CHAPTER VI

SUMMARY AND CONCLUSION

Introduction

India is basically a land of villages which is based on agricultural economy. A large number of India’s population is inhabited in rural areas. Any intervention for the national development in India means rural development, that is the development of the rural areas as well as development of its people. Hence the policies adopted by the government for the development of the country should aim at enhancing the socio-economic conditions of rural population.

Women all along have been a crucial part of the Indian economy, constituting half of the population and nearly one-third of the national labour force. They have been the largest contributors to the survival of the family, particularly in non-measurable economic and non-economic ways. Rural women have been the pillars of Indian agriculture, a majority being agricultural labourers. They are among the poorest sections of Indian society. As in many other respects, gender based division of labour is rampant in agriculture. While lack of income is taken to be the simplest way of measuring poverty, one is aware that poverty also means several other things like lack of access to basic services, lack of opportunities, social and cultural subordination, and exclusion.
Development programmes are introduced by the government to improve the living conditions of the underprivileged populations in the community. It may be difficult for any government to provide assistance to all the underprivileged in the community as the resources at its disposal may be limited and also the number of persons or aspirants for such a benefit may be large. In order to have a larger coverage many a times the governments follow a via media wherein it categorises the poor into different layers based on the criteria evolved from time to time and distribute the assistance by prioritising to the poorest among the poor. During the initial years of the introduction of development programmes, it was income as a basis for becoming a beneficiary of the development programmes. Later on caste, ownership of assets, occupation, place of residence (rural v/s urban), and recently the gender dimension, etc., formed the basis for selection of beneficiaries for different developmental programmes. For the successive implementation of the rural development programmes the active involvement and participation of rural women is a prerequisite.

Rural women in India constitute a significant proportion of the total population of the country and their backwardness is one of the major handicaps in the path of country’s progress. Rightly stated all-round development of the women in family holds the key to the uplift of the status of the family and of the society. The rural society is characterized by deep-rooted and age old sex discrimination, economic oppression and social stratification. Women occupied a place much below that of men and are still deprived of the benefits of upliftment as the gains of development, as they have not been shared by them proportionately. The working committee on the status of women and the Declaration of the International Women’s Decade by the United Nations initiated the
policy debate in India on issues and dimensions of the concept of women's equality and its interrelationship with the overall process of development in different sectors. The Committee on the Status of Women in India had directly pinpointed that sex inequality cannot in reality be differentiated from the variety of social, economic and cultural inequalities in Indian society. The inequalities inherent in our traditional social structure based on caste, community and class have a significant influence on the status of women in different spheres. They are closely affected by the stage and methods of development, and the position held by the group in the social hierarchy. All these makes broad generalisations regarding women's status unrealistic. It was therefore, necessary to understand the reality of women's roles and status in the different strata of our society.

Since the formulation of the country's sixth plan proposal there has been more focused attention on the steps to be taken for improving the status of women and their enhanced participation in the development process. The sixth five-year plan has a chapter which has a strong supportive analysis of the situation of women – their neglect, their importance for nation building etc. It commits itself to provide for women's access to education, employment and health. Thus the plan selected poor rural women as targets for anti-poverty programmes, land distribution and training for self-employment (TRYSEM). While TRYSEM made 33 per cent reservation for women, no quota was fixed for the other two programmes. Continued advocacy for equitable growth opportunities for women is increasingly being reflected in state government policies and plans. Though there have been some positive results, still a large majority of women are far behind in terms of women's literacy, education, or providing equal economic and
political opportunities. Recently the 73\textsuperscript{rd} Constitutional Amendment has ensured a one-third representation for women in the elected local bodies.

Soon the government came to realise that in spite of the policy guidelines, very few women did receive actual assistance under IRDP. Although there is a specific target for coverage of women beneficiaries under IRDP, the flow of assistance to women in rural areas has been marginal. The male members of the family usually take the decisions on the mode or utilisation of the fund provided for the women folk. A woman even does not know what loan has been granted in her favour and it has been received by her husband who spends it in his own way without consulting his wife. Hence, it was felt that there was a need for a sharper focus on the status of rural women and for adopting a different strategy for offering the services of IRDP to women.

