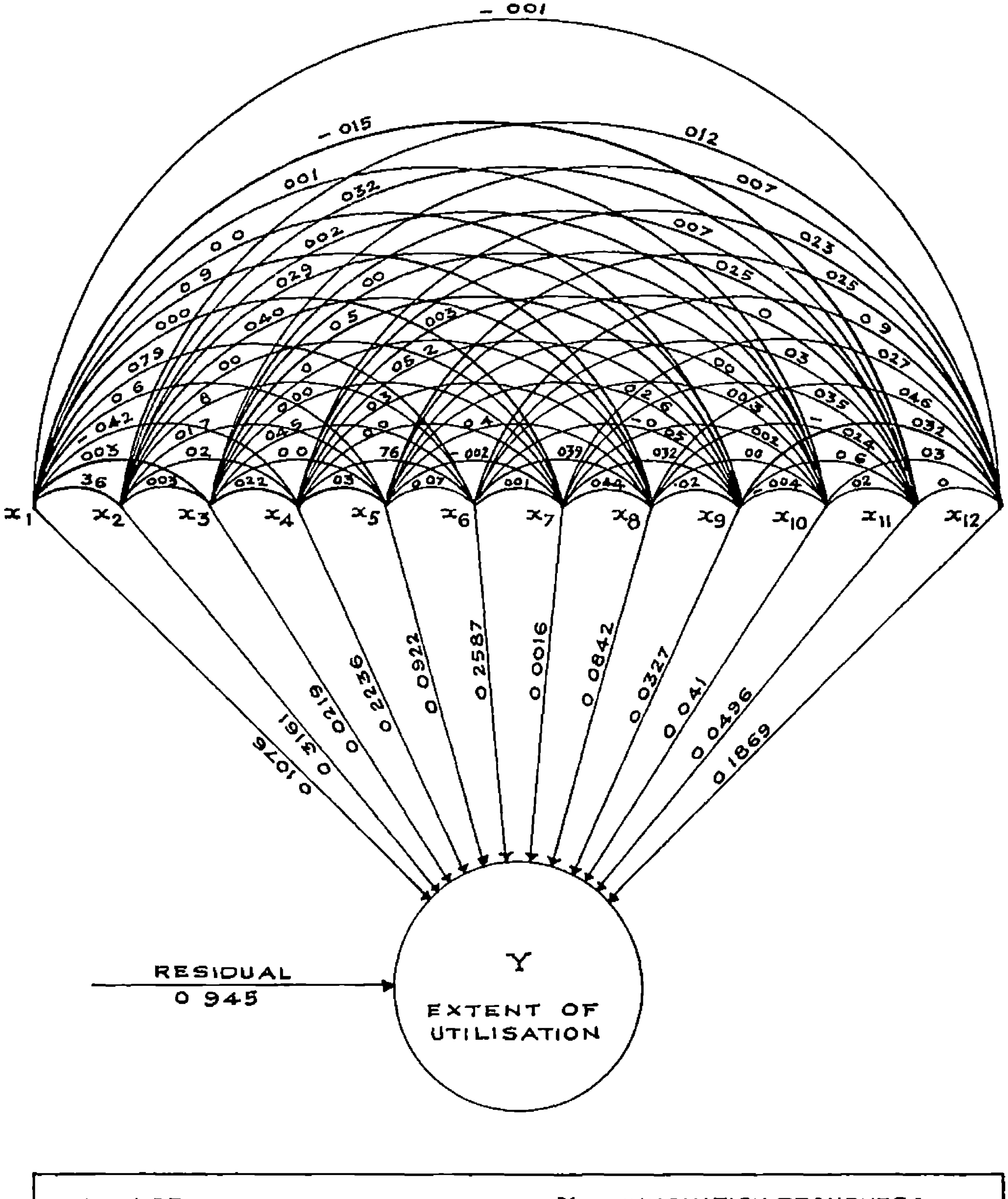
Thus education has important positive influence on extent of utilisation. This finding agrees with the findings of Sangle (1972) and Ayyathurai (1980) and disagrees with that of Ramakrishna (1980).

X_4 - Material possession

The direct effect of this variable on extent of utilisation was 0.2236. The correlation coefficient was 0.107. Because of the high direct effect this variable has some importance in the case of extent of utilisation.

FIG 10

PATH DIAGRAM SHOWING THE DIRECT AND INDIRECT EFFECTS OF INDEPENDENT VARIABLES ON EXTENT OF UTILISATION


- 001
- 015
012
x1
x2
x3
x4
x5
x6
x7
x8
x9
x10
x11
x12
0 1076
0 3161
0 0219
0 2236
0 0922
0 2587
0 0016
0 0842
0 0327
0 041
0 0496
0 1869
RESIDUAL
0 945
Y
EXTENT OF UTILISATION

x_1 AGE

x_2 EDUCATION

x_3 SOCIAL PARTICIPATION

x_4 MATERIAL POSSESSION

x_5 EXTENSION CONTACT

x_6 MEDIA PARTICIPATION

x_7 - INNOVATION PRONENESS

x_8 CREDIT ORIENTATION

x_9 x_{10} LEVEL OF ASPIRATION

x_{11} VALUE ORIENTATION

x_{12} EXPERIENCE IN UTILISATION

X_6 - Media participation

It had a negative direct effect of -0.2587 on extent of utilisation. The correlation coefficient was positive but insignificant (0.019). This is because of the indirect effects through education (0.221) and material possession (0.152) which had direct positive effects on extent of utilisation.

