

LIST OF TABLES

Table No.	Particulars	Page No.
1.1.	Table showing selection of sample respondents	15
1.2.	Table showing bank-wise and sector-wise details of IRDP loans disbursed in Pullambadi Block in the year 1988-89	18
2.1.	Population structure in Pullambadi Block	22
2.2.	Occupational distribution of population in Pullambadi Block	24
2.3.	Details of sources of irrigation and area irrigated in Pullambadi Block	25
2.4.	Total annual rainfall for the period 1981 to 1990	25
2.5.	Land utilisation in Pullambadi Block	26
2.6.	Principal crops grown and area of cultivation	27
2.7.	Classification of farmers on the basis of land holdings in Pullambadi Block	28
4.1.1	Age-wise, sex-wise and sector-wise distribution of sample beneficiaries	74
4.1.2	Literacy status of different categories of sample beneficiaries	78
4.1.3	Distribution of sample beneficiaries - Marital status-wise.	79

Table No.	Particulars	Page No.
4.1.4	Caste-wise distribution of sample beneficiaries	80
4.1.5	Occupational distribution of different categories of sample beneficiaries	82
4.1.6	Distribution of sample beneficiaries by primary occupation	84
4.2.1	IRDP progress in Pullambadi block from 1980-81 to 1992-93	88
4.2.2	Performance of commercial banks in financing under IRDP in Pullambadi Block during the year 1988-89	90
4.2.3	Performance of primary co-operative banks in financing under IRDP in Pullambadi Block during the year 1988-89	92
4.2.4	Sector-wise IRDP performance of commercial and co-operative banks in Pullambadi block during the year 1988-89	94
4.2.5	Sector-wise financial assistance to the beneficiaries in Pullambadi Block during the year 1988-89	95
4.2.6	IRDP financial assistance to Agricultural sector in Pullambadi Block - Activity-wise	97
4.2.7	IRDP financial assistance to Animal Husbandry sector in Pullambadi Block - Activity-wise	98

Table No.	Particulars	Page No.
4.2.8	IRDP financial assistance to ISB sector in Pullambadi Block - Activity-wise	99
4.2.9	Sector-wise recovery performance of IRDP loans in Pullambadi Block in the year 1988-89	102
4.3.1	Bank-wise and sector-wise details of sample beneficiaries	104
4.3.2	Scheme-wise distribution of IRDP credit and subsidy to the sample beneficiaries for the year 1988-89	107
4.3.3	Scheme-wise details on credit and subsidy disbursed to the sample beneficiaries	109
4.3.4	Scheme-wise and caste-wise details of sample beneficiaries	110
4.3.5	Credit and subsidy disbursed to the non-schedule caste sample beneficiaries - category-wise	112
5.1.1	Annual income of the group one respondents - Before and after availing the loan	120

Table No.	Particulars	Page No.
5.1.2	Difference between two group means: pooled estimate of variance - Annual income of the group one respondents - Before and after availing the loan	121
5.1.3	Annual income of the group two respondents - Before and after availing the loan	122
5.1.4	Difference between two group means: Pooled estimate of variance - Annual income of the group two respondents - Before and after availing the loan	123
5.1.5	Annual income of the respondents - Before and after availing the loan	124
5.1.6	Difference between two group means: Pooled estimate of variance - Annual income of the respondents - Before and after availing the loan	125
5.1.7	Average annual income of the beneficiaries : Before and after availing the loan - Sector-wise	127
5.1.8	Average net incremental income to the agricultural sector beneficiaries - Activity-wise	129

Table No.	Particulars	Page No.
5.1.9	Average annual income of the Animal Husbandry sector beneficiaries: Before and after availing the loan - Activity-wise	131
5.1.10	Difference between means: Paired observations - Total income before and after - Milch Animals rearing	132
5.1.11	Difference between means: Paired observations - Total income before and after - Sheep rearing	133
5.1.12	Difference between means: Paired observations - Total income before and after - Goat rearing	134
5.1.13	Average annual income of I.S.B. sector beneficiaries : Before and after availing the loan - Activity-wise	135
5.1.14	Difference between means: Paired observations - Total income before and after - Petty shops	136
5.1.15	Difference between means: Paired observations - Total income before and after - Tea stalls	137

