

## Extent of participation of beneficiaries in various trades of IRDP

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**Abstract :** The study was conducted to know the significant difference in the extent of participation of beneficiaries according to their trade activities in Integrated Rural Development Programmes (IRDP). The study was conducted among 450 IRDP beneficiaries covering six different trades in Namakkal and Sivaganga districts of Tamil Nadu. The study revealed that more percentage of beneficiaries had low level of participation and there was significant difference in extent of participation according to their trade activities. (*Key words: Participation, Poverty*).

For improving the rural poor, a number of rural development programmes with varying approaches have been launched from time to time. Beginning with Multipurpose and Comprehensive Programme of Community Development, 1952. Reduction of poverty and unemployment are the basic objectives of development planning in India. Higher the level of unemployment, more likely is the presence of poverty and vice-versa. Integrated Rural Development Programme (IRDP) is one of the important programmes implemented for eradication of poverty. Bhatt (1989) reported that 54 per cent of the respondents stated that people's participation in the planning and implementation was inadequate and ineffective. Keeping this in view the present study was undertaken to know the extent of participation of beneficiaries in poverty alleviation programmes according to their trade.

### Materials and Methods

The study was conducted with 450 IRDP beneficiaries of Namakkal and Sivaganga districts of Tamil Nadu. The Integrated Rural Development Programme consists more than fifty trades. It was decided to choose two agriculture oriented trades and three non-agriculture oriented trades from the selected districts. The trades viz. milch animal rearing, goat rearing, provision store, bunk stall and foot wear manufacturing were selected for the study based on the total number of beneficiaries from the year 1990-91 to 1994-95 in Namakkal district. In Sivaganga district five trades viz. milch animal rearing, goat rearing, provision store, bunk stall and basket making

trades were selected based on the total number of beneficiaries from the year 1990-91 to 1994-95. The extent of participation was measured in 4 dimensions viz. participation in information sources utilized, selection of trade material, loan utilization and repayment of loan. Percentage analysis and chi-square test were used to describe the results.

### Results and Discussion

#### *Trade wise extent of participation of beneficiaries in the poverty alleviation programmes*

The extent of participation of beneficiaries in the poverty alleviation programmes was assessed considering the information sources utilized, trade selection, purchase of trade materials, utilization of loan amount and repayment of loan amount. The data relating to extent of participation in source of information, trade selection and purchase of trade materials are presented in Table 1.

It could be observed from the Table that the beneficiaries have utilized 3 out of 6 possible sources of information relating to the poverty alleviation programme. They have utilized the grama sevak, bank officials and friends and relatives and not considered the veterinary doctor, additional block development officers and project officers. Higher percentage of beneficiaries from all the trades, except basket making were found to utilize the grama sevak. Both bank officials and friends and relatives were contacted by only lesser percentage of beneficiaries for information. The beneficiaries were found to differ significantly in their information source utilization behaviour as indicated by the significant chi-square value.

Table 1. Extent of participation of beneficiaries in sources of information, trade selection and purchase of trade materials (Trade wise)

Sl. No.	Contents	Milch animal rearing (n=90)		Goat rearing (n=90)		Bunk stall (n=90)		Provision store (n=90)		Basket making (n=45)		Footwear manufacturing (n=45)		Total (n=450)		Chi-square value
		No	%	No	%	No	%	No	%	No	%	No	%	No	%	
<b>1. Source of Information</b>																
	Grama sevak	74	82.22	55	61.11	52	57.78	61	67.78	9	20.00	38	84.45	289	64.22	
	Veterinary officers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bank officials	3	3.33	10	11.11	21	23.33	22	24.44	3	6.67	1	2.22	60	13.33	64.35*
	Additional B.D.O.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Project officer	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Friends and Relatives	13	14.45	25	27.78	17	18.89	7	7.78	33	73.33	6	13.33	101	22.45	
<b>2.a Trade Selection</b>																
	By beneficiary	22	24.44	12	13.33	38	42.22	32	35.56	6	13.33	1	2.22	111	24.67	
	By officials	68	75.56	78	86.67	52	57.78	58	64.44	39	86.67	44	97.78	339	75.33	101.89*
<b>b. Purchase of trade materials</b>																
	By beneficiary alone	53	58.89	18	20.00	36	40.00	46	51.11	18	40.00	-	-	171	38.00	
	With help of neighbours	4	4.44	-	-	6	6.67	-	-	-	-	3	6.67	13	2.89	
	With help of officials	-	-	-	-	-	-	-	-	1	2.22	-	-	1	0.22	