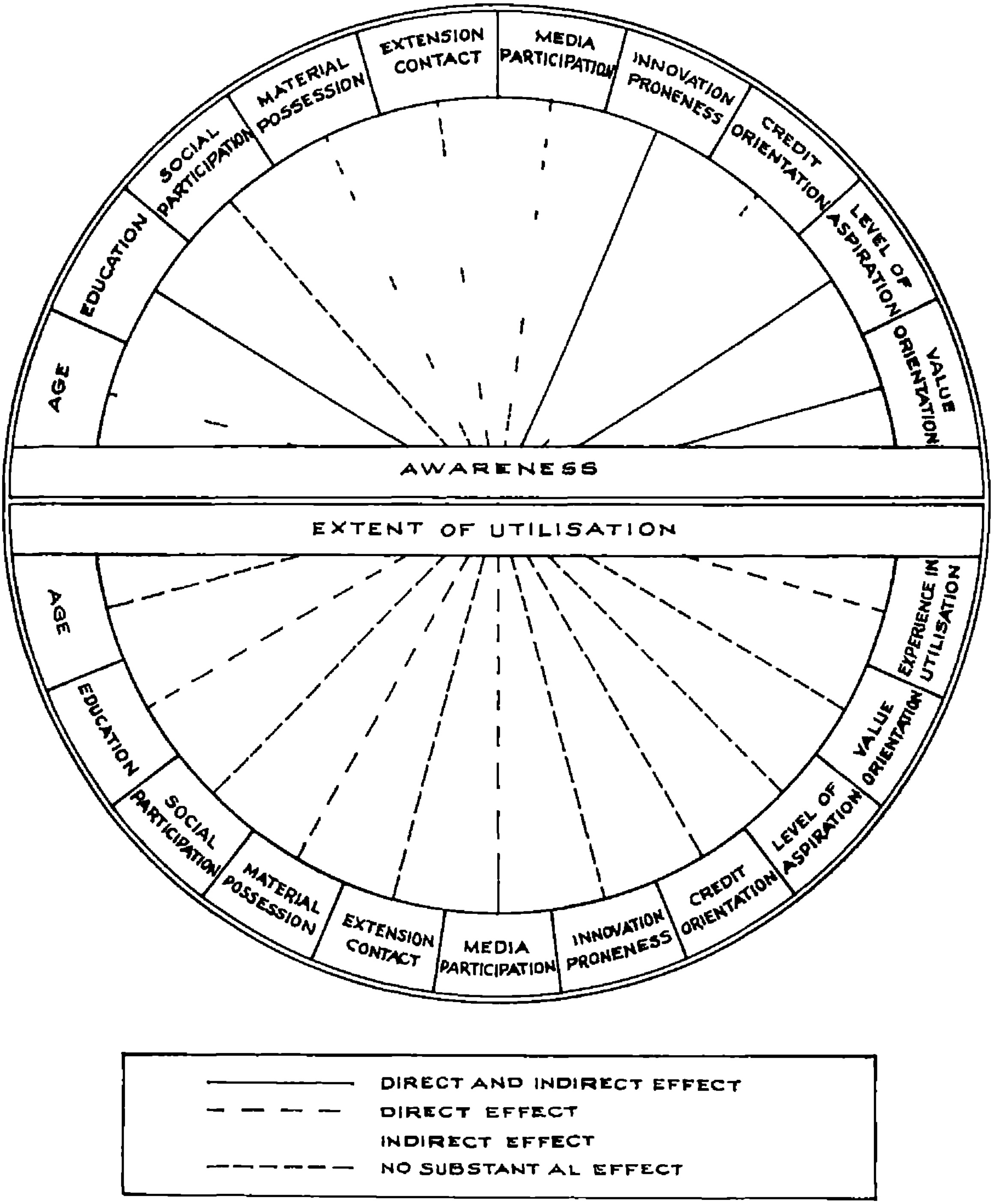
Thus media participation has negative influence on extent of utilisation. This finding is supported by the finding of Ayyathurai (1980) who found that mass media exposure was negatively and significantly associated with extent of utilisation of facilities offered by TAPCO.

X_{12} - Experience in utilisation of IRDP facilities

It had a high direct effect of 0.1869 on extent of utilisation. The correlation coefficient was 0.163. Because of the high direct effect experience in utilisation has considerable influence on extent of utilisation.

From the analysis of the results of the path analysis, it is these four variables that have emerged as relatively

FIG 11 PARADIGM SHOWING THE RELATIONSHIP OF INDEPENDANT VARIABLES WITH DEPENDANT VARIABLES



AGE
EDUCATION
SOCIAL PARTICIPATION
MATERIAL POSSESSION
EXTENSION CONTACT
MEDIA PARTICIPATION
INNOVATION PRONENESS
CREDIT ORIENTATION
LEVEL OF ASPIRATION
VALUE ORIENTATION
AWARENESS
EXTENT OF UTILISATION
AGE
EDUCATION
SOCIAL PARTICIPATION
MATERIAL POSSESSION
EXTENSION CONTACT
MEDIA PARTICIPATION
INNOVATION PRONENESS
CREDIT ORIENTATION
LEVEL OF ASPIRATION
VALUE ORIENTATION
EXPERIENCE IN UTILISATION
DIRECT AND INDIRECT EFFECT
DIRECT EFFECT
INDIRECT EFFECT
NO SUBSTANTIAL EFFECT

important in the case of extent of utilisation. The correlation coefficients of these variables and other variables are not significant. Education had the highest positive influence and media participation surprisingly had negative influence. This may be because of the demeaning reports about the programme coming in the newspapers and semi-popular journals.

The residual from the path analysis was high ie. 0.945. This is because of the comparitive low contribution of the considered variables on extent of utilisation. This shows that there must be other factors also which have considerable influence on extent of utilisation which leaves scope for further research in this area.

4. Experience of the respondents in the utilisation of facilities of IRDP

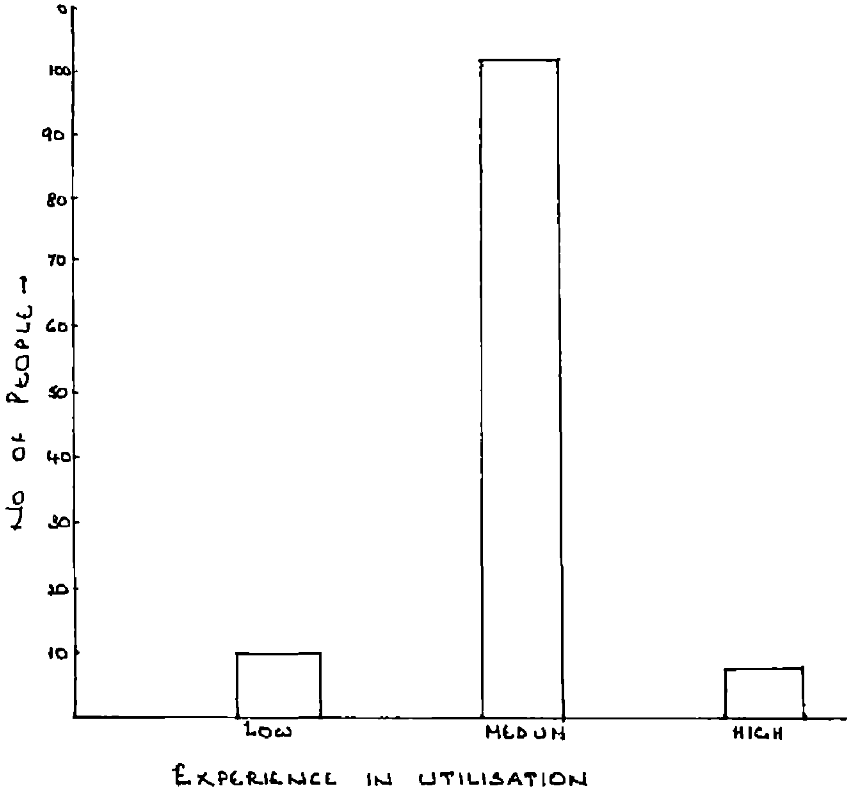
Table 14. Distribution of the respondents according to their experience in utilisation of IRDP facilities

Experience in utilisation	Low	Medium	High
Number of people	10	102	8

FIGURE 12

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR EXPERIENCE IN UTILISATION OF IRDP FACILITIES

SCALE 1cm 10 RESPONDENTS



From Table 14 and Figure 12 it is evident that most of the beneficiaries felt they had an intermediate experience in the utilisation of IRDP facilities. Some complained that there was delay in the sanctioning and allotment of loans and that the treatment given to them was not fair. But considering their overall experience, majority were of the opinion that it was neither bad nor excellent. So it could be concluded that the beneficiaries on their own did not think that they had a bad experience with the programme and they were not dissatisfied or disillusioned with the programme.