**Policy Initiatives**

The government, with a view to make the constitutional mandate a reality, has also been meeting and enabling policy environment in which women’s concerns can be reflected, articulated and addressed in the society. The most important initiative in this regard has been the National Plan for Action for Women (1976), a National Perspective Plan for Women (1988-2000) which advocates a holistic approach for the development of women. The National Plans for ensuring survival, protection and development of children with special gender sensitivity built for girl children and adolescent girls. In addition to the above women specific policy initiatives, various national policies like the National Policy on Education (1986) National Health Policy (1983), National Nutritional Policy (1993), etc have identified women providing economic incentives to undertake
gainful employment through income generating activities for empowering women. It is expected to enable women to successfully counter the socio economic factors of inequality and discrimination by suitably designing such economic programmes and policies that are sensitive enough to the socio cultural setting in which women live. The government of Karnataka has also introduced several programmes. They include: the programmes initiated by Karnataka State Women Development Corporation in the form of (a) Stree Shakthi (2) Santawana Karnataka Women Development Scheme (3) Jhagruthi (4) Balica Samrudhi Yojana (5) Manebelaku (8) Udyogini and (9) Swashakthi. All these programmes of the KSWDC are designed to bring about an improvement in the lives of poor women in rural and urban areas of the state. The goal of these programmes is to facilitate finance to enable women to empower themselves economically and socially. The corporation acts as a link between women and the financial institutions for obtaining requisite loan and help women to successfully manage income generating activities.

In spite of several attempts to improve the status of women and to assimilate them in the mainstream of development, the real situation of the rural women depicts a sad picture. Further, the outcome of the rural development programmes presents a wide gap between policy formulation and policy implementation. Even though rural development policies are formulated keeping the rural women as main focus, yet these policies have failed to translate the programme into action resulting in very slow and marginal development of rural women. The women in the rural areas are still found in a deplorable condition due to illiteracy, ill health, malnutrition, lack of land ownership rights, unemployment, underemployment, lack of bargaining power, low wages, low social
status and above all physical exploitation, still continue to be the chronic maladies of women folk of the rural society.

There are several studies highlighting the importance of governmental programmes for the improvement of the poor and the disadvantaged sections of the society. The review of literature has highlighted several factors responsible for the sorry state of affairs. However, there are only few studies which addressed the issues of women in development in general and the women in rural areas in particular due to the implementation of rural development programmes which highlighted the issues related to the failure of the programme but not in a total perspective. Even these studies also fail to address the socio-cultural constraints of rural women for their non-participation. Some of the studies are evaluatory in nature and confined to the issues of cost benefit or economic improvement of the beneficiaries. However, these studies have not covered all aspects concerning the problems of the beneficiaries in availing the programmes in total, the extent of assistance, role of family members, socio-economic linkage of beneficiary household with the community and of the political circles in the wider society. The present study has to a large extent fulfilled the above research gap through critically examining the nature and type of changes that have taken place in all spheres.

It is obvious from the very title of the subject of research that its scope is not narrow and limited. It covers a very wide range of the issues in the community which promote women development through IRDP and also the factors against. The researcher has highlighted those factors such as women's empowerment, fallacies in the programme and in its implementation etc. Further, with the improved economic conditions of women
through IRDP, the researcher has examined how far the facilities and privileges extended to them brought social awareness and social change in their family and in the community. In addition the emerging dimensions of women’s development especially in the spheres of the social, economic, political, educational conditions etc are also dwelt in the study.

Pavagada taluk in Tumkur district is selected for the present study. Though Tumkur district is in close proximity to Karnataka State’s capital, many taluks in the district are most backward in several respects. Among the taluks in the district Pavagada taluk is most underdeveloped and backward taluks, which is located in the northern most boundary of the district. Pavagada is the second biggest taluk, in Tumkur district within the area of 14846 km are 12.7 per cent of the taluk area in Tumkur district. It is in the drought prone region of Tumkur district. The socio-economic conditions in the area necessitated an in-depth analysis of the impact of IRDP beneficiaries. A sample of 255 beneficiaries spreading over 33 villages were analysed to know the outcome of the IRD programme and its implications on women in Pavagada taluk.