This finding is in line with findings of Muthayya and Loganathan (1990) who reported that officials like grama sevak and certain bankers have served as main source of information.

Regarding trade selection, irrespective of trade involved in, majority of the beneficiaries have reported that, the trades were selected with the help from officials. Their percentage ranged from 57.78 in the case of bunk stall and as high as 97.78 in the case of foot wear manufacturing. Regarding purchase of trade materials 58.89 per cent purchased milch animal by themselves, 51.11 per cent of beneficiaries purchased provision for their store and 40 per cent each for the basket making and bunk stall. Twenty per cent of beneficiaries involved in goat rearing reported that they have purchased goats by themselves. Negligible percentage of beneficiaries have taken the help of neighbours in purchasing milch animals, materials for bunk stall, provision store and foot wear manufacturing. Only in the case of basket making, the help of officials was taken, that too only by 2.22 per cent of the beneficiaries.

Though the veterinary doctors are expected to help in the purchase of milch animals and goats as per the guidelines from IRDP, the beneficiaries reported that they have been given freedom to purchase animals of their choice. However, the veterinary doctors used to inspect the animals and tag them after the purchase. Regarding the trade selection and purchase of trade materials also the beneficiaries from different trades were found to differ significantly as indicated by the significant chi-square value.

The third item considered in the participation was the utilization of loan amount received. The beneficiaries were asked to report the extent of utilization ranging from not utilized to fully utilized. As could be seen from the Table 2 that, majority of the beneficiaries in all the trades except in milch animal and provision store reported that they have not at all utilized the loan amount for the purpose and their percentage ranged from a maximum of 93.33 per cent from foot wear manufacturing groups and a minimum of 33.33 per cent in milch animal rearing group, 80.00 per cent in the case of goat rearing, 57.78 per

cent in the case of basket making, 53.33 per cent in the case of bunk stall and 48.89 per cent in the case of provision store. Only in the cases of milch animal (63.33%) and provision store (51.11%) the beneficiaries have fully utilized the loan amount. The results clearly indicate that the rural people living below the poverty line are still highly suffering due to indebtedness resulting due to unemployment. Hence, such people are looking for scheme under various development programmes, particularly IRDP as sources of money to be utilized for other essential requirements like food, clothing and meeting the expenditure on festivals, ceremonies and rituals. Though, under IRDP the beneficiaries are not directly distributed with cash, somehow they maneuver to sell the animals purchased or collude with the suppliers of materials of provision store and make money out of them. Such a practice is very common in rural areas even with those beneficiaries who obtained credit for cultivation of crops. The beneficiaries were found to differ significantly in their loan utilization behaviour also, as indicated by the significant chi-square value. This finding is in line with the findings of Duraiswamy (1981) and Kalivaradhan (1990) who reported that majority of beneficiaries had low level of participation in utilization of facilities.

The last item considered in extent of participation was the repayment of loan, the responses were recorded under 3 categories namely, regularly repaid, irregularly repaid and not repaid.

