ABSTRACT

The philosophy underlying the integrated Rural Development programme which was in 1978-79 originated from the inoperative that the rural poverty be eradicated by-endowing the poor with productive assets and / or skills, so that, they are assured of a regular stream of income that raise them above poverty line. though this programme could essentially be viewed as anti-poverty programme, both at die to be an exercise in micro level planing in as the planner is expected to evolve appropriate schemes for the households which seek to fully utilize trie locally available resources including skills of the beneficiaries.

The secondary data used in the study were collected from the District Rural Development agency at Ramanathapuram District and Block development office of selected blocks, which have the over limitations. As a matter of back, in a developing country like India, collection of static's is not only difficult but also found to be defective at times. Since it is a study relating to a particular period, if cannot have relevance either to the period immediately proceeding or succeeding.
The specific objectives of the study are:

i) To study the performance of ISB scheme under IRDP in Ramanathapuram District, ii) To find out the changes in income and employment level of the beneficiaries of ISB schemes, after receiving loans under IRDP. iii) To compare the additional level of income and employment amount the beneficiaries of each of the three sectoral programmes industries services and business enterprises, iv) To bring out the problems faced by the beneficiaries of ISB schemes in this difficult.

The IRDP is a beneficiary oriented programme, aimed at ranging the level of living of the poorer section of the society helping them in the process of crossing the poverty line. Under the ISB scheme of the IRDP, bank loans upto 5000 were sanctioned to the people living below the poverty line. The study reveals that the mean employment per beneficiaries household was increased from 206.6 days to 258.9 days alter receiving benefit under the IRDP. The village industries increased the mandays of employment for the beneficiary household upto 230.10 per cent on account of the assistance.
The findings of the study are summarized below:

Of the three sectoral programmes such as industries, services, and business enterprises in the Kadaladi block of Ramanathapuram District, the Thiruvadanai block of Ramanathapuram district shows the highest percentage in the industrial sector than the other sectoral programme which is ranked 3.12 per cent. The beneficiaries belonged to the age group of 25-65 and scheduled caste and scheduled tribes in majority. The literacy level of them is in between the primary and secondary level in majority. Regarding the occupational structure, the majority are agricultural labours and rural artisans in majority.

While concluding, it may be said that the 73rd Amendment of the Bill and implementation of the Panchayat Raj in Tamil Nadu may pave the way for the identification of eligible beneficiaries and for the effective implementation of the ISB scheme in Tamil Nadu. It may be drawn from the findings of the study, the ISB scheme of IRDP was a successful scheme and more funds may be allotted for the development of the scheme and for achieving the goal of the scheme ie, eradication of rural poverty.

The study consists of Six Chapters.