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IRDP AND SOCIO ECONOMIC IMPACT OF RURAL CREDIT ON WOMEN A STUDY OF KARIMNAGAR DIST

Dr. Afsari Osmani

Assistant Professor of Economics, Government Degree College, Agrapharam, Dist: Rajanna Siricilla, Telangana, India

Abstract

Integrated Rural Development Program (IRDP) is a Government of India's rural development plan initiated nationwide on 2 October 1980. Its object is to offer impoverished rural communities a self-employment opportunity to help them grow their businesses and cross the poverty threshold. It addresses primarily poorer people living in extreme poverty, including rural artisans, small farmers and agricultural labourers. It is a federally administered program, which is jointly financed by state and centre on a 50:50 basis. After 1980, it has participated in all of the country's blocks. The funds are distributed to poor rural families on the base of the percentage of rural low-income families in a Nation. Roughly 51 million households have benefited from IRDP at the cost of Rs. 11434.27 crore since the launch of the program until 1997, 45 per cent of these families were SC / ST and 27 per cent were females, IRDP is incorporated via the Agencies DRDA (District Rural Development). DRDA requires local MPS, Zila Parishads chairman, Scheduled costs women's and so on , The blocks are responsible for overseeing the plan at ground level and the state level Planning Committees control the programme, at the state level. This research paper to be discussed "Performance of Rural Development Programmes in Telangana"

Key Words: Rural Development, Economic Transformation, Decentralization, Enforcement, Communication Development, Community Development

Statement of the Problem

"Empowering women I key to building a future we want"

Prof. Amartyasen,

Noble Laureate

The rural development programmes occupy a significant position in our economic planning as without uplifting the rural masses we cannot accelerate the overall economic development. Therefore, rural development should find its rightful place not only in economic planning but also in the deliberations and studies. It should receive the attention of intellectuals and social scientists to sharpen focus or to evaluate performance with regard to a programme. However, the success of the programme depends ultimately on the desire for the development, the direction in which the process takes, and the momentum it gathers. This intern will depend upon the will of the people, and harassing the energies of the people, especially the rural people. Various institutions working for rural development can help in harnessing the energies of the rural people. In this connection rural development, the strategies are important to bring changes in rural life and which lead to raise capacity of villages by creating additional employment opportunity and thus, increasing their income. Thus, rural development strategies are designed to bring about change and development in the lives of the rural people. In early years rural the development was considered only as the growth of agriculture and its allied sectors. Over the years the rural development has emerged as a strategy designed to improve economic and social life of rural people in general and specific group of rural people in particular. Thus, rural development today is holistic in approach.



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Socio Economic Development Programmes

The independent India had formulated several schemes and implemented under five year plans for developing rural areas. The rural development policy which was reflected in various developmental programmes formulated since the beginning of the planning has undergone change from time to time. The approaches adopted for rural development were classified as community development approach, peoples participation approach, area approach, target group approach, employment approach, minimum needs approach, Integrated rural development approach. In spite of five decades of planning for the all round development, the influence of rural poverty continues unabated. Most of these schemes have been of little success as they were conceived in isolation and implemented haphazardly. Perhaps the only exception was the community development programme which was very comprehensive in nature and attempted to bring about a complete socio-economic transformation in rural life. However, it was not an integrated developmental plan.

Community Development Programmes

The initial expectation when the Community Development Programme was introduced was that the community development programme would bring about rural development of the area covered by each block. But this did not happen. The Community Development Programme was supplemented by National Employment Scheme. The Community Development Programme is the method and National Employment Scheme is the agency. The consensus among main evaluation studies was that the Community Development Programme failed mainly because, no attempt was made to integrate the development process within rural area. The other major problems were

- (1) the activities to be covered by the programme were too many and the finances were limited
- (2) no coordination between development agencies
- (3) no peoples participation in the decision making.

Thus, the failure of the Community Development Programme led to the introduction of Panchayati Raj System in which the responsibility for the implementation of rural development programmes was handed over to the Panchayat Raj bodies. As both the political and administrative agencies involved in the programme did not want to share the power, this was relegated to back ground as a result which they have become dependent on government more and more.

