INTERVIEW SCHEDULE
### SCHEDULE I

AN EVALUATION OF IRDP AND JVVT IN DINDIGUL MANNAR
THIRUMALAI DISTRICT

Scheme: Integrated Rural Development Programme.

| 0.0 IDENTIFICATION |  
|-------------------|---|
| Name of the village/Hamlet |  
| Panchayat |  
| Block |  
| District |  
| State |  
| Name of the beneficiary under IRDP |  
| Address |  

| 0.8 Sex |  
| Male | 1 |
| Female | 2 |

| 0.9 Age |  
| Actual below 30 | 1 |
| 31 - 40 | 2 |
| 41 - 50 | 3 |
| 50 + | 4 |
| Hindu | 1 |
| Christian | 2 |
| Muslim | 3 |

| 0.10 Religion |  
| FC | 1 |
| BC | 2 |
| MBC | 3 |
| DNT | 4 |
| SC | 5 |
| ST | 6 |

| 0.11 Caste |  
| Actual Illiterate | 1 |
| Primary | 2 |
| Middle | 3 |
| Secondary | 4 |
| Hr.Secondary | 5 |
| College | 6 |
| Technical | 7 |

| 0.12 Education |  
| OCCUPATIONAL STATUS |  
| 1.0 | Main |  
| 1.1 | Subsidiary |  
| "-3" | No. Of days employed in a week |  
| 1.4 | Total no. Of earning members |  
| 1.5 | Total family monthly income |  

### 2.0. FAMILY BACKGROUND

| Nature of family organisation | 1.1 Joint | 1 Nuclear | 2 |

#### 2.1.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Relationship with 'R'</th>
<th>Sex</th>
<th>Age</th>
<th>Education</th>
<th>Occupation</th>
<th>No. Of days emp. In a week</th>
<th>Month income</th>
</tr>
</thead>
</table>

#### 3.0. Economic status before Receiving IRDP benefit

#### 3.1. How much land owned by

1. Respondent 2. Respondent's family

<table>
<thead>
<tr>
<th>Land in acres</th>
<th></th>
</tr>
</thead>
</table>

#### 3.2. How much Irrigated land owned by

1. Respondent 2. Respondent's family

<table>
<thead>
<tr>
<th>Land in acres</th>
<th></th>
</tr>
</thead>
</table>

#### 3.3. Specify the major means of irrigation adopted in your land.

#### 3.4. State the agricultural animals which your family owned.

#### 3.5. State the agricultural implements you owned.

#### 3.6. Are you a member of any social/political organisation?

Yes 1  No 2

#### 3.7. If "yes" mention the following.

a. Name of the organisation ;

b. Nature of membership

#### 3.8. How much-non-irrigated land owned by:

1. Respondent 2. Respondent's family

<table>
<thead>
<tr>
<th>Land in acres</th>
<th></th>
</tr>
</thead>
</table>

#### 3.9. Monthly income : 

#### 4.0. Liabilities before receiving IRDP benefit:

#### 4.1. Mention the source from which you have obtained loan in times of distress.

#### 4.2. State the condition in which you have obtained loan from the above sources.
4.3. Mention the rate of interest on which you have obtained loan from above sources

4.4. Are you in debt from the above sources?
   Yes 1
   No 2

4.5. If yes, mention the amount of debt Rs.:

4.6. Mention the time when you generally repaid the loan to the money lenders

5.0. Livestock particulars before receiving IRDP benefit.
   Adult calves value income
   a. Bullock
   b. Cow
   c. Buffallow
   d. Sheep
   e. Goats
   f. Poultry
   g. Donkey
   h. Pig
   i. Others

6.0. Other assets value in Rs.
   a. House
   b. Jewels
   c. Utensils
   d. Furniture
   e. T.V.
   f. Radio
   g. Cycle
   h. Others

7.0. Awareness level of IRDP.
   7.1. As a beneficiary are you aware of the objectives of IRDP
       Yes 1
       No 2
   7.2. If yes, can you tell the objectives of IRDP?

7.3. What are all the benefits given as assets under IRDP?

7.4. For whom the benefits under IRDP are meant?

7.5. When did the IRDP come to be implemented in your Village?

7.6. What is meant by poverty line family?

7.7. How are poverty line families in rural area identified?

8.0. Nature of IRDP loan
8.1. When did you become a beneficiary under IRDP? Mention the name of the bank from which IRDP loan was given to you.
   1. Name of the Bank
   2. How much amount was sanctioned to you : 
   3. Sanctioned amount Rs.