5. Problems or constraints experienced by the beneficiaries and solutions

An attempt was made to find out the problems or constraints as perceived important by the beneficiaries of IRDP. The constraints according to their frequency of occurance among the respondents are discussed below.

Bribery, favouritism and other malpratices at the grass root level was the most felt problem by the respondents. Most often, the respondents could not purchase the product of their choice as a result of this.

Undue delays in getting the loan at the bank or at the VDO's office was the next in importance. As a result of this many inconveniences occured to the beneficiaries. This is a problem expressed by the more literate of the beneficiaries, since the others did not realise that the delay for getting their loans was undue.

Next, many of the respondents complained about the poor quality of the product they obtained by way of assistance. This is applicable to public address system, cycles and other such products. The shelf life of these products were shorter as a result of the poor quality.

The next most felt problem was political intervention and intervention by middlemen. This occured at different stages. Political intervention mainly at the time of sanctioning and allotment of loans and intervention by middlemen at the marketing stage of marketable goods. Many unfair happenings occured due to these interventions.

Low and insufficient incentive was the next most felt problem. Many of the respondents wanted to expand their business or do the present one on a better scale. But they were deprived of the opportunity because of insufficient incentive.

The next important problem was that of too much competition since the same scheme had been given to too many people in the same locality. This is because of careless and unwise allotment of schemes by the officials. As a result, the profit margin of the beneficiaries involved was very low.

The next problem in the beneficiaries opinion was that the correct information about the programme was not obtained by them from the concerned officials. This is, actually one of the major problems which has led to the low awareness and low extent of utilisation. Since the beneficiaries have not got a clear idea of the proportions of the programme they do not know what are all the facilities they could have further utilised. This is an area that calls for further and much more organised extension activity.

The programme would become much more useful and efficient for the beneficiaries if proper and timely solutions are found out. The following suggestions are made for overcoming these problems.

All sorts of malpractices at the grass root level should be put an end to. If efficient cross-checking and supervision is done by the supervisory officials this can be achieved. Undue delays in disbursing the loans should be avoided by the Bank and necessary follow up should be made by the extension workers to avoid delay as far as possible. The quality of the products supplied by way of assistance should be ensured. Political intervention should be prevented as far as possible. The intervention by middlemen leads to marketing difficulties. This is one of the most important problems that emerged in the concurrent evaluation and Impact study on I.R.D.P. in Pālghat District conducted by the IAU (1985). To overcome this, co-operatives should be established to ensure fair prices and sufficient market to the beneficiaries. Poor profits due to too much competition calls for more judicial and thoughtful allotment of schemes in a locality. And then, the rural people should be well informed about the possibilities and prospects of the programme. All this calls for a better functioning, more efficient and effective extension system which is actually the key to the success of any rural development programme.

Summary & Conclusion

CHAPTER-V

SUMMARY AND CONCLUSION

The Integrated Rural Development Programme was launched in India in April, 1978, with a view for the development of the weaker sections of the rural areas. Even though several evaluation studies of the programme have been taken up in the State by external agencies, no indepth study has so far been taken up to peep into the various aspects of the functioning of the programme. Hence the present study was taken up to have an indepth analysis of the various aspects of the programme giving more stress to the beneficiaries angle. The objectives of the study were the following:

1. To study the awareness of the beneficiaries about Integrated Rural Development Programme.
2. To study the extent of utilisation of facilities of the programme by them.
3. To assess the experience of the beneficiaries in the utilisation of the facilities extended in the programme.

4. To study the relationship between the characteristics of beneficiaries with their awareness about IRDP and extent of utilisation of facilities of IRDP.
5. To ascertain from the beneficiaries the problems or constraints encountered by them and to get their opinion in improving the functioning of IRDP.

The study was conducted in 1988 in Ollukkara Block of Trichur District. A cluster of 3 Panchayats of this block were selected and from them 120 IRDP beneficiaries consisting of 40 marginal farmers, 40 agrl/non-agrl. labourers and 40 beneficiaries belonging to Scheduled Castes or Scheduled Tribes were identified who formed the sample for the study. There were altogether 57 schemes or activities operating under IRDP in the block which were considered for the study.

The dependant variables used in this study were awareness about the programme which was measured in three dimensions viz. awareness about the schemes, their benefits and the implementing agencies of the programme; and extent of utilisation of the facilities of the programme. Age, education, social participation, material possession, extention contact, media participation, innovation proneness, credit orientation, level of aspiration, value orientation and experience in utilisation of the facilities formed the independant variables.

Awareness of the beneficiaries about IRDP was measured using the scale developed by Salunkhe (1977). Extent of utilisation was measured by means of a utilisation index as used by Duraiswamy (1981). The most important problems or constraints felt by the beneficiaries was listed based on their own opinion.

The independant variables were quantified based on established procedures.

The data was collected by personal interviews with the respondents, using a structured and pre-tested interview schedule. Analysis of the data was done by working out percentages and by means of path analysis.

The major findings of the study are as follows:

1. Only people belonging to the category of marginal farmers had any high awareness about the schemes

under IRDP, whereas all the people belonging to the category of agrl/non-agrl. labourers and SC/ST had either low or medium awareness. A vast majority of the respondents belonging to all three categories had medium awareness about the schemes.

2. Majority of the respondents had low awareness about the benefits of the schemes under IRDP. The very few having high awareness belonged to the category of marginal farmers exclusively.
3. There was absolutely no one among the respondents who had high awareness about the implementing agencies of the programme. All the beneficiaries had only low or medium awareness about the implementing agencies.
4. As far as overall awareness was concerned number of people with the extreme degrees of awareness were rather less and majority had a medium overall awareness about the programme. People with low awareness were usually the socially and educationally backward people.
5. There was absolutely no beneficiary with high extent of utilisation. In all the three categories majority of the respondents had low extent of utilisation.

6. From the path analysis the four variables that emerged as the most important in the case of awareness of IRDP were education, innovation proneness, level of aspiration and value orientation. Among these itself, education had the highest importance; the other variables which also had some positive role on awareness were age, material possession, extension contact, media participation and credit orientation.