According to the 2014 Human Development Report there are 1.7 billion people living in poverty, of whom almost 50 percent are in South Asia. Seventy percent of the poor and female in situation is getting worse, with the number of rural women living in absolute poverty rising by 50 percent as opposed to 30 percent for men over the last two decades. Women, who produced 50 percent food worldwide receive only 10 percent of the incomes. Women's access to ownership of resources is negligible. Even when the women own the property, it's control and its use is exercised by the male member of the family. Even if the national indices of development show a rise, the fruits of these developments do not trickle down in equal measure to men and women. Sometimes, women are victimized by the achievement of so called development specially in the wake of technological progress which makes their skills redundant. The phenomenon of feminization of poverty has been clearly appearing in all the developing countries. India is no exception being a third world country characterized by poverty and unemployment. The Economic Survey 1999-2000 states that, 75 percent of rural population and 54.4 percent of urban population did not have adequate purchasing power to buy food conforming to nutritional adequacy norms during 1993-94. Poverty is not gender neutral and it is gender biased. The official country report for India presented at the Fourth World Conference on women has stated that the women among the extremely poor is disproportionately large and also added that intra-household inequalities are significant. Therefore, it has emphasized the necessity of a special attention for poor women. The causes of women's poverty stem not only from the poverty conditions of the family but also from their subordinate position within the family, the community and the wider economic and political spheres. Moreover, women from low income groups face gender specific causes of disempowerment. Still, the attainment of economic independence by women is identified as a necessary condition for their economic liberation and social participation.



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Rural woman farmer play an important role on the economic development of India because 73.2% of rural women workers are farmers. Women farmers perform most of the big farming jobs. These woman farmers in the rural area do work on land but they legally don't own the land. The woman in rural areas have multiple responsibilities like doing household chore, then taking care of their children and then also taking care of the land that is owned by their husband, father, father-in-law or any male relatives. Role of women in agricultural sector can't be ignored as they consist of 33% agricultural labour force and 48% self-employed farmers. In developing countries like India, agricultural sector continues to employ and absorb female workforce but most of the times fails to give them the proper recognition of an employed or hired labour instead it is made a part of their household chores. Among household job the primary job of women is taking care of the livestock or poultry farm. With increase in rural men migrating to cities for better opportunities, most of the tasks in agricultural sector gets laden on women.

Concept of Women and Rural Development

Women Empowerment as a concept was introduced at the third International Women's Conference at Nairobi in 1985. The Conference defined – 'Women Empowerment as a redistribution of social power and control of resources in favour of women's control over resources in turn include control both over societal resources like education, employment, and political power and household resources like income, property, health, nutrition and decision making. An important means of Women's Empowerment is economic independence through group activity. If a women is economically versatile parasite she can never claim an equal status with men. She is treated as a slave at service of the provider and this very often aggravates her subjectivity to exploitation by the male domination. The same feelings is reflected in the words of Jawaharlal Nehru when he opines— 'freedom depends on economic conditions even more free and self-earning she will have to depend on her husband or someone else and dependants are never free. This economic independence is an essential aspect of woman empowerment.

Working in family based occupations. These women were also developing skills in certain economical social activities. Thus augmenting the human capital formation of Indias development economy. The present socio economic situation particular in South Asia and African economics offers very difficult living conditions of the majority population and in particular woman are to put to work at too early age in order to support and supplement the meager family income. One of the major consequences of the process of industrialization and urbanization is growing population of the urban poor in the cities which has not access to the basic facilities of life. They has been shifted decline in the employment rate of woman in organised sector but extensively engaged in the unorganized sector.

Rural women in India constitute a significant portion of the total population of the country and their backwardness is one of the major handicaps in the path of country progress. In the rural society characterized by deep-rooted, age-old sex discrimination, economic oppression and social stratification woman have occupied a place much below the men. Not only in Indian society. It is inferior position of woman can be seen in all the countries in particularly third world countries which is socially. Economically backward, seen in all the countries but the degree of subordination very according to the level of development on the one hand and the ownership of means of production on the other.

Women and Rural Credit

Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc. "In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women's Empowerment" is the ability to excise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased control and



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participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities.

Women and concept of rural credit Sector in many parts of the country have achieved success in bringing the women to the main stream of decision making. The Agriculture sector in our country become a source of inspiration for women's welfare formation of Agriculture sector is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes- Agriculture sector is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. To alleviate the poverty and to empower the women, the micro-finance, Agriculture Sector and credit management groups have also started in India.

It is informal and homogenous group of not more than twenty members. Agriculture Sector consists of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. In fact, it is a home grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-help groups (Agriculture Sector) movement has triggered off a silent revolution in the rural credit delivery system in India. Agriculture Sector have proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment.