Since the approach is holistic in nature, the issues pertaining to IRDP beneficiaries have been studied in terms of its various dimensions such as nature of benefits, achievements, failures, and improvement in the social, economic and political empowerment, etc. In order to substantiate the primary data, an effort was also made to collect secondary data from various sources. The impact of programme is also captured by collecting data pertaining to the conditions of the beneficiaries at two points of time, viz, before the implementation of the programme and after the implementation of the programme by canvassing a carefully structured household schedule. Secondary data was
collected through government records, gazetteers, district census handbooks and other documents. In addition, various methods such as use of case study method, informal interviewing, indirect questioning, discussions with local knowledgeable persons and frequent visits to the selected villages were employed to obtain a near real picture of the beneficiaries before and after the implementation of the programme. Since the implementation of the programme was about 5 or 8 years back, people could still remember their past life and respond to our questions. There was, of course, some tendency to exaggerate some of the events which were taken care of through repetitive interviews and discussions. The quantitative data so collected was transferred to data sheets and also fed into the computer to prepare Master Tables. Some of the qualitative data was also quantified, wherever possible. The non-quantifiable data was separately recorded, which was later used at appropriate places in the text to supplement the quantitative data which are presented in the form of tables to give a comparison of the beneficiaries.

Summary of Findings

The impact of any development programme depends upon the socio-economic background of the beneficiaries. Socio-economic factors have been widely recognized as playing a significant role. In order to know the perception, orientation, opinion and the rate of participation of women in the rural development programmes it is necessary to know the socio-economic conditions of beneficiaries. The socio-economic factors determine the attitude and orientation of women as well as to evaluate their capacity and willingness to participate in the development programmes and are considered as explanatory variables.
Socio-economic Conditions of Beneficiaries

The beneficiaries belong to 21 caste groups. For the purpose of analysis, these twenty-one castes are grouped into four categories, as scheduled castes, Scheduled Tribes, Backward Castes and Other Castes, as mentioned in Chapter I. This classification was done based on the criteria used by the Government of Karnataka based on the Havanur Commission and other subsequent commissions in Karnataka for identification of castes into various categories. Thus, the sample consists of Scheduled Castes constitute 29 per cent, the Scheduled Tribe 26 per cent, the Backward Caste 43 per cent and the Other Castes forming 2.35 per cent.

Age-wise classification of the beneficiaries does not indicate much difference in terms of the levels of castes. About 7 per cent of the beneficiaries are below the age of 25 years and 7.8 per cent are beyond 61 years. Whereas, the remaining 85.2 per cent are between the age group of 26 and 60 years.

Most of the beneficiaries have poor educational background. About 87 per cent of the beneficiaries are illiterate and the remaining 13 per cent are literates. Among the literate 5.49 per cent have studied up to the primary level, 3.92 per cent have reached middle school level and only 3.53 per cent have gone up to the high school level.

There is a direct correlation between the caste status and level of literacy. The literacy rate is comparatively high among the other castes and backward castes as compared to the scheduled tribe and the scheduled caste beneficiaries.
The marital status of the beneficiaries reveals that nearly 82 per cent are married, 16 per cent are widowed and the remaining 1.18 per cent each are unmarried and separated. Caste wise distribution reveals that the unmarried are confined to the Backward Castes and the Other Caste category. The separated women were belonging to Scheduled Tribes and the Backward Castes.

Land is playing a dominant role in shaping the destinies of beneficiaries in one way or the other for their livelihood whose dependence exceeds 85 per cent. Of on it the beneficiaries 47.45 per cent are in agriculture and thereby depending directly on land for their livelihoods. Of the remaining 33 per cent are agricultural labourers and the rest (3.53 per cent) are in traditional occupations such as washer-men, barbers, etc whose major earnings are derived from their goods and services to agriculturists, who, in turn, pay them in kind (food grains).

