

DEVELOPMENT OF WOMEN AND  
CHILDREN IN RURAL AREAS, DWCRA  
Preparation of a Plan with  
Focus on Women

CHIKMAGALUR - CHIKMAGALUR (Karnataka)

1983

INSTITUTE OF SOCIAL STUDIES TRUST

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VOLUME I & Volume II

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## CHAPTER - I

### INTRODUCTION

[The Ministry of Rural Development in collaboration with the State Governments and UNICEF has started a scheme of Development of Women and Children in Rural Areas (DWCRA). Implementation of DWCRA was begun in 1983 (1981-1985), the current plan period. The Ministry identified various institutions around the country of which ISST was one. They were to take up the preparation of block plans related to the DWCRA scheme.]

According to the Circular of the then Joint Secretary, Ministry of Rural Development, Government of India-the aims of the block plan exercise-were as follows:

#### AIMS:

1. It should serve as a model to demonstrate the methodology of working from below:
2. It should demonstrate the workability of the plan through actual implementation with the help of the institution/organisation who will be preparing the plan.

The objective of the block plan exercise was to involve the voluntary agencies/institutions who have had the experience of working with the people. This was primarily to ensure that the block plan would be practical in the sense that it could be implemented by any voluntary organisation or Government agency.

The scope, according to the objectives of the plan, were that:-

Firstly, it "will be prepared with a focus on women in disadvantaged groups in the context of the scheme of DWCRA.

The Assistant Project Officer, the Block Development Officer, Mukhiya Sevika, and the Gram Sevika will be involved in the process of the preparation of the action oriented block plans, so that they are trained in the process and also are enabled to initiate some activities amongst the identified groups".

"Secondly, detailed data were to be collected from a minimum of 200 households. The household data was to be supplemented with secondary data from the district/block. Available resources in the block, both human and material, were to be collected. The action plan would suggest detailed projects to link the identified women with structures to provide necessary services to groups".\*

#### METHODOLOGY

Prior to the households survey carried out in Chickmagalur District, ISST participated in the following conferences:

1. A State Level Workshop on Development of Women and Children in Rural Areas under IRDP in collaboration with UNICEF held in June 1983, Bangalore.
2. One day District Level Workshop in collaboration with UNICEF and the Karnataka State Government, on Development of Women and Children in Rural Areas organised in Chickmagalur in August 1983.
3. Development of Women and Children in Rural Areas, a State Level Seminar at Erode, Tamil Nadu, February 1984.
4. After the completion of the Survey, ISST attended the Regional Level Workshop on DWCRA at Mysore, Karnataka in June 1984.

Attendance at these workshops by ISST was supplemented by the team paying five visits to Chickmagalur in November 1983, January 1984, February 1984, March 1984 and May 1984. The first visit was to collect secondary information for the preparation of a block profile. It was also to visit some

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\* Minutes of the Meeting held on 21.4.1983 on Block Planning Enclosure with D.O.No.23020/28/82-IRD; IV Ministry of Rural Development, Krishi Bhavan, Government of India.

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### Survey Findings

The men and women working on the Coffee Plantations get regular wages and maternity benefits which include leave with and without pay for women. This is in stark contrast to the situation of women in the maidan areas where wages are low, and have remained the same since 1961 (Ref. 1961 Chickmagalur Dist. Census Handbook)

Employment is available for only a few months in a year in the maidan area. This is from July-November/December which covers the sowing, transplanting and harvesting season. The lack of any other employment opportunity in the maidan areas, in the succeeding months drives the women (and men) to seek employment in the mainad areas during the coffee picking season which lasts for two months in January & February and when there is a demand for additional labour on the plantation.

The wages paid for 16 days of work are Rs. 110/- for women, and Rs. 116/- for men. This income is just enough to meet the immediate needs of the men and women who migrate temporarily to mainad areas.

The sample for both maidan and mainad areas indicates that more than half of the women covered are in the age group 14-59 years (Ref. Table-2). There is no significant difference in the sex-wise breakup. Males and females have been represented comparatively in all the age groups.