8.2. Mention the period when this loan was sanctioned?
   a. 1989-90 1  
   b. 1990-91 2  
   c. 1991-92 3  

8.3. Mention the purpose for which the loan was sanctioned for you.

8.4. Mention the mode in which you received the loan.

8.5. Who has motivated you for the IRDP loan.

8.6. Whether, you have accepted the advice of your motivator immediately?
   Yes, immediately ’ 1  
   No, it took some time 2. 

8.7. If acceptance of motivators advice took some time with whom you consulted for the final decision.

8.8. How much time was taken in the grant of IRDP loan from the date when you made your application?

8.9. Explain the nature of assets received by you under IRDP.

8.10. When? Mention the period.

8.11. Are you satisfied with IRDP loan?
   Satisfied 1  
   Unsatisfied 2  
   Cannot say 3  

8.12. If dissatisfied, give reasons.

8.13. Do you think that IRDP loan has improved your economic condition.
   Yes 1  
   No 2  


8.15. If no, Why? State the reasons.

8.16. In what ways, you think your economic status has improved as a beneficiary of IRDP?
8.17. Occupation (as a beneficiary of IRDP loan)

8.18. Number of employed days in a week at present as a beneficiary of IRDP.

8.19. Monthly income at present as a beneficiary of IRDP.

8.20. How much land do you own now as a beneficiary of IRDP?

8.21. Income from own land

8.22. How much land of yours are under lease

<table>
<thead>
<tr>
<th>Wet</th>
<th>Dry</th>
<th>Garden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2.5 acres</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2.5 acres to 5.0 acres</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>5.0 acres and above</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

8.23. Income from the leased land Rs. : 

9.0. Livestock position at present as a beneficiary of IRDP

<table>
<thead>
<tr>
<th>Adult</th>
<th>Calves</th>
<th>Value</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Bullock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Cows</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Buffalow</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Sheep</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Goat</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. poultry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Pigs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Donkey</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Others</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9.1. Do you own house at present as a beneficiary of IRDP:

Yes | 1
No | 2

9.2. Type of House

Pucca | 1
Kutch | 2
Semi pucca | 3

9.3. Whether you have availed of the subsidy which is given to IRDP beneficiaries?

Full subsidy | 1
Partial subsidy | 2
No subsidy | 3

9.4. State the reasons for not availing the subsidy.

9.5. Are you aware of the repayment procedures of the IRDP loans?

Fully aware | 1
Partially aware | 2
Not aware Of | 3
9.6. Mention the sources through which you have become aware of the repayment procedures.

9.7. Have you started the repayment of your loan?
   Yes 1
   No 2
   If no, state the reason

9.8. Mention the problems which you have to face in the repayment of loan

10.0. Milch animal and other livestock received under IRDP.
10.1. If you have obtained milch animal/Sheep/Plough bullocks/bullock cart under IRDP, how are you at present making use of this.

10.2. Is there any co-operative society working in your locality related to IRDP assets?
   Yes 1
   No 2

10.3. What is the name of the society?

10.4. Are you a member of the society?
   Yes 1
   No 2

10.5. If No, what are the reasons for your non-membership in the society?

11.0. For milch animal beneficiary only.
11.1. Where do you supply the milk?
11.2. Do you supply milk regularly to the society?
   Yes 1
   No 2

11.3. Is the cost of milk fixed by the society?
   Yes 1
   No 2

11.4. If yes, how do they fix the cost of milk?

11.5. Does the milk society pay you the cost of milk supplied by you to society?
   Yes 1
   No 2

11.6. If yes, how do they pay?

11.7. Does the milk society repay your loan straight to the bank on your behalf?
   Yes 1
   No 2
11.8. Does the milk society provide you any other facility/services for supply of milk regularly?
   Yes 1
   No 2

11.9. Do you yourself repay the loan by remitting it in the bank?
   Yes 1
   No 2

11.10. Do you have any problem in maintaining the milch animal?
   Yes 1
   No 2

11.11. If yes, mention the problem:

11.12. Did you experience any difficulty or problem in getting IRDP loan from the bank?
   Yes 1
   No 2

11.13. If yes, mention the details of problems faced by you?

11.14. In brief, in what ways the IRDP has benefited you and your family?

11.15. State the improvement in your economic condition from the date of receipt of IRDP benefits?

11.16. As a beneficiary of IRDP, Do you now feel that your family has come above the poverty line?
   Yes 1
   No 2

11.17. If No, why?

11.18. Do you feel that IRDP is a boon to help the poverty line families to improve their standard of living?
   Yes 1
   No 2