The landownership pattern among the beneficiaries shows that a little higher than one-third is landless and a majority is found (67 per cent) among the Other Castes category. Among the landowners majority of the Backward Caste beneficiaries own land. Since the beneficiaries are from weaker sections and marginalized population in terms of asset and income, their landholding capacity is also low. Those who own land are only small and marginal farmers owning less than 2.5 acres of dry land.

It is generally believed that poor people live in deplorable houses. This seems to be partially true in the case of house types of the beneficiaries in the study area where 52 per cent live in mud-roof houses followed by 30 per cent of the beneficiaries live Janatha
houses and 5.49 per cent in huts. Only 10 per cent live in RCC buildings. 2.75 per cent have no house or hut of their own.

It is interesting to note that 33 per cent of the Other Caste beneficiaries live in RCC houses as against 4 per cent of the Scheduled Caste beneficiaries. The Janatha houses are equally distributed among all other categories of beneficiaries including the Other Castes.

Those households which have an income less than Rs.11000 per annum are categorised as living below the poverty line and are eligible for all sorts of antipoverty programmes. Nearly 67 per cent of the beneficiaries are poor in this sense. Such poor households are high among the Scheduled Caste and Scheduled Tribe compared to Backward Castes and Other Castes. It is also clearly visible that the officials have wrongly identified nearly 37 per cent of the beneficiary households as they are above poverty line.

Nearly 86 per cent of the beneficiaries have electricity facility for lighting. Among them 40 per cent have taken electric connection on their own, while 45.8 per cent of them have availed the facility from Bhagya Jyothi and Kuteera Jothi schemes.

Separate bathroom and toilet facilities are still a luxury in rural areas which are owned mostly by the higher castes and rich households. Nearly 20 per cent of the beneficiaries have these facilities in their houses. Among them only 3 per cent have constructed on their own and the rest have depended on the government programmes like Nirmal Grama Yojana and others.
About 87 per cent of the beneficiaries have access to safe drinking water as against 13 per cent who still depend on the tank water. Firewood is the major source of fuel used for cooking. Many of the beneficiaries own electric fan, wall clock, bicycle and other household articles.

Women's Participation In IRDP

Women's participation in any of the programmes is determined by the factors like family composition, occupational pattern, level of education, access to information, communication through the news papers, radio, television and other sources, mobility of women and her interaction with the external world.

There are no restrictions to a woman to know the things that are important to the wellbeing of the household. Excepting the beneficiaries belonging to the Other Caste category, all others have more or less favoured nuclear and sub-nuclear families as they are considered as congenial for women to have access to information and encourage participation in all fields.

Those families which engage in activities outside the house such as agriculture labour or other type of labour and small scale agriculture for their livelihoods provide scope for women to have easy access to information as against the traditional services.

A large majority (88 per cent) of the beneficiaries felt that education is very essential for it enables people to acquire the required skills to meet the government officials, escape exploitation and cheating by the middlemen and lessen the dependence on the
intermediaries, local politicians or political workers, middlemen or Panchayat members for information and any assistance.

Almost all the beneficiaries have a fair knowledge of the schemes made available under the IRDP which is meant for the improvement of small and marginal farmers. They are also aware of the assistance to improve agriculture by providing agricultural inputs, to assist business, employment generation schemes, provide milch animals like buffaloes and cows along with the small ruminants etc.

A large majority of the beneficiaries have approached the government for IRDP assistance mainly for the agriculture and animal husbandry followed by petty shop and self-employment.

There seems to be a large variation between the preferences of the beneficiary and the mode of assistance actually received as nearly half of the IRDP beneficiaries have got assistance in the form of cash either by showing the assets already with them or directly from the officials even though such a provision was not provided in the scheme.

Nearly half of the beneficiaries of IRDP among the sample households have not attempted to use the assistance for improving their socio-economic conditions as most of it goes to unproductive purposes like domestic consumption, entertaining friends, conducting marriage of their children and other such family rituals.