TABLE : 2

DISTRIBUTION OF POPULATION BY AGE & SEX - MAIDAN, MALNAD, TOTAL

BLOCK : CHICKMAGALUR

Age Groups	Maidan Villages			Malnad Village			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-3	79	71	150	33	28	61	112	99	211
3.1-6	64	103	167	17	28	45	81	131	212
6.1-14	210	210	420	60	54	114	270	264	534
14.1-59	472	493	965	167	163	330	639	656	1295
59.1 & above	50	44	94	18	18	31	68	57	125
Total	875	921	1796	295	286	581	1170	1207	2377

In the malnad and maidan areas, the sample was biased towards the scheduled Castes, according to the focus required of the block plan. Chickmagalur taluk has a higher concentration of scheduled castes 24%, than the District figure of 19.6%, or the Karnataka State aggregate of 16.4%\*. This has been reflected in the survey sample as well.

In the maidan villages, the number of scheduled caste households is 35% of the total number of house-holds, whereas in the malnad area it is 69% of the total number of households (ref. Table:3). The other predominant castes in the maidan villages are Lingayata and Vokkaligas who are mainly land owners. In the malnad areas, these castes are not well represented as they were not an objective of the survey.

\* Derived from Census of India, Provisional Population Totals - I - Karnataka.

Table : 3

DISTRIBUTION OF HOUSEHOLDS BY CASTE

BLOCK: CHICKMAGALUR

Caste Category	Number of	Households	
		Maidan	Malnad
Hindu Lingayat 1	51 (12%)	45 (14%)	6 (6%)
Hindu Vokkaliga 2	57 (14%)	51 (16%)	6 (6%)
Hindu Kurubas 3	25 (6%)	25 (8%)	Nil Nil
Hindu Setty 4	30 (7%)	30 (10%)	Nil
Hindu Acharies 5	19 (5%)	14 (5%)	5 (5%)
Hindu SC 6	179 (43%)	108 (35%)	71 (69%)
Christians 7	03 (1%)	1 (0.32%)	2 (2%)
Muslims 8	19 (5%)	10 (3%)	9 (8%)
Others	31 (7%)	27 (8.68%)	4 (4%)
Total	414 (100%)	311	103

Note: Figures in brackets indicate the percentage of households to the total households in each category.

From the data on the sample households in maidan and malnad areas (Table-4), it is apparent that more malnad households are in the higher income categories than maidan households.

Approximately 33% of the total maidan households are in the income group of Rs.1000/- to Rs.3000/- per annum, in sharp contrast to only 10% in this income group in the malnad households. They show a concentration in the Rs. 3001/- - 9000/- income categories, which is nearly 76% of the total malnad households in the sample. This is because the coffee plantations in the malnad area provide regular, year - long employment with higher wages.

TABLE : 4

DISTRIBUTION OF HOUSEHOLDS - BY ANNUAL  
INCOME OF THE HOUSEHOLD

BLOCK:CHICKMAGALUR

Annual Income of the Category	Number of Households	HOUSEHOLDS	
		Maidan Villages	Malnad Villages
1 Upto Rs.2,000/-	47 (11%)	44 (14%)	3 (3%)
2 Rs.2000/- to Rs.3000/-	65 (16%)	58 (19%)	7 (6%)
3 Rs.3001/- to Rs.4000/-	84 (20%)	65 (21%)	19 (18%)
4 Rs.4001/- to Rs.5000/-	54 (13%)	39 (13%)	15 (15%)
5 Rs.5000/- to Rs.6000/-	55 (13%)	41 (13%)	14 (14%)
6 Rs.6001/- to Rs.7000/-	35 (9%)	25 (8%)	10 (10%)
7 Rs.7001- to Rs.9000/-	46 (11%)	26 (8%)	20 (19%)
8 Rs.9001/- to Rs.10000/-	12 (3%)	2 (1%)	10 (10%)
9 Rs.10,001/- and above	16 (4%)	11 (3%)	5 (5%)
TOTAL	414 (100%)	311 (100%)	103 (100%)

Note: Figures in brackets indicate the percentage of households to the total households in each category.