11.19. If No, reasons

11.20. Do rural people face problems in obtaining IRDP loans?
   Yes 1
   No 2

11.21. If yes, specify them

11.22. What are your suggestions for making IRDP successful in benefiting poverty line families?
## SCHEDULE II

### SCHEME: JAWAHAR VELAI VAIPPU THITTAM

#### General information

1. Name of the village
2. Name of the panchayat
3. Name of the respondent
4. Sex: male
5. Age: actual

#### Social Condition

6. Education: actual
7. Marital status
8. Caste: Hindu, Christian, Muslim
9. Religion: Hindu, Christian, Muslim
10. Type of family: Nuclear, Joint, Extended

#### Domestic particulars

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the member</th>
<th>Relationship to the head</th>
<th>Sex</th>
<th>Age</th>
<th>Education</th>
<th>Marital status</th>
<th>Occupation</th>
<th>income per month</th>
</tr>
</thead>
</table>

11. Economic Condition
   - Total income (annual): Actual

12. Whether belongs to poverty line family
   - Yes
   - No

13. Assets
   - Land (acre)
   - Livestock (Numbers)
   - House (Numbers)
   - Jewels (Sovereign)
   - Agrl. Implement
   - Bullock cart
   - Vechicle
   - Others

14. Liabilities
   
<table>
<thead>
<tr>
<th>Source</th>
<th>Code</th>
<th>Amount</th>
<th>Purpose loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Bank</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Co-op. Societies</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Friends/ Relatives</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Money lenders</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Others</td>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
16. **JVVT programmes**
   Are you aware of the JVVT scheme?  
   Yes 1  
   No 2

17. What are the objectives of JVVT scheme?

18. If yes, what are the programmes known to you?

19. Do you know when JVVT was started in your Village?  
   Yes 1  
   No 2

20. If yes, specify the period

21. What are the community assets derived from JVVT for your village?

22. Are you personally benefited under JVVT programme?  
   Yes 1  
   No 2

23. If yes, please mention the area of benefit and year
   89-90  90-91  91-92  92-93  93-94
   Employment
   House
   Toilet
   Noon meal centre
   Road
   Others
   Mandays (per annum)
   15-30
   31-45
   46-60
   61-75
   76-90
   91-105
   106 and above

24. Do you continue to enjoy the benefit under JWT scheme?  
   Yes 1  
   No 2

25. If no, mention the reasons for not getting the benefit under JVVT scheme.

**IMPROVEMENT IN FAMILY LIFE**

26. Has JWT programme helped your family in the creation of assets for yourself?  
   Yes 1  
   No 2
27. If yes, mention the area of benefits and year.

<table>
<thead>
<tr>
<th>Nature of benefit</th>
<th>89-90</th>
<th>90-91</th>
<th>91-92</th>
<th>92-93</th>
<th>93-94</th>
</tr>
</thead>
<tbody>
<tr>
<td>employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>house</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>toilet</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>noon meal centre</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Road</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Irrigation well</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Well for drinking water</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Mandays
- 15-30: 1
- 31-45: 2
- 46-60: 3
- 61-75: 4
- 76-90: 5
- 91-105: 6
- 106 and above: 7

30. Is there any employment benefit to your family because of JVVT programme?
   Yes: 1
   No: 2

31. If yes, who benefited in your family and nature and year of benefits.

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Nature of benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father</td>
<td></td>
</tr>
<tr>
<td>Mother</td>
<td></td>
</tr>
<tr>
<td>Wife</td>
<td></td>
</tr>
<tr>
<td>Brother</td>
<td></td>
</tr>
<tr>
<td>Sister</td>
<td></td>
</tr>
<tr>
<td>Son</td>
<td></td>
</tr>
<tr>
<td>Daughter</td>
<td></td>
</tr>
<tr>
<td>Husband</td>
<td></td>
</tr>
<tr>
<td>Daughter in law</td>
<td></td>
</tr>
</tbody>
</table>