More than half of the beneficiaries (54.51 per cent) have faced several problems like bribing the officials and middlemen, run around either to meet the officials in the
taluk headquarters or the local politicians. Such problems seem to be very high among Scheduled Castes followed by Scheduled Tribes, Backward Castes and the Other Castes.

Economic Changes

After the implementation of the IRDP scheme the dependence on daily labour has reduced from 33.33 per cent to 24.31 per cent. About 12.15 per cent of the IRDP beneficiaries have additional income by taking up sheep or goat rearing in addition to daily labour. Of the 47.45 per cent of the beneficiary households depending on land for their earnings as cultivators, about 31.76 per cent have added animal husbandry by purchasing of cow or buffalo or sheep and goat as additional source of livelihood. Households dependent on petty business have also increased their income.

The dependence on land is not altered after the implementation of IRDP assistance. In fact it can be observed that agriculture along with the animal husbandry has emerged as an important source of income. Though such a change is seen among all castes, the percentage of change is high among the Backward Caste, Scheduled Tribe and Scheduled Caste households.

Changes in the occupational pattern due to the assistance under IRDP were visible among many of the households. The changes mainly pertain to the extension of the existing occupation or intensifying the old occupations as the assistance has enabled them to do so. Among few households the assistance has changed the direction of their fate from dependent labour to independent self-employment.
Whatever may be the loan, few beneficiaries have invested all the assistance in a right manner. In addition, few have invested additional money for their existing asset in order to improve the income generating activities.

A majority of the beneficiary households have got the cooperation and support of other members of the family for successfully running or managing the business or agriculture or any other household industry or any other economic activity for which IRDP assistance was received.

Employment Pattern

Agricultural labour has been providing subsistence to most of the beneficiary households at both the points of time. The increase in the average man-days for such households which have clubbed agriculture or labour with rearing of animals is raised to as high as 300 to 365 days of employment. The man-days for those who used to pursue agricultural labour as their main occupation has also increased which is a combined effect of IRDP assistance and the seasonal migration. Increase of employment for those engaging themselves in the traditional services of the villagers was due to commercialisation or magnetisation of their services. The remaining households pursuing petty trade, and government servants have also benefited from IRDP assistance as the additional cash has enabled them to extend their business by adding other products of considerable demand in the village.
After the IRD Programme there is an upward mobility in the occupational structure among few households who have taken up petty trade, animal husbandry, tailoring, activities etc.

It is interesting to note that the households belonging to the Scheduled Castes and, to some extent, Backward Castes have moved from agricultural labour to either own agriculture or have added agriculture to agricultural labour. Further these households have also taken up animal husbandry and are serving the villagers in their traditional duties. This change can be attributed to the government assistance to purchase bullocks and milch animals by the marginal farmers and landless households, to purchasing of working tools or service kits by the artisan and serving households.

There is a slight variation in the ownership of land after the implementation of IRDP scheme among the beneficiaries from 59.22 per cent to 63.53 per cent.

The economic improvement is also seen in terms of the maintaining and upgradation of the living house or construction of new house or adding a portion to the existing structure. 44 per cent of the total beneficiaries have improved their living house or have altogether constructed new houses either with the assistance of the government housing schemes or on their own. In either case these persons invested their savings along with borrowing from their friends or relatives or local moneylenders.

Changes in Income and Expenditure

Since many of the IRDP beneficiaries are poor with low productive assets, additional assistance has not enabled them to overcome their poverty. However, a
qualitative change is observed among many households in terms of change in income and expenditure where they were able to earn more than the pre IRDP scenario.

It is interesting to note that almost all beneficiaries responded positively to utilise the benefits in all the selected villages. But the degree of response varies according to castes and farm sizes. It is also important to note that such mobility in the improvement may not be attributed solely to the intervention of the programme. Other factors like other government programmes such as JRY and other anti poverty programmes have also facilitated for such a change. Besides, pressure from other family members and relatives to work hard and earn more, matrimonial benefits (dowry and gifts), role of friendship networks, emerging new leadership within the households, etc., also play an important role.