7. For extent of utilisation, only four variable were found to have some kind of influence on it. They were education, material possession, media participation and experience in utilisation of IRDP facilities. Among these, media participation had negative relationship and the rest three had positive relationship. Education had the highest positive influence.

8. The respondents had intermediate experience in the utilisation of IRDP facilities. Majority were of the opinion that their experience with the programme was neither bad nor excellent.

9. Malpractices at the grass root level, undue delays in getting the loans, poor quality of the products

170992

obtained by way of assistance, political intervention and intervention by middlemen, low and insufficient incentives, low profit margins due to too much competition and difficulty in getting the correct information about the programme were the important problems felt by the respondents.

The study conclusively proved that the awareness of the respondents about the programme was not good and extent of utilisation of the facilities of the programme was rather poor. The beneficiary of a scheme himself did not know the expanding possibilities and other prospects of that particular scheme leading to the very poor extent of utilisation. Sufficient effort is not seen taken by the officials at the grass root level to provide the beneficiaries with the necessary and correct information. Malpractices by the concerned officials and intervention by politicians often left the deserving beneficiary un-assisted. But even though these weak-points prevail the study doubtlessly proved that the IRDP is a major beneficial programme to the rural poor, that helps them to improve their standard of living without causing them much financial burden.

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Appendices

APPENDIX-I

INTERVIEW SCHEDULE

PART-A

1. Date
2. Village
3. Block
4. Name
5. Age
6. Education,
   - Illiterate
   - can read only
   - Read and Write
   - Primary
   - Secondary
   - College

7. Social participation,

Name of organisation	Member	Office bearer
1. Panchayat		
2. Service Co-operative		
3. Youth clubs		
4. Mahila Mandals		
5. Others		

8. Material possession

Non-farm items

a) Cycle
b) Radio
c) Scooter
d) Moped
e) Others

9. Extension contact

Agencies	Frequency of contact			Purpose of contact		
	Frequently	Sometimes	Rarely	Agrl.	Ag. & non-ag.	Non-Ag
1. B.D.O.						
2. IRDP Extn.Officer						
3. V.E.O.						
4. J.A.O.						
5. Agrl.Demonstrator						
6. Bank officials						
7. Co-operative Officials						
8. Others (specify)						

10. Media Participation:

1. Do you read 'Karshikarangam' in Newspaper dailies?	Yes		No
How often?	Regularly	Sometimes	Never
2. Do you listen to radio for the agrl. programmes:	Yes		No
a) If yes, how often?	Regularly	Sometimes	Never

b) How do you listen? Own/community set/from neighbour

3. Do you read farm magazines like Keralakarshakan, Kalpadhenu etc. Yes No

a) How often? Regularly Sometimes Never

b) What magazine? Specify

4. How many agrl. films you saw last year?

5. How many demonstration plots you have visited last year?

6. How many exhibitions you saw last year?

11. Innovation proneness

State your opinions for the following statements:

Sl.No.	Statements	Most like	Least like
A	a) I try to keep myself up-to-date with information on new farm practices but that does not mean that I try out all the new methods on my farm (2)		
	b) I feel restless till I try out a new farm practice I have heared about (3)		
	c) They talk of many farm practices these days but who knows if they are better than the old ones (1)		

			Most like	Least like
B	a)	From time to time I have heard several new farm practices and I have tried most of them in the last few years (3)		
	b)	I usually want to see what results my neighbours get before I try out new farm practices (2)		
	c)	Some how I believe that the traditional ways of farming are the best (1)		
C	a)	I am cautions about trying out a new practice (2)		
	b)	Afterall our forefathers were wise and I do not see any reasons for changing these old methods (1)		
	c)	Often new practices are not successful however if they are promising I would surely like to adopt them (3)		

12. Credit orientation

State your opinion:

1.	Do you think that a farmer like you should borrow money for agrl. purpose?	Yes	No
2.	Have you utilised any form of credit in the last 2 years for agrl. operations	Yes	No

3. What is your opinion about the procedures for getting the credit from the co-operation/Banks

   Very easy/easy/difficult/very difficult

4. For increasing farm production there is nothing wrong in taking credit from institutional sources

   Strongly agree/agree/undecided/disagree/strongly disagree

5. Mention the sources of credit you have availed

   a. Money lenders
   b. Neighbour/friend/relatives
   c. Co-operative Society
   d. Nationalised bank
   e. Govt. Sources

13. Value orientation

(Cosmopoliteness - Localiteness)

A person may be in contact with the outside of his own community to satisfy his needs or he may mostly limit his contacts within his own community.

Kindly state the degree of agreement or disagreement with each of the following statements which I read to you.

No.	Statements	SA	A	UD	DA	SDA
1.	A person learns many things from his experience and happening of his village only.					
2.	One can satisfy one's entire requirement out of the total resources available to him.					

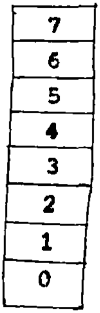
	SA	A	UD	DA	SDA
3. Many things a person ought to know are happening outside his village - such happenings may be of great advantage to a person. He therefore ought to know them.					
4. At present, when transport & communication facilities are developing a village should know more about things which happen out side his village.					

14. Level of aspiration

Here is a picture of ladder. Suppose we say that the top of the ladder represents the best possible life for you and the bottom represents the worst possible life for you.

i) Where in the ladder do you feel you personally stand at the present moment?

ii) And where do you think you will be five years from now?



PART-B

1. Awareness of IRDP

Here are the developmental scheme initiated by IRDP. Kindly indicate whether you are aware of these. Also indicate your awareness of the benefits.

Sl. No.	Schemes		Awareness Aware/unaware	Benefits Aware/unaware
I	Primary Sector			
1.	Drinking water	a. Tube well - community works		
		b. Dug wells - community works		
2.	Animal Husbandry	a. Dairy units		
		b. Cattle sheds		
		c. Goat units		
		d. Poultry units		
		e. Rabbit units		
II.	Secondary sector			
1.	Screwpin mat weaving			
2.	Artificial diamond cutting			
3.	Lapidary			
4.	Furniture manufacturing			
5.	Soda water manufacturing			
6.	Soft drinks			
7.	Coir making			
8.	Ready-made garments			
9.	Foot wear manufacturing			
10.	Umbrella assembling			
11.	Rexin works			
12.	Coffee powder manufacturing			
13.	Curry powder manufacturing			
14.	Pots and tanks			
15.	Brick making			
16.	Welding unit			

17. Production of beaten rice
18. Village pottery
19. Plastic welding
20. Soap making
21. Vulcanising
22. Papadam making
23. Bakery
24. Beedi making
25. Cane - bamboo & plastic works
26. Edible chips making
27. Copra processing

III. Tertiary sector

1. Repair and maintenance of shops
2. Tailoring units
3. Shoe - repair units
4. Carpentry units
5. Bullock carts
6. Hand carts
7. Bicycle repairing
8. Hair dressing shop
9. Radio repairing unit
10. Watch repairing
11. Battery charging
12. Financing blacksmith
13. Public address system
14. News paper agency
15. Masala grinder
16. Financing fruit & vegetable vending
17. Small restaurant

18. Small shope
19. A upholstery works
20. Auto-electrical works
21. Cool bar
22. Musical instruments
23. Spray painting

1. Do you know through whom the IRDP is implemented?

Aware/unaware

1. Project Officer
2. A.P.O.
3. Block Development Officer
4. Tahasildar
5. Branch Manager of Bank
6. J.A.O.
7. Demonstrator

PART-C

Experience of beneficiaries in the utilisation of the facilities of I.R.D.P.