30. Do you feel that your family life has improved out of JVVT programme?
   Yes: 1
   No: 2

31. If yes, in what ways.
IMPROVEMENT IN COMMUNITY/VILLAGE LIFE

32. In what ways, the community assets out of JVVT has improved village life?

33. Do you feel that your village did not have all these assets before introducing JVVT in your village?
   Yes 1
   No 2

34. Do you feel that your village obtained all the assets only after the introduction of JVVT scheme in your village?
   Yes 1
   No 2

35. Did you experience any difficulties to get benefit under JVVT?
   Yes 1
   No 2

36. If yes, mention the difficulties

37. Do you feel that improvement is required in the working of JVVT programme
   Yes 1
   No 2

38. If yes, offer your suggestion for improvement of JVVT.
APPENDICES
APPENDIX - I
APPENDIX I

FEATURES OF RURAL DEVELOPMENT PROGRAMMES WITH SPECIFIC REFERENCE TO INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP) AND JAWAHAR ROZGAR YOJANA (JRY)

Integrated Rural Development Programme:

Launched on October 2, 1980 all over the country, the Integrated Rural Development Programme (IRDP) continues to be a major poverty alleviation programme in the field of rural development. The objective of IRDP is to enable identified rural poor families to cross the poverty line. This objective is sought to be achieved by providing productive assets and inputs to the target groups. The assets which could be in primary, secondary or tertiary sectors, are provided through financial assistance in the form of subsidy by the Government and term of credit advanced by financial institutions. The programme is implemented in all the blocks in the country as a centrally sponsored scheme funded on 50:50 basis by the centre and the state governments.

Target Group:

The target group consists of small and marginal farmers, agricultural labourers and rural artisans. The approach under IRDP is to cover the poorest of the poor in the first instance.
Though the poverty line is drawn at an annual income level of Rs. 11,000 the assistance under IRDP is targeted at the rural families having an annual income below a "cut-off" line of annual family income of Rs. 8,500/-. Among them families with annual income upto Rs. 6,000 are assisted first.

In the identified target group, at least 50 per cent of the assisted families should be from scheduled caste and scheduled tribe families, with corresponding flow of resources to them. Further, to ensure better participation of women in the development process, it has been decided that at least 40 per cent of those assisted should be women and 3 per cent from amongst the physically handicapped. Priority in assistance is also given to the families belonging to the assignees of surplus land and Green Card holders of the family welfare programme. Freed bonded labourers are to be assisted on an overriding priority basis.

**Pattern of subsidy:**

The pattern of subsidy is 25 per cent for small farmers, 331/3 per cent for marginal farmers, agricultural labourers and rural artisans and 50 per cent for SC/ST beneficiaries and physically handicapped persons. The ceiling on subsidy has been enhanced by Rs. 1,000 w.e.f.
April, 1993. It is now Rs.4000 in non Drought Prone Area Programme/Desert Development Programme (DPAP/DDP) areas, Rs.5000/- in DPAP/DDP areas and Rs.6000 for scheduled castes/Scheduled Tribes and physically handicapped. In the case of irrigation schemes, there is no monetary ceiling on subsidy but is limited to the percentage of subsidy prescribed above.

**Implementing agency**

IRDP is implemented through the District Rural Development Agencies (DRDAs). The governing body at the district Level provides guidance and direction to DRDAs. It includes local Members of Parliament and Members of Legislative Assembly (MPs and MLAs) chairmen of Zila parishads, Head of District Development Department, representatives of Scheduled Caste/Scheduled Tribes and women. At the grass root level, the block staff is responsible for implementation of the programme. The state level coordination Committee (SLCC) monitors the programme at its level. The Ministry of Rural development, Government of India, is responsible for the release of Central share of funds, policy formulation, overall guidance monitoring and evaluation of the programme.
**Coverage of women.**

To ensure better participation of women under IRDP, the target for assisting women beneficiaries was raised from 30 per cent to 40 per cent.

**Risk fund for consumption credit:**

Although credit is made available by the financial institutions for the purchase of income generating assets, the beneficiaries need small amount to meet their immediate consumption needs. To help them meet their immediate consumption needs, a scheme for providing assistance towards risk fund for consumption credit has been in operation as a non-plan scheme since 1977-78. Under the scheme, small and marginal farmers, landless agriculture labourers, rural artisans, and other people of every small means who form an integral part of the village community, can get loans upto Rs.1000 from the financial institutions on various occasions like birth, marriage and death in the family and also for education of children. The risk fund is established at the level of financing banks and primary societies. The state Governments initially contribute entire amount of risk fund assistance i.e., 10 per cent of the total consumption loan disbursed to the target group. Later, 5 per cent of the total amount of consumption loan is disbursed by
the Government of India. An amount of Rs. 19.61 lakhs was reimbursed by the centres to the state governments during 1992-93. Similarly, during 1993-94 an amount of Rs.16 lakhs has been reimbursed upto December, 1993 to those states who have submitted their claims. A budget provisions of Rs.30 lakhs has been made under the scheme during 1993-94.