Table No.	Particulars	Page No.
5.1.16	Difference between means: Paired observations - Total income before and after - Flower stalls	137
5.1.17	Difference between means: Paired observations - Total income before and after - Tiffin centres	138
5.1.18	Difference between means: Paired observations - Total income before and after - Cut piece cloth centres	139
5.1.19	Difference between means: Paired observations - Total income before and after - Vegetable stalls	140
5.1.20	Average return on investment - Agricultural sector	142
5.1.21	Return on investment - Animal Husbandry sector	143
5.1.22	Return on investment - I.S.B. sector	144
5.1.23	Multiple Regression Analysis - Overall	147
5.1.24	Multiple Regression Analysis - Group one beneficiaries	149
5.1.25	Multiple Regression Analysis - Group two beneficiaries	152

Table No.	Particulars	Page No.
5.1.26	Average income generated by the group one beneficiaries: Analysis of variance	153
5.1.27	Average income generated by the group two beneficiaries: Analysis of variance	154
5.1.28	Average additional income generated by the respondents: Analysis of variance	155
5.2.1	Employment levels of group one respondents - Before and after availing the loan	158
5.2.2	Employment generation of group one respondents - Sex-wise	160
5.2.3	Return to labour - Group one respondents	162
5.2.4	Impact on employment generation - Group one respondents (Activities under Animal Husbandry Sector)	172
5.2.5	Comparison of employment generated in the pre and post loan periods - Group one respondents (Agriculture & Animal Husbandry Sector)	173
5.2.6	Employment levels of group two respondents - Before and after availing the loan	175
5.2.7	Employment generation of group two respondents - Sex-wise	177

Table No.	Particulars	Page No.
5.2.8	Return to labour - Group two respondents	179
5.2.9	Impact on employment generation - Group two respondents (Activities under I.S.B. sector)	189
5.2.10	Comparison of employment generated in the pre and post loan periods - Group two respondents (I.S.B. sector)	191
5.2.11	Comparative statement showing impact on employment	192
5.2.12	Multiple Regression Analysis - Group one respondents	195
5.2.13	Multiple Regression Analysis - Group two respondents	197
5.2.14	Average employment generated to the male beneficiaries under different sectors: Analysis of variance	199
5.2.15	Average employment generated to the female beneficiaries under different sectors: Analysis of variance	200
5.2.16	Average employment generated to the respondents in three different sectors of activities	201

Table No.	Particulars	Page No.
5.2.17	Average family labour generated in three different sector: Analysis of variance	202
5.2.18	Average employment generated to the hired labours in the three different sectors : Analysis of variance	203
5.2.19	Average additional employment generated by the respondents in three different sectors of activities	204
5.3.1	Farm assets owned by the group one respondents: Before and after availing the loan	206
5.3.2	Difference between two group means: pooled estimate of variance - Farm assets of group one respondents: Before and after availing the loan	207
5.3.3	Farm assets held by the group two respondents - Before and after availing the loan	208
5.3.4	Difference between two group means: Pooled estimate of variance - Farm assets of group two respondents: Before and after availing the loan	209

Table No.	Particulars	Page No.
5.3.5	Non-farm assets held by the group one respondents - Before and after availing the loan	211
5.3.6	Difference between two group means: Pooled estimate of variance - Non-farm assets of group one respondents: Before and after availing the loan assistance	212
5.3.7	Non-farm assets possessed by the group two respondents - Before and after availing the loan	213
5.3.8	Difference between two group means: Pooled estimate of variance - Non-farm assets of group two respondents: Before and after availing the loan assistance	214
5.3.9	Farm assets possessed by the respondents - Before and after the IRDP assistance	216
5.3.10	Non-farm assets owned by the respondents - Before and after the IRDP assistance	217
5.3.11	Improvement in asset position over the pre loan period	219
5.3.12	Difference between two group means: Pooled estimate of variance - Total asset holdings: Before and after the IRDP assistance	220

Table No.	Particulars	Page No.
5.3.13	Farm assets possessed by the beneficiaries under Goat rearing scheme - Before and after availing the loan	228
5.3.14	Non-farm assets possessed by the beneficiaries under the Goat rearing scheme - Before and after availing the loan	229
5.3.15	Difference between means: paired observations - Total assets before and after the loan - Goat rearing scheme	231
5.3.16	Farm assets possessed by the beneficiaries under the milch animal scheme - Before and after availing the loan	232
5.3.17	Non-farm assets possessed by the beneficiaries under the milch animal scheme - Before and after availing the loan	233
5.3.18	Difference between means: paired observation - Total assets before and after availing the loan under milch animal scheme	234