Many women were not aware of the IRDP and the various benefits available under it and those who know about the programme do not know the procedure for securing those benefits. Many beneficiaries, especially the illiterates, do not aware of the availability of subsidy as a component of the IRDP loan especially for the poor and deprived castes. The implementing officials with the connivance of the middlemen have shared the subsidy component of the loan on several occasions.

Male members of the family have taken lead role in securing the IRDP loan as well as its utilisation without consulting the women beneficiaries among many cases.

**Women Empowerment**

The improvement in the social, economic, political, and other spheres of life either in case of women or men or both denotes positive development. The term
improvement itself denotes a process of change from low or less development to high or more development. Sustainability of development depends on equal participation of women and men in any society. Gender discrimination prevails in many ways and has affected crucial sectors of development like access and control of resources, skill formation, awareness, access to decision-making, credit, technology and marketing.

For the present purpose empowerment include economic improvement, social development, political awareness and access to resources on par with their male counterparts.

Economic Empowerment

Though many beneficiaries remain poor but the process of economic transactions have created awareness among few and have led to their empowerment. In rural areas women who mainly depend on agriculture, working in the fields, have no right to sell the products. They are not in a position to decide whether to sell the product or not.

Many women reported an increased status in the family and community, but gender inequalities generally continue to limit both women's incomes and their ability to use the loan for productive purposes. In a significant number of cases, women had been unable to use the loan to increase incomes due to insufficient support to expand their activities, limitations on their mobility outside the home, restricted or no access to additional funds or loan.
Social Empowerment

In rural areas women are socially lagging behind socially, confining themselves to traditional duties like cooking, washing, etc. They do not have the liberty to take independent decisions, as the whole system now is dominated by males. According to the traditional customs prevailing in the society women are not entitled to have a share in the ancestral property in spite of equal rights guaranteed by law.

With higher incidence of wage labour associated with high rate of under-employment, it is naturally expected that this should culminate into low income and consumption and hence a greater level of poverty among the Scheduled Caste and Scheduled Tribe persons as compared to the Backward and Other Castes. The impact of such poverty is more pronounced among women of these castes.

Political Empowerment

Political involvement of women in general and the IRDP women beneficiaries is limited to voting or acting according to the dictates of the elder male members in the family. The rural women do not have the knowledge to approach the officials, lack of access to information regarding IRDP, unable to approach the local political leaders or the
middlemen etc. Lack of political empowerment is due to illiteracy and other socio-economic and gender constraints among women.

Emerging Issues

The comparative account of the social, economic and political position of women beneficiaries belonging to different castes covering relevant socio-economic indicators of levels of living, access to agricultural land, and other capital assets, incidence of wage labour, employment rates, consumption, access to information and facilities provides a very convincing evidence to show that inequalities associated with caste are present.

High incidence of wage labour and low paid jobs including income from self-employment among the women beneficiaries also contributes to their low status as compared to that of males.

It is thus, beyond doubt that the historical impact of traditional gender based restrictions on the ownership of property, access to employment opportunities and freedom of occupation are visible in significant measures even after five decades of political freedom. In addition, access of the IRDP beneficiary women to income earning capital assets and employment is extremely limited.

Women are responsible for most of the unpaid tasks in reproduction as well as production. Furthermore, the gender division of labour assigns women to productive tasks which are generally of lower status than those of men and receive lower levels of
remuneration. This division of labour is further reinforced by women's lack of independent access to productive resources noted above.

Constraints posed by poverty and gender inequality thus operate on many levels, and often mutually reinforce each other to seriously limiting the options open for poor women.

The important factor responsible for this sorry state of affairs is the government machinery which is not properly active and responsive to facilitate women's development programmes in rural areas. There is no proper guidance and follow-up action by the government for the improvement of the beneficiaries. It provides ensuring that, there is loan without proper infrastructure or marketing facilities. People are not aware of the benefits of insurance and lack the knowledge of claiming the compensation for assets lost, etc.