Consumption Loans:

In addition to this, the Ministry has also authorised the District Rural Development Agencies to grant consumption loans upto Rs. 1,000 to those beneficiaries who are regularly paying their instalments. This amount of Rs.1000 to the eligible beneficiaries is to be given from the interest earnings of the Agencies concerned.

Committees to resolve issues:

A high level committee on credit support for IRDP has been constituted since 1983. This committee is headed by the Secretary. Ministry of Rural Development and includes senior officers of the State Governments, Reserve Banks, cooperative banks and Regional rural banks. The objective of this committee is to resolve various issues of policy making. The meetings of HLCC are convened periodically.
Similar coordination committees have been constituted at State Level (SLCC), at district level (DLCC) and Block level (BLCC). The primary functions of these committees are to review the progress of IRDP and sort out the problems locally.

**Integrated Approach to Rural Development and Poverty Alleviation:**

According to C. Subramanyan, the former finance Minister, the Integrated Rural Development is viewed as a "systematic scientific and integrated use of all our natural resources and as part of this process enabling every person to engage himself in a productive and useful occupation and earn an income that would meet atleast the basic needs"¹.

According to Ankar, the Integrated Rural Development is defined as "Strategies, policies and programmes for the Development of Rural Areas and the promotion of activities carried out in such areas, agriculture, forestry, fisheries rural crafts, and industries, and economic infrastructures with ultimate aims of achieving a fuller utilization of available human and physical resources and thus higher

income and better living conditions for the rural poor and effective participation of the later in the development process.

Concept of Integration

Planning Commission in its sixth plan draft (1978-83) (revised) visualised an integrated area plan at the block level.

According to the plan, "The imperative laid down by the plan for the rural areas of the country is increasing productivity through strategy of growth with social justice and providing full employment to the rural sector within ten year time frame. As comprehensive strategy approach for translating these objectives into specific programmes, the Integrated Rural Development now contemplated involves a multi-progined attack on the problem of rural development. Integration here*covers four principal dimensions:

• Integration of sectoral programmes.
• Spatial integration
• Integration of social and economic

\(^2\)Ankar Tesmond, L.W., Rural Development Problems and Strategies, Inter National Labour Reviews, p.108.
Process and above all the policies with a view to achieving a better fit between growth removal of poverty and employment generation

The Integration heio refers to "functional and spatial which are naturally interrelated.

Functional integration refers to the integration of economic and social activities which influence the life of people. Spatial integration refers to the actual location of these activities.

Thus the strategy of Integrated Rural Development is actually a method of bringing together human settlement for the purpose of providing the socio economic motivations to each other with a view to maximising welfare".

To quote Dr. V.K.R.V. Rao. "Integrated development means that the planning of the diverse aspects of development is not clone in isolation through a project approach or even a programme approach but is integrated to take account of their mutual interaction and then linkages

"Planning Commission, Government of India. Sixth Five Year Plan (omitted). New Delhi, 1978-83, p 305

4 Tripathy, R.N. et al., Development Plan for a block Ibahinainain, National institute of Rural Development, 1979. P. 18

forward, backward, temporal or spatial, friendly or hostile with a view to achieving the total result, which is universalisation of welfare and enrichment of the quality of life.

Thus, integrated Rural Development implies functional, spatial and temporal integration of all the parameters and so it has a multifaced framework, involving multi-disciplinary approach. In other words, integrated Rural Development could well be described as an attempt to implement Gandhiji's concept of sarvodaya, i.e., promoting the welfare of each and every individual in the rural areas and at the same time ensure accelerated development of the neglected and dis-advantaged group of the population with the ideal to serve the first the poorest of the poor along with the concept of "Antyodya in application".