Table No.	Particulars	Page No.
5.3.19	Farm assets possessed by the beneficiaries under the Sheep rearing scheme - Before and after availing the loan	236
5.3.20	Non-farm assets possessed by the beneficiaries under the Sheep rearing scheme - Before and after availing the loan	237
5.3.21	Difference between means: paired observation - Total assets before and after availing the loan under Sheep rearing scheme	238
5.3.22	Impact on asset position (Activities under Animal Husbandry sector)	239
5.3.23	Comparison of asset position in the pre loan and post loan periods - Group one respondents (Agriculture and Animal Husbandry sector)	240
5.3.24	Farm assets possessed by the beneficiaries under the cut-piece cloth centre scheme - Before and after availing the loan	241
5.3.25	Non-farm assets possessed by the beneficiaries under the cut-piece cloth centre scheme - Before and after availing the loan	242

Table No.	Particulars	Page No.
5.3.26	Difference between means: paired observations - Total assets before and after - cut-piece cloth centre scheme	243
5.3.27	Farm assets possessed by the beneficiaries under the flower stall scheme - Before and after availing the loan	244
5.3.28	Non-farm assets possessed by the beneficiaries under the flower stall scheme - Before and after availing the loan	245
5.3.29	Difference between means: paired observations - Total assets before and after the loan - Flower stalls scheme	246
5.3.30	Farm assets possessed by the beneficiaries under the petty shop scheme - Before and after availing the loan	247
5.3.31	Non-farm assets possessed by the beneficiaries under the petty shops scheme- Before and after availing the loan	248
5.3.32	Difference between means: paired observations - Total assets before and after the loan - Petty shop scheme	250
5.3.33	Farm assets possessed by the beneficiaries under the Tea Stall Scheme- Before and after availing the loan	230

Table No.	Particulars	Page No.
5.3.34	Non-farm assets possessed by the beneficiaries under the Tea Stall Scheme- Before and after availing the loan	251
5.3.35	Difference between means: paired observations - Total assets before and after the loan - Tea Stalls Scheme	253
5.3.36	Farm assets possessed by the beneficiaries under the Tiffin Stalls Scheme - Before and after availing the loan	254
5.3.37	Non-farm assets possessed by the beneficiaries under the Tiffin Stalls Scheme - Before and after availing the scheme	255
5.3.38	Difference between means: paired observations - Total assets before and after the loan - Tiffin Stalls Scheme	256
5.3.39	Farm assets possessed by the beneficiaries under the Vegetable Shops Scheme - Before and after availing the loan	257
5.3.40	Non-farm assets possessed by beneficiaries under Vegetable Shops Scheme - Before and after availing the loan	258

Table No.	Particulars	Page No.
5.3.41	Difference between means: paired observations - Total assets before and after the loan - Vegetable Shops Scheme	259
5.3.42	Impact on asset position - I.S.B. sector	260
5.3.43	Comparison of asset position in the pre loan and post loan periods: I.S.B. sector activities	261
5.3.44	Comparative statement showing impact on asset position	262
5.3.45	Multiple Regression Analysis - Overall	265
5.3.46	Multiple Regression Analysis - Group one respondents	268
5.3.47	Multiple Regression Analysis - Group two respondents	270
5.3.48	Coefficient of variation Analysis - Average value of assets owned by the respondents before availing the loan	272
5.3.49	Coefficient of variation Analysis - Average value of assets owned by the respondents after availing the loan	272
5.3.50	Coefficient of variation Analysis - Assets owned by the group one respondents: Before availing the loan	273

Table No.	Particulars	Page No.
5.3.51	Coefficient of variation Analysis - Assets owned by the group one respondents: After availing the loan	274
5.3.52	Coefficient of variation Analysis - Assets possessed by the group one respondents: Before and after the IRDP assistance - Comparative table	275
5.3.53	Coefficient of variation Analysis - Assets owned by the group two respondents: Before availing the loan	276
5.3.54	Coefficient of variation Analysis - Assets owned by the group two respondents: After availing the loan	276
5.3.55	Coefficient of variation Analysis - Assets possessed by the group two respondents - Before and after the IRDP assistance - Comparative table	277
5.3.56	Increase in value of assets during the post assistance over the pre assistance period	278
5.3.57	Average value of assets owned by the two groups of beneficiaries: Analysis of Variance	280