Objectives of the Study

Keeping those factors in mind, certain objectives have been framed and the major objectives of the study are as follows:

1. To study the socio-economic rural credit of Agriculture Sector
2. To assess the income and employment among the rural women through IRDP Programmes
3. To examine the role of women in Management of Agriculture Sector.

Hypothesis of the Study

1. Women Empowerment is closely associated with rural credit active role of Agriculture Sector.
2. The development of rural women depends upon the financial policies adopted by the Government in strengthening of Agriculture Sector.
3. Social factors like nature of facility and literacy position will influence the effective functioning of Agriculture Sector.

Karimnagar District Profile

Karimnagar is a city in the Indian state of Telangana. During the Nizam era, the name *Karimnagar* was named for a village by an Elgandala Qiladar, Syed Karimuddin. Karimnagar is a major urban agglomeration and fifth largest city in the state. It is governed by municipal corporation and is the headquarters of the Karimnagar district. It is situated on the banks of Manair River, which is a tributary of the Godavari River. It is the fourth largest and fastest growing urban settlement in the state, according to 2011 census. It serves as a major educational and health hub for the northern districts of Telangana. It is a major business center and widely known for Granite and Agro-based industries. It is also called as "City of Granites"



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Methodology

The primary data which had been gathered from the six villages of Karimnagar District were tested by using statistical tools such as simple percentages applied to test the significance of the relationship. Secondary data based on the official records furnished from various documents were incorporated at appropriate places in the report. Perhaps due to significant role of Agriculture Sector in the rural areas, there is a sea-change in the thinking of the people on the development of their areas. Agriculture Sector are not only empowering them but creating self esteem. As a result most of them are eagerly trying to know the activities of Agriculture Sector and expressing their willingness to participate in Agriculture Sector.

TABLE - 1

SOURCE OF INFORMATION RECEIVED ABOUT IRDP PROGRAMMES

| Name of the Village | If yes who brought to your notice | | | | | | Total |
|---------------------|-----------------------------------|---------------|------------|-----|-----------|------------|----------------|
| | VDO | Middle Man | Sarpanch | NGO | TV, Radio | Others | |
| Abbapur | -- | 21 (11.7) | 1 (0.6) | -- | -- | -- | 31 (17.2) |
| Chopadandi | 5 (2.8) | 22 (12.2) | -- | -- | -- | -- | 27 (15.0) |
| Duddenapally | -- | 30 (16.7) | -- | -- | -- | -- | 30 (16.7) |
| Gopatraopet | 4 (2.2) | 26 (14.4) | 1 (0.6) | -- | -- | -- | 31 (17.2) |
| Ramchandrapur | 2 (1.1) | 29 (16.1) | -- | -- | -- | -- | 31 (17.2) |
| Rukmapur | 8 (4.4) | 20 (11.1) | -- | -- | -- | 2 (1.1) | 30 (16.7) |
| Total | 28 (15.6) | 148 (82.2) | 2 (1.1) | -- | -- | 2 (1.1) | 180 (100.0) |

Source: Field data; Parenthesis indicates the percentage



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Further information has been gathered to know the various sources/persons/ institutions which has informed them directly / indirectly about the activities of Agriculture Sector. Table 1 denotes that more than 82 percent came to know the importance of Agriculture Sector through middlemen only. The role of Village Development Officer was only to the extent of 15 per cent. One interesting observation is that neither Village Surpanch nor Non-Government Organizations (NGOs), nor TV/Radio influenced them to join in Agriculture Sector. It is just because of their own interest, curiosity, respondents tried to know the role of Agriculture Sector

TABLE - 2

AWARENESS OF THE RESPONDENTS ON THE IRDP AND OTHER DOWNTRODDEN WELFARE MEASURES PROGRAMMES

| Name of the Village | Have you got any idea about its objectives | | Total |
|---------------------|--|----|-------------|
| | Yes | No | |
| Abbapur | 31 (17.2) | -- | 31 (17.2) |
| Chopadandi | 27 (15.0) | -- | 27 (15.0) |
| Duddenapally | 30 (16.7) | -- | 30 (16.7) |
| Gopalraopet | 31 (17.2) | -- | 31 (17.2) |
| Ramchandrapur | 31 (17.2) | -- | 31 (17.2) |
| Rukmapur | 30 (16.7) | -- | 30 (16.7) |
| Total | 180 (100.0) | -- | 180 (100.0) |

Source: Field data; Parenthesis indicates the percentage

The respondents are so much impressed with the objectives of the Agriculture Sector, that we could not find a single respondent who are not aware of the objectives of the IRDP programmes. This has been shown with the numerical numbers in the table 2