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APPENDIX - II
APPENDIX II

Jawahar Rozgar Yojana (JRY)

The prevalence of unemployment and underemployment in the rural areas have been contributing factor for high incidence of poverty. Alleviation of rural poverty has, therefore, been one of the main objectives of the seventh and Eighth plans which stressed the need for having a sharper focus on programmes aimed at giving self-employment and wage employment to the poorer sections of the community.\(^7\)

Providing wage employment to the rural poor has been an integral part of our rural development efforts. To achieve this objective, various schemes of employment generation were taken up from time to time till the beginning of Eighth Five Year Plan. These included rural manpower programme, crash scheme for Rural Employment Programme, Food for work programme, National Rural Employment programme and Rural Landless Employment guarantee programmes.

In the last year of the seventh plan i.e., from April 1989, the two on-going employment programmes viz.,

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National Rural Employment Programme (NREP) and the Rural landless Employment Guarantee programme (RLEGP) were merged into a single rural employment programme known as Jawahar Rozgar Yojana (JRY).

JRY programme continues as the largest single programme during the Eighth Five Year Plan in the country. However, on the basis of experience gained in the implementation of JRY, some modifications have been made from 1993-94 to ensure better implementation of this Yojana during the eighth five year plan. Main idea is to achieve the target of providing 90-100 days of employment per person in backward districts where there is concentration of unemployed and under-employed persons.

Objectives

Primary Objectives: Generation of additional gainful employment for the unemployed and under employed men and women, in rural areas.

Secondary Objectives:

• Creation of sustained employment by strengthening the rural economic infrastructure.
• Creating community and social assets.

Creating assets in favour of the rural poor for their direct and continuing benefits.

• Positive impact on wage levels.

• Overall improvement in the quality of life in rural areas.

Target group and special safeguards for certain sections

People below the poverty line constitute the target group under JRY. Preference is given to members of scheduled castes, scheduled tribes and freed bonded labourers. At least 30% of the employment is to be provided to women under the Yojana.

Modifications in JRY⁹

• JRY would be implemented in three streams:

  i. On the existing pattern with its two sub-schemes namely Indira Awass Yojana (IAY) group housing scheme and Million Wells Scheme (MWS).

  ii. An intensified JRY in 120 backward districts with additional allocations.

  iii. Special and Innovative projects.

• The earmarking of funds under IAY has been increased from 6% to 10% and that of MWS from 20% to 30%.

10% of the wages paid to skilled labourers which has so far been a part of non-wage component has been allowed to be included under the wage component.

- With effect from 1.1.1994, the permissible expenditure on a house under IAY including the construction of sanitary latrine, smokeless chulahs and infrastructure and common facilities has been increased from Rs.12,700/- to Rs.15,800/- in remote or hilly areas.

**Allocation of Resources**

JRY is a centrally sponsored scheme, implemented by the state governments. The expenditure under the programme is shared between the centre and the states on 80:20 basis.

**Programme Strategy**

In the year 1993-94, JRY has been implemented under the following three streams.

**First stream**

Out of the total allocation of Rs.3,306 crores, an amount of Rs.2546 crores was allocated for the implementation of JRY on the existing pattern. The resources under this stream

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were allocated to the states Union/Territories (UTS) on the proportion of rural poor in a state/UT to the total rural in the country, as per the latest estimates of the national sample survey (43rd round). From the states to the districts, the allocation has been made on the index of backwardness formulated on the basis of proportion of rural Scheduled caste/Scheduled tribes (SC/ST) population in the state and inverse of per capita production of agricultural workers in equal weights. The SC/ST population has been taken as per 1991 census and the data on per capita production of agricultural workers as provided by the planning commission.

Under first stream of JRY, two sub-schemes Indira Awaas Yojana (IAY) and Million Wells scheme (MWS) are also being implemented.

IAY aims at providing dwelling units, free of cost, to the poorest of poor belonging to SC/ST and freed bonded labourers. Ten per cent of the total allocation under the first stream of the JRY is earmarked for IAY at the states level to be distributed amongst the districts on the basis of SC/ST families subject to the conditions that the expenditure on non-SC/STs should not exceed 4% of the total allocation.
Under Million wells Scheme (MWS), financial assistance is provided to the poor and small and marginal farmers belonging to SCs/STs and freed bonded labourers for construction of open irrigation wells. Thirty per cent of the total allocation under the first stream is earmarked for MWS at the state level. The benefit of the scheme has also been extended to non SC/ST families from the year 1993-94 onwards subject to the condition that the expenditure on non-SC/ST should not exceed 10% of the total allocation.