1. Procedure followed   Highly complicated   Complicated   Somewhat complicated   Simple   Very simple

2. Incentives advanced

Subsidy : Very high/high/moderate/low/very low

Rate of interest : V.H./H/M/L/V.L

3. Adequacy of supply   Very adequate   Adequate   Inadequate   Very inadequate

4. Timeliness : Well before season / During / After

5. Distance from house : Upto 5 km / 5-10 km / More

6. Time taken in service : Very quick/quick/late/very late

7. Correctness in service : Correct / not correct

8. Treatment given : Very fair / fair / bad / very bad

PART-D

1. Did you avail the facilities extended by IRDP through the development schemes under the Primary Sector.
   a) Which scheme :
   b) What is the loan amount you got :
   c) What is subsidy :
   d) In which year you got benefitted :

2. Did you avail the facilities extended by I.R.D.P. through the development schemes under secondary sector.
   a)
   b)
   c)
   d)

3. Did you avail the facilities extended by IRDP through development schemes under tertiary sector.
   a)
   b)
   c)
   d)

4. Did you avail the training facilities extended by I.R.D.P. Yes No
   a) What is the stipend you got
   b) In what field you got training
   c) In which year

PART-E

Did you face any problem in obtaining the facilities of IRDP.

Yes / No

If yes what are the problems?

Suggest suitable solution to overcome these problems.

1. Problem
   solution
2. Problem
   solution
3. Problems
   solutions
4. Problems
   solutions
5. Problems
   solutions
6. Problems
   solutions

APPENDIX – II

പാർട്ട് – എ

1. തീയതി
2. ഗ്രാമം.
3. ബ്ലോക്ക്.
4. പേര്.
5. വയസ്സ്.
6. വിദ്യാഭ്യാസം. – അക്ഷരാഭ്യാസമില്ല.
   വായിക്കാൻ മാത്രം.
   വായിക്കാനും എഴുതാനും.
   പ്രൈമറി സ്കൂൾ.
   സെക്കണ്ടറി സ്കൂൾ.
   കോളേജ്.
7. സാമൂഹ്യ പങ്കാളിത്തം.

	സ്ഥാപനത്തിന്റെ പേര്	അംഗം	ഔദ്യോഗിക സ്ഥാനം
1.	പഞ്ചായത്ത്.		
2.	സർവ്വീസ് സഹകരണ സംഘം.		
3.	യുവജന ക്ലബ്ബ്.		
4.	മഹിളാസമാജം.		
5.	മറ്റുള്ളവ.		

8. ഭൗതിക സമ്പത്ത്
   കാർഷികോപകരണങ്ങൾ

1. സൈക്കിൾ.
2. റേഡിയോ.
3. സ്കൂട്ടർ.
4. മോപ്പെഡ്.
5. മറ്റെന്തെങ്കിലും.

9. വിജ്ഞാന വ്യാപന സമ്പർക്കം.

ഏജൻസി / വ്യക്തി	സമ്പർക്കത്തിന്റെ ആവൃത്തി			സമ്പർക്കത്തിന്റെ ഉദ്ദേശം		
	പതിവായി	ഇടയ്ക്കിടെ	അപൂർവ്വമായി	കാർഷികം	കാർഷികവും കാർഷികേതര വിഷയവും	കാർഷികേതരം
1. ഗ്രാമ വികസന ഓഫീസർ.						
2. ഐ ആർ ഡി പി എക്സ്റ്റൻഷൻ ഓഫീസർ.						

3. ഗ്രാമസേവകൻ.
4. ജൂനിയർ അഗ്രി. ഓഫീസർ.
5. അഗ്രി. ഡെമോൺസ്ട്രേറ്റർ.
6. ബാങ്ക് ഉദ്യോഗസ്ഥൻമാർ.
7. സഹകരണ ഉദ്യോഗസ്ഥൻമാർ.
8. മറ്റേതെങ്കിലും (പേരെടുത്തു പറയുക)

10 വിജ്ഞാന വ്യാപന മാധ്യമവുമായുള്ള ബന്ധം

1. പത്രങ്ങളിലെ 'കാർഷികരംഗം' താങ്കൾ വായിക്കാറുണ്ടോ? ഉണ്ട്/ഇല്ല
എപ്പോഴൊക്കെ? പതിവായി ചിലപ്പോൾ വല്ലപ്പോഴും
2. റേഡിയോവിലെ കാർഷിക പരിപാടികൾ ശ്രദ്ധിക്കാറുണ്ടോ? ഉണ്ട്/ഇല്ല
ഉണ്ടെങ്കിൽ എപ്പോഴെല്ലാം? പതിവായി ചിലപ്പോൾ വല്ലപ്പോഴും
എവിടെ വെച്ച്? സ്വന്തം പൊതു മറ്റുവീട്ടിലെ
3. കേരള കർഷകൻ, കല്പധേനു തുടങ്ങിയ കാർഷിക
പ്രസിദ്ധീകരണങ്ങൾ വായിക്കാറുണ്ടോ? ഉണ്ട്/ഇല്ല
ഉണ്ടെങ്കിൽ എപ്പോഴെല്ലാം? പതിവായി ചിലപ്പോൾ
ഏത് പ്രസിദ്ധീകരണം
4. കഴിഞ്ഞ വർഷം എത്ര കാർഷിക സിനിമകൾ കണ്ടു?
5. കഴിഞ്ഞ വർഷം എത്ര പ്രദർശനത്തോട്ടങ്ങൾ സന്ദർശിച്ചു?
6. കഴിഞ്ഞ വർഷം എത്ര കാർഷിക എക്സിബിഷനുകൾ കണ്ടു?

11 നവീനാശയങ്ങളോടുള്ള ആഭിമുഖ്യം

താഴെപ്പറയുന്ന പ്രസ്താവനകളെപ്പറ്റി താങ്കളുടെ അഭിപ്രായം പറയുക.