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TABLE 3

INVOLVEMENT OF LEADERS

| Name of the Village | How many times you /your leader visited MDO/VDO Bank officers for getting benefit of IRDP | | | | | Total |
|---------------------|---|----------|-----------|--------|-----------|------------|
| | Upto 5 | 6-10 | 11-15 | 16-20 | Above -20 | |
| Abbapur | 3(1.7) | 10(5.6) | 18(10.0) | -- | -- | 31 (17.2) |
| Chopadandi | 23 (12.8) | 4(2.2) | -- | -- | -- | 27 (15.0) |
| Duddenapally | -- | 9(5.0) | 19(10.6) | 2(1.1) | -- | 30 (16.7) |
| Gopalraopet | 2(1.1) | 29(16.1) | -- | -- | -- | 31 (17.2) |
| Ramchandrapur | -- | 6 (3.3) | 25 (13.9) | -- | -- | 31(17.2) |
| Rukmapur | -- | 29(16.1) | 1(0.6) | -- | -- | 30(16.7) |
| Total | 28(15.6) | 87(48.3) | 63(35.0) | 2(1.1) | -- | 180(100.0) |

Source: Field data; Parenthesis indicates the percentage

Table 3 reflects the number of times group leaders visited the Mandal Development Officer, Village Development Office and Bank Officer for getting revolving fund or subsidiary or loan to their members. We have divided the days into five time zones such as up to 5 days, 6-10 days, 11-15 days, 16-20 days and above 20 days. A majority of them visited up to 10 days i.e., 48 percent and 35 per cent Group Leaders had to travel to the extent of 15 days to get funds/subsidiary or loans from the concerned authorities. Interestingly in Gopalraopet and Rukmapur villages – an equal numbers i.e., 29 had to visit 15 days to get the clearance from the authorities. Even two members in Duddenapalli had to visit at least 20 days to get the clearance. In other words, a lot of time is required for getting clearance. It is mainly due to excessive red tapezium involved in the sanctioning of the amount. Many official formalities required to get the required amount. We have also observed that most of the groups who hail from agricultural occupations are unaware about the procedures involved by the financial institutions while sanctioning the loans or subsidy component.

TABLE - 4

EXPENDITURE INCURRED ON GETTING IRDP LOAN BENEFICIARIES

| Name of the Village | Expenditure incurred (approximately) for getting subsidy / loan | | | | Total |
|---------------------|---|----------|------|---------|----------|
| | 1000 | 2000 | 3000 | 4000 | |
| Abbapur | -- | 19(14.0) | -- | -- | 19(14.0) |
| Chopadandi | 5(3.7) | 13(9.6) | -- | 3 (2.2) | 21(15.4) |



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| | | | | | |
|---------------|--------|-----------|--------|---------|------------|
| Duddenapally | -- | 26(19.1) | 1(0.7) | -- | 27(19.9) |
| Gopalraopet | -- | 21(15.4) | 1(0.7) | -- | 22(16.2) |
| Ramchandrapur | -- | 29(21.3) | -- | -- | 29(21.3) |
| Rukmapur | 4(2.9) | 14(10.3) | -- | -- | 18(13.2) |
| Total | 9(6.6) | 122(89.7) | 2(1.5) | 3 (2.2) | 136(100.0) |

Source: Field data; Parenthesis indicates the percentage

When we enquired about the expenditure incurred by the group leaders for visiting various authorities for getting loan most of them (89 per cent) spent up to the extent of Rs. 2000. Table 5.6 also depicts that even three members have spent more than Rs. 4000 – mostly in the form of transport expenditure. All these three members are from Choppadandi village itself. Further it has been noticed that good number of respondents i.e., 29, in Ramchandrapur and 26 in Duddenapalli have to spend up to the extent of Rs. 2000 for getting financial help to their Agriculture Sector.

Summing Up

Some programmes are of general nature concerning all rural development programmes are specifically meant for rural people. The family welfare and rural sanitation which are the programmes concerned with all the communities come under the programmes of general nature. There are some women welfare production, marketing and management. They also felt that there is a need to be organised for collective actions.

Thus, the seriousness about integration of poor in the developmental programmes started in 1980, with the Sixth Five Year Plan, after the report on the status of women was published and information was made available about the inadequate focus on women by the earlier plans. The major thought of the Sixth Five Year Plan was economic upliftment of downtrodden through greater opportunities for employment, imparting new skills and upgrading existing skills, which was absent in earlier schemes.

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