The funds meant for IAY and MWS are operated at the district level by the District Rural Development Agencies (DRDAs)/Zilla parishads, local body at district level.

After providing for the earmarked sectors of IAY and MWS and the training expenses at least 80% of the remaining fund's are distributed amongst different village panchayats in the districts. The funds are allocated to the village panchayats by giving 60% weightage to the SC/ST population and 40% to the total population of the panchayat.
Earmarking of funds at district level:

The DRDA/Zilla parishad share of funds is utilised for different sectoral programmes as under:

a. Economically productive assets 35%

b. Social Forestry 25%

c. Individual Beneficiary scheme for SC/ST 22.5%

d. Other works including roads and buildings 17.5%

There is no sectoral earmarking of resources at the village panchayat level except that 22.5% of the annual allocation must be spent on items of work which directly benefit Scheduled Castes/Scheduled Tribes. The diversion of funds meant for SCs/STs is not permissible.

Individual Beneficiary Programmes:

Works for the benefit of all identified individuals below the poverty line are also permitted in the case of:

a. Scheduled Castes and Scheduled Tribes;

b. Freed bonded labourers; and

c. Allottees of ceiling surplus land, waste land and Government land. Such works include;

- construction of house for individual members along with development of infrastructural facilities
• development, of allotted land,
• social forestry works, such as fuelwood and fodder plantations on lands owned by individuals.
  • Minor irrigation wells and group wells.
  9 Drinking water wells.

**Wages under JRY:**

Wages under JRY are paid at the rate notified for the prescribed Scheduled of employment under the Minimum Wages Act for the relevant works and may be paid partly in food grains and partly in cash. The rate of distribution of food-grains has been prescribed at 2 kg. per man-clay. However, the payment of wages in food-grains has been made optional from September, 1993 depending upon the price in the open market. Payment of wages has to be made on a fixed day of the week and should not be delayed by more than a week except at the option of workers and in the latter case for not more than 15 clays.

While utilising the funds for providing infra-structure support to poverty alleviation programmes, 60:40 ratio between wage and material component is to be maintained.
Muster Rolls

The village panchayats maintain a muster roll indicating the details of the labourers employed, their record of attendance and the wages paid to them.

Action plan at District Rural Development Agency (DRDA)/Zila parishad level:

Before the beginning of the financial year, every DRDA/Zila parishad is required to prepare the Annual Action Plan equivalent to 125% of its share of funds allocated in the preceding year.

Action plan at village level:

All plans for development are required to be discussed at the Gram Panchayat meeting. While preparing the work plan, care has to be taken to safeguard the interests of the weaker sections in the village and top priority is given to the works benefiting SCs/STs, women and other weaker sections of the village society. The Gram Sabha (Village assembly) has to be apprised of the progress of implementation of the programme at least twice a year.
Implementing Agencies:

The responsibility of implementation of JRY in respect of the district share of funds rests with the DRDA/Zila parishad. The responsibility at the Panchayat level is that of the village Panchayat. For this purpose, the village panchayat has to appoint a committee for each Village under its jurisdiction to oversee, supervise and monitor the implementation of the works under the programmes. This committee may consist of any person living in the village and who in the judgement of the Panchayat will be assistance to it in this regard and must include at least one representative of the SCs/STs.

Second Stream of JRY\textsuperscript{11}

Under second stream of JRY, Rs.700 crores have been allocated to intensify the programme in 120 backward districts in different states in the country where there is concentration of unemployed and under-employed. The selection of 120 backward districts has been done on the basis of the index of backwardness criteria adopted under the first stream of JRY for allocation of funds.

The type of works to be taken up under the second stream of JRY, include construction of all-weather roads, minor irrigation works, soil and water harvesting structures, wasteland development, farm forestry etc., to further sustained rural employment and drought proofing in the areas. Schemes to strengthen rural infrastructure like primary schools, primary markets in special tribal areas with appropriate supplementary funds from other sources/programme can also be included.

The Third Stream of JRY

The third stream of JRY provides for taking up special and innovative projects which aim at prevention of migration of labour, enhancing women's employment, special programmes through voluntary organisations aiming at drought proofing as well as watershed development/wasteland development resulting in sustained employment etc.,

Million Wells Scheme (MWS):

The million Wells Scheme launched as a sub-scheme of NREP/RLEG during 1988-89 to provide open irrigation wells free of cost to poor small and marginal farmers

\[^{12}\text{Ibid., Annual Report 1993-94, p.13.}\]
belonging to SCs/STs and freed bonded labourers, now continues under JRY. MWS allocations are intended for open wells only. Tube wells and bore wells are not to be taken up under this provision. However, where wells are not feasible owing to geological factors, the MWS allocation can be utilised for other schemes of minor irrigation like irrigation tanks, water harvesting structures and also for development of lands of SC/STs and freed bonded labourers including the ceiling surplus and Bhoodan Land etc., allotted to them.