പ്രസ്താവന യോജിക്കുന്നു/വിയോജിക്കുന്നു

എ. പുതിയ കൃഷിമുറകളെപ്പറ്റിയുള്ള ഏറ്റവും
പുതിയ അറിവ് നേടാൻ ശ്രമിക്കാറുണ്ട്
എങ്കിലും അവയെല്ലാം എന്റെ കൃഷിയിടത്തിൽ
പ്രായോഗികമാക്കാൻ തുനിയാറില്ല.
ബി. ഒരു പുതിയ കൃഷിമുറ മനസ്സിലാക്കിയാൽ
കഴിയുന്നതും വേഗം അത് പ്രായോഗികമാക്കാൻ
ഞാൻ ശ്രമിക്കാറുണ്ട്.

സി. പല പുതിയ കൃഷിമുറകളെപ്പറ്റിയും
ആളുകൾ പറയാറുണ്ടെങ്കിലും അവ

പഴയവയേക്കാൾ മെച്ചമാണോ
എന്നാർക്കറിയാം.

എ. ഇടയ്ക്കൊക്കെ പുതിയ കൃഷിമുറകളെപ്പറ്റി ഞാൻ കേൾക്കാറുണ്ട്. കഴിഞ്ഞ ഏതാനും വർഷങ്ങളായി അവയിൽ ചിലവയും ഞാൻ പരീക്ഷിച്ചിട്ടുണ്ട്.

ബി. സാധാരണയായി ഒരു പുതിയ കൃഷിരീതി പരീക്ഷിക്കുന്നതിനുമുമ്പ് അയൽക്കാരോട് എന്തു ഫലം കിട്ടി എന്നറിയണമെന്ന് എനിക്ക് തോന്നാറുണ്ട്.

സി. എന്തുകൊണ്ടോ. പഴയ കൃഷിസമ്പ്രദായങ്ങൾ തന്നെയാണ് ഏറ്റവും നല്ലത് എന്നാണ് എന്റെ വിശ്വാസം.

എ. ഒരു പുതിയ കൃഷി സമ്പ്രദായം പരീക്ഷിക്കുന്നതിനെപ്പറ്റി ഞാൻ സംശയാലുവാണ്.

ബി. മുത്തച്ഛന്മാരായ നമ്മുടെ കാരണവന്മാർ സ്വീകരിച്ചിരുന്ന കൃഷി സമ്പ്രദായത്തെ മാറ്റുവാൻ യാതൊരു കാരണവും ഞാൻ കാണുന്നില്ല.

സി. പലപ്പോഴും പുതിയ കൃഷിരീതികൾ വിജയപ്രദമാകാറില്ല. എങ്കിലും പ്രയോഗിച്ച് ഗുണകരമാണെങ്കിൽ തീർച്ചയായും അവ അനുവർത്തിക്കാൻ ഞാൻ തയ്യാറാകും.

12 കടംവാങ്ങലുകളോടുള്ള മനോഭാവം

താങ്കളുടെ അഭിപ്രായം വ്യക്തമാക്കുക.

1. താങ്കളുടെ പ്രദേശത്തുള്ള ഒരു കർഷകൻ കാർഷികാവശ്യങ്ങൾക്കായി പണം വാങ്ങുന്നത് ശരിയാണോ? അതെ/അല്ല
2. കഴിഞ്ഞ രണ്ടു വർഷങ്ങളിൽ കാർഷികാവശ്യങ്ങൾക്കായി താങ്കൾ ഏതെങ്കിലും തരത്തിലുള്ള വായ്പാസൗകര്യം ഉപയോഗിച്ചിട്ടുണ്ടോ? ഉണ്ട്/ഇല്ല
3. സഹകരണ സ്ഥാപനത്തിൽ/ബാങ്കിൽ നിന്നും പണം വായ്പ വാങ്ങുന്നതിനുള്ള നടപടികളെപ്പറ്റി താങ്കളുടെ അഭിപ്രായം എന്താണ്?
   വളരെ എളുപ്പം/എളുപ്പം/പ്രയാസം/വളരെ പ്രയാസം
4. പണം വായ്പ നൽകുന്ന സ്ഥാപനങ്ങളിൽ നിന്നും വായ്പ വാങ്ങി കാർഷിക ഉൽപാദനം വർദ്ധിപ്പിക്കുന്നതിൽ തെറ്റൊന്നുമില്ല.
   തികച്ചും യോജിക്കുന്നു/യോജിക്കുന്നു/തീർച്ചയില്ല/വിയോജിക്കുന്നു/ തികച്ചും വിയോജിക്കുന്നു.

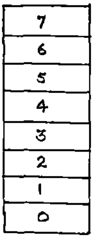
5. താങ്കൾ വായ്പ വാങ്ങിയ സ്ഥാപനം.

എ. വായ്പ നൽകുന്നവർ
ബി. പലിശക്കാരൻ/സുഹൃത്ത്/ബന്ധു
സി. സഹകരണ സംഘം
ഡി. ബാങ്ക്
ഇ. ഗവൺമെൻറ് സ്ഥാപനങ്ങൾ

13. ഒരു വ്യക്തിക്ക് സ്വന്തം ആവശ്യങ്ങൾ സാധിക്കുന്നതിനായി സ്വന്തം സമൂഹത്തിലെ ആൾക്കാരുമായും മറ്റു സമൂഹങ്ങളിലെ ആളുകളുമായും ബന്ധപ്പെടേണ്ടതായി വരും.
താഴെ കൊടുത്തിരിക്കുന്ന പ്രസ്താവനകളുമായി താങ്കൾ യോജിക്കുന്നുണ്ടോ ഇല്ലയോ എന്ന് വ്യക്തമാക്കുക.
തികച്ചും യോജിക്കുന്നു/യോജിക്കുന്നു/അറിയില്ല/വിയോജിക്കുന്നു/തികച്ചും വിയോജിക്കുന്നു.

1. ഒരു വ്യക്തി സ്വന്തം [illegible] ഗ്രാമത്തിലെ മാത്രം സംഭവങ്ങളിൽ നിന്നും സ്വന്തം അനുഭവങ്ങളിൽ നിന്നും പല സംഗതികളും ഗ്രഹിക്കുന്നു.
2. സ്വന്തമായ വിഭവങ്ങളിൽ നിന്നു തന്നെ ഒരു വ്യക്തിക്ക് എല്ലാ ആവശ്യങ്ങളും നിറവേറ്റാൻ സാധിക്കും.
3. ഒരു വ്യക്തി അറിഞ്ഞിരിക്കേണ്ട പല കാര്യങ്ങളും നടക്കുന്നത് അയാളുടെ ഗ്രാമത്തിനു പുറത്തുവെച്ചായിരിക്കും. അത്തരം കാര്യങ്ങൾ അയാൾക്ക് വളരെ പ്രയോജനപ്രദമായിരിക്കും. അതുകൊണ്ട് അയാൾ അവയെക്കുറിച്ച് അറിഞ്ഞിരിക്കണം.
4. ഗതാഗത സൗകര്യവും ആശയ വിനിമയോപാധികളും വർദ്ധിച്ച് വരുന്ന ഈ സന്ദർഭത്തിൽ, ഒരു ഗ്രാമീണൻ അന്യഗ്രാമങ്ങളിലെ സംഗതികൾ നിശ്ചയമായും അറിഞ്ഞിരിക്കേണ്ടതാണ്.