In the cases of beneficiaries of milch animal, 61.11 per cent have repaid regularly, 10 per cent irregularly while 28.89 per cent did not repay at all. In the case of goat rearing 51.11 per cent did not repay while 35.56 per cent regularly repaid and 13.33 per cent reported that they have irregularly repaid. In the case of the bunk stall 50 per cent have regularly repaid while 16.67 and 33.33 per cent belonged to irregularly repaying and not repaying categories respectively. In the case of provision store beneficiaries, 67.78 per cent have repaid regularly, 6.67 per cent repaid irregularly and 25.55 per cent not at all repaid. In the case of basket making majority (62.22%) did not repay at all while 31.11 per cent and 6.67 per cent have

Table 2. Extent of participation of beneficiaries in loan utilization and repayment of loan (Trade wise)

Sl. No.	Contents	Milch animal rearing (n=90)		Goat rearing (n=90)		Bunk stall (n=90)		Provision store (n=90)		Basket making (n=45)		Footwear manufacturing (n=45)		Total (n=450)		Chi-square value
		No	%	No	%	No	%	No	%	No	%	No	%	No	%	
<i>A. Loan utilization</i>																
1	Fully utilized	57	63.33	18	20.00	42	46.67	46	51.11	19	42.22	3	6.67	185	41.11	
2	75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61.82*
4	25%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	<25%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Not utilized	33	36.67	72	80.00	48	53.33	44	48.89	26	57.78	42	93.33	265	58.89	
<i>B. Repayment of loan</i>																
1	Regularly repaid	55	61.11	32	35.56	45	50.00	61	67.78	14	31.11		1124.44	218	48.44	49.12*
2	Irregularly repaid	9	10.00	12	13.33	15	16.67	6	6.67	3	6.67	9	20.00	54	12.00	
3	Not repaid	26	28.89	46	51.11	30	33.33	23	25.55	28	62.22	25	55.56	178	39.56	

Table 3. Overall extent of participation of beneficiaries in poverty alleviation programmes (Trade wise)

Sl. No.	Contents	Milch animal rearing (n=90)		Goat rearing (n=90)		Bunk stall (n=90)		Provision store (n=90)		Basket making (n=45)		Footwear manufacturing (n=45)		Total (n=450)		Chi-square value
		No	%	No	%	No	%	No	%	No	%	No	%	No	%	
1	Low	29	32.22	40	44.44	30	33.33	37	41.11	20	44.44	11	24.44	167	37.11	
2	Medium	33	36.67	29	32.22	32	35.56	23	25.56	10	22.22	26	57.78	153	34.00	20.81*
3	High	28	31.11	21	23.34	28	31.11	30	33.33	15	33.34	8	17.78	130	28.89	

repaid regularly and irregularly respectively. Regarding foot wear manufacturing, again majority of the beneficiaries (56.5.6%) did not repay, while 24.44 per cent and 20 per cent have repaid regularly and irregularly respectively. Milch animal rearing, operating bunk stall and provision store require personal interest and involvement on the part of the beneficiaries and can also be considered as regular income yielding enterprises. This might be the reason for majority of the beneficiaries repaying the loan amount regularly. Goat rearing requires persons to graze and take care of the animal and also has to wait for a considerable period of time to get marketable animals. In the case of basket making and foot wear manufacturing beneficiaries have to necessarily depend on outside market to sell their produces. These factors would have restricted such beneficiaries from repaying their loan as they may be selling goats and utilizing the amount realised for their day to day expenses. The repaying behaviour of beneficiaries also was found to differ as indicated by the significant chi-square value. This findings deviate from the findings of Jyothirani and Prabhakar (1990) who found that all the beneficiaries had repaid the loan amount.

#### *Over all extent of participation*

Considering the extent of participation in various activities the over all participation level of the beneficiaries was worked out and results are presented in Table 3.

A look at the Table clearly indicate that the beneficiaries were distributed almost equally in the low, medium and high categories. However, the significant chi-square value indicated that the beneficiaries from various trades differed significantly in their over all participation behaviour.

This finding is in line with the findings of Ganesan (1989) who found that higher percentage of beneficiaries had low level of participation in development programmes.

#### **Conclusions**

The study leads to the conclusion that more percentage of beneficiaries had low participation in poverty alleviation programmes and also there was significant difference in extent of participation according to their type of trade activities.

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