However any development programme becomes successful only when there is successful participation of women. But the programme has not reached the intended beneficiaries due to lack of information about the programme, illiteracy among women, inability of rural women to psychologically participate in the development process outside their household, poverty, lack of mobility, etc.

As per the Government of India instructions, Gram Sabhas are to be involved in the process of selection of beneficiaries and this process seems to have been being
followed rarely. The political priorities deny the benefit to the people below the poverty line.

**Important Suggestions**

Awareness among the IRDP beneficiaries regarding the benefits of insurance should be created. Responsibility should be given to the concerned departments to educate people regarding the uses of insurance.

The process of identification of eligible beneficiaries needs to be strengthened. As per the Government of India instruction, Gram Sabhas are to be involved in the process of selection of beneficiaries and this process seems to be followed rarely. This should be done by identification families below poverty line in the village Gram Sabhas.

The success of the rural development programme depends upon willing and effective participation of all the concerned, voluntary agencies, service organisations, academic organisations and research bodies. These institutions should be involved at the level of planning and implementation.

It is also desirable to consider coordination and integration of various rural development programmes to offer more benefits to the poorest of the poor. The poor may be provided with wage employment in the first instance and later they may be brought under self-employment schemes.

There is clear evidence on gender-based inequality. In order to understand the complex phenomena and to bring changes in the status of women and empower them in all
spheres of life, it is necessary that suitable policy instruments are developed through a proper understanding of the situation.

To promote awareness and better understanding of the programme, there is need for dissemination of information through mass media, poster, and pamphlets. For illiterates and to all people in the community, the street announcement by drum beating will reach the information to all women in the village. Women's empowerment is more important. This can be done by anganwadi teachers, mass media etc. Voluntary organisations should come forward to empower women by providing required information on development programmes.

In order to avoid undeserving beneficiaries there is a need to strengthen the process of identification of eligible beneficiaries.

For a long-term sustainability of the programme it is essential to identify suitable and viable component of loan. In other words, the economic package should keep in mind the available local resources, the ability of the beneficiary to manage the asset, better market facilities and it should not be a liability or burden for the beneficiary.

While selecting the schemes and benefits provided to the beneficiary families a careful study of the socio economic conditions of the beneficiary household had to be undertaken.

It is advisable that the Government of India should formulate proper or special guidelines to identify the women beneficiaries and make it mandatory on all states to
purpose of improving the economic and social conditions of the people living in rural areas.

Implications for the Community

1. The community should take the responsibility or involve itself in the process of selection of the beneficiaries through Gram Sabha. This is a rule but its actual implementation should be strictly monitored.

2. The community should protect the interests of the beneficiaries (women) from exploitation by the corrupt officials and middlemen by providing and assisting women with the needed help.

3. The community should enforce social control and see that the male members of the beneficiary family should not fall prey to evil habits like liquor, gambling, and other recreation and spend a major portion of the loan component.

4. The community should facilitate the formation of co-operatives by pooling the loan components of different beneficiaries and help the individual beneficiaries to improve their economic conditions. In this respect co-operative farming and community lift irrigation, dairy development, mini-industries, etc, will be the suitable alternatives where women can successfully involve the other members of their family, to contribute for their own economic development.
Implications for the Household

The impact of the IRDP is primarily on the family first and then on its individual members. In order to minimise the adverse impact and get benefit, people should make use of the positive aspects of the policies, by which people can maintain their living conditions and even improve them. If they fail to do so their conditions gradually deteriorate. Keeping these aspects in mind, the following guidelines that are only indicative in nature are

1. In the event of miss-identification of beneficiaries, the family or household should prepare to protest instead of waiting for the government for the next programme or compromising with the partisan political system.

2. All persons in the family should be aware of the development programmes and the family should plan for its living taking into account the total asset structure, provisions available in the government and other such benefits.

3. Expenditure on non-productive items should be curtailed at least for few years or until the family gets regular income or stabilise their earnings.

4. The role of women will change as their earnings become a major source of income which would improve the status of women.