14. ഇവിടെ കൊടുത്തിരിക്കുന്ന ചിത്രത്തിലെ ഏററവും മുകളിലത്തെ പടി നിങ്ങൾക്കു നേടാവുന്ന ഏററവും മെച്ചപ്പെട്ട ജീവിത സൗകര്യം ഏററവും താഴത്തേത് നിങ്ങൾ എത്തിപ്പെടാവുന്ന ഏററവും മോശപ്പെട്ട ജീവിതസൗകര്യവുമാണ് എന്നിരിക്കട്ടെ.
1. ഇതിൽ താങ്കളുടെ അഭിപ്രായത്തിൽ താങ്കളുടെ സ്ഥാനം ഇപ്പോൾ എവിടെയാണ്?



2. അഞ്ചു കൊല്ലം കഴിഞ്ഞാൽ താങ്കളുടെ സ്ഥാനം എവിടെയായിരിക്കുമെന്നാണ് താങ്കൾ കരുതുന്നത്?

പാർട്ട് - സി

സംയോജിത ഗ്രാമവികസന പദ്ധതി നടപ്പിലാക്കിയ ഏതാനും വികസന പദ്ധതികളാണ് താഴെ കൊടുക്കുന്നത്. താങ്കൾ ഇവയെപ്പറ്റി കേൾക്കാനിടയായിട്ടുണ്ടോ? ഇവ നൽകുന്ന പ്രയോജനങ്ങളെപ്പറ്റിയും താങ്കൾ ധരിച്ചിട്ടുണ്ടോ എന്ന് വ്യക്തമാക്കുക.

പദ്ധതി	കേട്ടിട്ടുണ്ട്/ഇല്ല	പ്രയോജനങ്ങളെപ്പറ്റി അറിയാം/ഇല്ല
1. പ്രാഥമിക മേഖല		
1. കുടിക്കാനുള്ള വെള്ളം		
എ. കുഴൽകിണർ- പൊതുവായത്.		
ബി. കിണർ- പൊതുവായത്		
2. മൃഗസംരക്ഷണം		
എ. ക്ഷീരവ്യവസായ യൂണിറ്റുകൾ		
ബി. തൊഴുത്തുകൾ		
സി. ആടുവളർത്തൽ യൂണിറ്റുകൾ		
ഡി. കോഴിവളർത്തൽ		
ഇ. മുയൽ വളർത്തൽ		
ദ്വിതീയ മേഖല		
1. തഴപ്പായ നെയ്ത്ത്		
2. കൃത്രിമ വൈരക്കൽ നിർമ്മാണം		
3. അനുകരണകല്ലുകൾ ചെത്തിമിനുക്കൽ		
4. ഫർണിച്ചർ ഉല്പാദനം		
5. സോപ്പ് ഉല്പാദനം		
6. [illegible]		
7. കയർ നിർമ്മാണം		
8. റെഡി മെയ്ഡ് വസ്ത്രങ്ങൾ		
9. പാദരക്ഷ നിർമ്മാണം		
10 കുട നിർമ്മാണം		

11. റെക്സിൻ വർക്കുകൾ
12. കാപ്പിപ്പൊടി ഉല്പാദനം
13. കറിപ്പൊടി ഉല്പാദനം
14. മൺപാത്ര നിർമ്മാണം
15. ഇഷ്ടിക ഉല്പാദനം
16. വെൽഡിങ്ങ്
17. അരിപ്പൊടി ഉണ്ടാക്കൽ
18. ഗ്രാമീണ പാത്ര വ്യവസായം
19. പ്ലാസ്റ്റിക് വെൽഡിങ്ങ്
20. സോപ്പ് നിർമ്മാണം
21. വൾക്കനൈസ് ചെയ്യുക
22. പപ്പടം ഉണ്ടാക്കൽ
23. ബേക്കറി
24. ബീഡി നിർമ്മാണം
25. ഈറ, മുള, പ്ലാസ്റ്റിക് പണികൾ
26. വറുത്തുപ്പേരി ഉണ്ടാക്കൽ
27. കൊപ്ര ആട്ടൽ

111 തൃതീയ മേഖല

1. കടകൾ അറ്റകുറ്റപ്പണി ചെയ്ത് നിലനിർത്തൽ
2. തയ്യൽ യൂണിറ്റുകൾ
3. ചെരുപ്പ് നന്നാക്കുന്ന യൂണിറ്റുകൾ
4. ആശാരിപ്പണി
5. കാളവണ്ടി
6. കൈവണ്ടി
7. സൈക്കിൾ റിപ്പെയറിങ്ങ്
8. ബാർബർ ഷോപ്പ്
9. റേഡിയോ റിപ്പെയറിങ്ങ്
10. വാച്ച് റിപ്പെയറിങ്ങ്
11. ബാറ്ററി ചാർജിങ്ങ്
12. കൊല്ലപ്പണി
13. മൈക്ക്സെറ്റ് തുടങ്ങിയ പൊതുജനസമ്പർക്കോപാധികൾ
14. ന്യൂസ്പേപ്പർ ഏജൻസി
15. മസാല പൊടിക്കുന്ന ഉപകരണം

16. പഴം – പച്ചക്കറി വില്പന
17. ചെറിയ റെസ്റ്റോറന്റുകൾ
18. ചെറിയ കടകൾ
19. അപ്ഹോൾസ്റ്ററി വർക്കുകൾ
20. ഇലക്ട്രിക്കൽ വർക്കുകൾ
21. കൃഷ–ദാൾ
22. സംഗീതോപകരണങ്ങൾ
23. ടൈപ്പ്റൈറ്റിങ്

ഇവരെല്ലാം ഉദ്യോഗസ്ഥരിൽ കൂടിയാണ് ഐ ആർ ഡി പി നടപ്പിലാക്കപ്പെടുന്നത് എന്ന് നിങ്ങൾക്കറിയാമോ?