**Indira Awass Yojatia (IAY)**

Indira Awass Yojana (IAY) which was an important component of RLEGP aiming at construction of dwelling units, free of cost, for the poorest of the poor belonging to SC/STs and the freed bonded labourers continue under the Jawahar Rozgar Yojana (JRY). From 1993-94, the scheme has also been extended to no-SC/ST families. 10% of the resources under the first stream of JRY at the state level are earmarked for IAY, subject to the condition that the expenditure on non-SC/ST families should not exceed 4 per cent of the total allocation. Since the scheme is intended for the poor SC/STs and freed bonded labourers, the basis for identification is the poverty criteria. The order of priority is the freed-bonded labourers, SC/STs households who are victims of atrocities,

households below the poverty line headed by widows and unmarried women, SC/ST household affected by floods, fire, earthquakes and similar natural calamities and other SC/ST households below poverty line. The allotment of houses is to be done in the name of the female member of beneficiary household. Alternatively it can be allotted in the joint name of husband and the wife.

The beneficiaries may make their own arrangements for construction and may either engage skilled workmen on their own or contribute family labour. The beneficiaries have complete freedom in the manner of construction of their own houses. This results in economy in cost, ensures quality of construction and leads to satisfaction on the part of the beneficiaries and acceptance of the houses. The responsibility for the proper construction of the house is that of beneficiaries themselves.

As far as possible houses under the IAY are built in clusters as per the micro-habitat approach so that common facilities can be provided for the clusters. The plinth area of the house should be around 20 sq. metres. The design may be specific to the area keeping in view the climatic conditions. The houses should have a kitchen smokeless chulah and a sanitary latrine unit.
PERMISSIBLE EXPENDITURE FOR A HOUSE UNDER THE
INDIRA AWAAS YOJANA (IAY) AS MODIFIED WITH
EFFECT FROM 1.1.94.

i. Construction of house Rs.9,000.00

ii. Construction of sanitary latrine and
    smokeless chulah Rs.1,500.00

iii. Cost of providing infrastructure and
    common facilities Rs.3,500.00

Total Rs.14,000.00

In difficult areas including remote or hilly areas or areas with unfavourable soil conditions the cost of construction may be upto Rs.10,800/- where the houses are not built in clusters, or on the basis of micro-habitat approach, Rs.3,500/- provided for common facilities and infrastructure may be used for a larger outlay on the same house or for additional houses.

In brief, these are the features of Integrated Rural Development Programme and Jawahar Rozgar Yojana Programmes in India.

In this research study, the Author has taken up two rural development programmes namely Integrated Rural Development Programme (IRDP) and Jawahar Rozgar Yojana (JRY) and has
tried to find out their impact on rural families in raising them above the poverty line. The study also touches upon some of the sociological issues involved in the absorption of benefit under IRDP and JRY rural folks and also their solutions.
PHOTOS
IRDP BENEFICIARIES
A1. IRDP MILCH ANIMAL BENEFICIARY
A2. IRDP SHEEP UNIT BENEFICIARY
A4. IRDP BULLOCK CART BENEFICIARY
ASSET CREATION
UNDER JVVT
B1. SOCIAL FORESTRY
B2. PUBLIC LATRINE
B3. PATH WAY TO GRAVE YARD AND GRAVE YARD SHED
B4. PASSENGER’S UMBRELLA
B6. JEEVAN DHARA WELLS
B7. PERCULATION TANK AND CHECK DAM
B8. COMMUNITY HALL
B10. OVER HEAD TANK
B12. PANCHAYAT UNION SCHOOL BUILDING
B14. VETERINARY DISPENSARY
B16. GROUP HOUSES - KALKOTTAI VILLAGE IN NILAKOTTAI BLOCK
B17. GROUP HOUSES - SENGOTTAI VILLAGE IN NILAKOTTAI BLOCK
B18. GROUP HOUSES - PILLAYAR NATHAM VILLAGE IN NILAKOTTAI BLOCK