അറിയാം/ഇല്ല

1. പ്രോജക്ട് ഓഫീസർ.
2. അസിസ്റ്റന്റ് പ്രോജക്ട് ഓഫീസർ.
3. ബ്ലോക്ക് ഡെവലപ്പ്മെന്റ് ഓഫീസർ.
4. തഹസിൽദാർ
5. ബാങ്ക് മാനേജർ
6. ജൂനിയർ ഇൻഡ. ഓഫീസർ
7. ഗ്രാമസേവകൻ

പാർട്ട് – ഡി

സംയോജിത ഗ്രാമവികസന പദ്ധതിയുടെ പ്രയോജനങ്ങൾ ഉപയോഗിച്ചെടുത്തിട്ടുള്ള ഗുണഭോക്താക്കളുടെ അനുഭവം.

1. സ്വീകരിച്ച തൊഴിൽ.
   തികച്ചും / വിജയം / ഏതാണ്ട് / പരാജയം / വളരെ
   വിജയം പി പിടിച്ചത് / വിജയം പിടി പരാജയം
   ടിച്ചത് / ച്ചത് /

2. ലഭിച്ച ധനസഹായം
   വായ്പാ ഇളവ് – വളരെ / ഉയർന്നത് / മിതം / കുറവ് / തീരെ കുറവ്
   ഉയർന്നത്
   പലിശ നിരക്ക് – വളരെ / ഉയർന്നത് / മിതം / കുറവ/ തീരെകുറവ്

3. സഹായ വിതരണ
ത്തിൻെറ   തികച്ചും/ പര്യാപ്തം/ അപര്യാപ്തം/ തികച്ചും (അപര്യാപ്തം
പര്യാപ്തത   പര്യാപ്തം

4. ഉദ്ദേശം -   കൃഷിയുടെആവശ്യത്തിനു/ കൃഷിസ്ഥലത്ത്/ കൃഷിയുപയോഗം
മറ്റ്

5. വീട്ടിൽ നിന്നുള്ള   5കി.മീ.വരെ/   5-10കി.മീ/ 10കി.മീ.യിലും
അകലം   കൂടുതൽ

6. സഹായം കിട്ടുന്ന-
തിനെടുത്ത   വളരെവേഗം/ വേഗം/ താമസിച്ച്/ വളരെതാമസിച്ച്
സമയം

7. സഹായം മതിയായി
ലഭ്യമായോ ഇല്ലയോ   മതിയായി/ മതിയായിരുന്നില്ല

8. നിങ്ങളോട് ഇടപെട്ട
രീതി   വളരെ നന്ദി/ നന്ദിപൂർവ്വം/ മോശം/ വളരെമോശമായി
പൂർവ്വം   മായി

പാർട്ട് - ബി

1. പ്രാഥമിക മേഖലയിൽഐആർഡിപിവികസന പദ്ധതികളിലൂടെ നൽകുന്ന സൗകര്യങ്ങൾ നിങ്ങൾ പ്രയോജനപ്പെടുത്തിയോ?

എ. ഏതു പദ്ധതി?

ബി. എത്രമാത്രം തുക വായ്പയായി ലഭിച്ചു?

സി. സഹായധനം എത്ര ലഭിച്ചു?

ഡി. ഏതു വർഷം?

2. സെക്കൻററി മേഖലയിൽഐആർഡിപിവികസന പദ്ധതികളിലൂടെ നൽകുന്ന സൗകര്യങ്ങൾ നിങ്ങൾ പ്രയോജനപ്പെടുത്തിയോ?

എ.

ബി.

സി.

ഡി.

3. തൃതീയ മേഖലയിൽഐആർഡിപിവികസന പദ്ധതികളിലൂടെ നൽകുന്ന സൗകര്യങ്ങൾ നിങ്ങൾ പ്രയോജനപ്പെടുത്തിയോ?

എ.

ബി.

സി.

ഡി.

4. ഐ ആർ ഡി പി നൽകുന്ന പരിശീലന സൗകര്യങ്ങൾ
താങ്കൾ പ്രയോജനപ്പെടുത്തിയോ? ഉണ്ട്/ഇല്ല

ഉണ്ടെങ്കിൽ

എ. എത്രമാത്രം ഗുണപ്പെട്ടത് താങ്കൾക്ക് ലഭിച്ചു?

ബി. ഏതു വിഷയത്തിലാണ് പരിശീലനം ലഭിച്ചത്?

സി. ഏതു വർഷം?

പാർട്ട് – ഇ

സൗകര്യങ്ങൾ ലഭിക്കുന്നതിൽ വല്ല പ്രയാസവുമുണ്ടായോ? ഉണ്ട്/ഇല്ല

ഉണ്ടായെങ്കിൽ ഏതെല്ലാം?

ഇവ പരിഹരിക്കുന്നതിന് താങ്കൾക്ക് വല്ല മാർഗ്ഗങ്ങളും നിർദ്ദേശിക്കാനുണ്ടോ?

1. പ്രശ്നം –

പ്രതിവിധി –

2. പ്രശ്നം –

പ്രതിവിധി –

3. പ്രശ്നം –

പ്രതിവിധി –

4.

5.

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INTEGRATED RURAL DEVELOPMENT PROGRAMME - A CASE STUDY

By

JAYASREE KRISHNANKUTTY

ABSTRACT OF THE THESIS

submitted in partial fulfilment of
the requirement for the degree

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ABSTRACT

To have an indepth analysis of the various aspects of Integrated Rural Development Programme in the State, giving more stress to the beneficiaries angle, the present investigation was undertaken under the title "I.R.D.P. - A case study". Awareness of the beneficiaries about the programme and their extent of utilisation of the facilities of the programme was measured in this study. Awareness was measured in 3 dimensions Viz. awareness about the schemes, about the benefits of the schemes and about the implementing agencies of the programme. The experience of the beneficiaries in the utilisation of IRDP facilities and constraints or problems experienced by them were also analysed.

The study was conducted in Ollukkara Block of Trichur District. The sample was 120 IRDP beneficiaries consisting of 40 marginal farmers, 40 agrl/non-agrl. labourers and 40 beneficiaries belonging to Schedule Castes or Scheduled Tribes. Data was collected using an interview schedule and suitable statistical techniques were employed in the analysis of the data.

The study revealed that majority of the respondents had medium awareness about the schemes, low awareness about the benefits of the schemes and all beneficiaries had low or medium awareness about the implementing agencies. As far as extent of utilisation was concerned, there was absolutely no beneficiary with high extent of utilisation. Majority of the respondents had low extent of utilisation.

Most of the selected independent variables contributed substantially in the case of awareness. But in the case of extent of utilisation, only four variables had substantial contribution towards it.

The experience of beneficiaries in utilisation of IRDP facilities was medium. The analysis of the constraints felt by the beneficiaries revealed that there were a lot of malpractices prevalent in the sanctioning and distribution of assistance, there were undue delays in disbursing the loans and that quality of the products obtained by way of assistance was poor. The results point out vividly to the prime need for a more systematic and effective functioning of the programme with better co-ordination and supervision at all levels in order to have a better image of the programme in the rural sector.