In the malnad area there are 49% of the total number of households in the landless category (both with and without animals) as compared to only 27% of the households in the maidan area. However, the percentage of marginal farmers with and without animals is the same in both the areas, which is 42%. This is a significant development as it reflects the general land-holding pattern in the block where most holdings are of a hectare each (Ref Table 5). In the malnad area the significantly high percentage of landless households is due to the bias in the sample wherein plantation labourers were included who owned no land, living as they were in quarters provided on the estates, and working on other's land. On the other hand, the maidan area has about 27% of the sample households, as small farmers (owing land between 2.5 to 5 acres each).

TABLE - 5  
DISTRIBUTION OF HOUSEHOLDS - BY ASSET CATEGORY  
BLOCK : CHICKMAGALUR

Asset Category	Number of Households	HOUSEHOLDS	
		Maidan	Malnad
1 Landless without animals	98 (23.67%)	59 (18.97%)	39 (37.86%)
2 Landless with animals	36 (8.69%)	25 (8.03%)	11 (10.67%)
3 Marginal Farmer without animals	65 (15.70%)	49 (15.75%)	16 (15.53%)
4 Marginal Farmers with animals	115 (27.77%)	87 (27.97%)	28 (27.18%)
5 Small Farmers without animals	19 (4.58%)	17 (5.46%)	2 (1.94%)
6 Small Farmers with animals	75 (18.11%)	69 (22.20%)	6 (5.82%)
7 Big Farmers without animals	02 (0.48%)	1 (0.34%)	1 (1%)
8 Big farmers with animals	04 (1%)	4 (1.28%)	Nil
Total	414 (100%)	311 (100%)	103 (100%)

Note: Marginal Farmer : Upto 2.50 acres  
Small Farmer : 2.51 to 5.0 acres  
Big Farmer : 5.00 to 25.0 acres

Figures in brackets indicate the percentage of households to the total households in each category.

The occupational pattern in the sample shows that the activities are mainly agro-based. This is not an unusual pattern as Chickmagalur taluk is predominantly rural with nearly 73.38% of the population living in the rural areas.

Table 6 shows that the predominant occupation for the age group 14 - 59 years is cultivation and agricultural labour in the maidan villages and plantation labour in the malnad villages.

The data on the sample also reflects the fact that women are actively engaged in work outside the home, especially agricultural work, and not confined to household work. The large number of individuals in the 'no work' category are from the 0-14 years age group, who go to school or stay at home tending their younger siblings.

DISTRIBUTION OF POPULATION BY AGE, SEX AND MAIN OCCUPATION OF  
MAIDAN AND MALNAD VILLAGES

BLOCK : CHICKMAGALUR

## MAIDAN VILLAGES

Age Group	None		Household		Cultivators		Agricultural labourers		Plantation labourers		Others		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-14	146	197	-	8	13	14	14	15	2	3	178	147	353	384
14.1-59	8	9	-	101	254	208	124	142	132	30	34	3	472	493
59.1 & above	1	17	-	7	7	3	-	-	-	-	42	17	50	44
Total	155	223	-	216	274	225	138	157	234	33	274	167	873	921

## MALNAD VILLAGES

0-14	58	71	-	4	2	-	1	1	3	5	46	29	110	100
14.1-59	6	5	1	30	24	23	9	8	98	30	29	7	167	163
59.1 & above	3	2	-	4	2	2	-	-	9	2	4	3	18	13
Total	67	78	1	38	28	25	10	9	110	97	79	39	295	286

Furthermore, the data from the survey indicates a higher number of female agricultural cultivators than agricultural labourers in the maidan areas (See Table - 7 )

TABLE : 7

DISTRIBUTION OF POPULATION - BY MAIN OCCUPATION  
(MAIDAN, MALNAD, TOTAL)

BLOCK : CHICKMAGALUR

Distribution by Main Occupation	MAIDAN VILLAGES			MALNAD VILLAGES			TOTAL		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
None	155	223	378	67	78	145	222	301	523
Household work	-	116	116	1	38	39	1	154	155
Students	186	163	349	51	31	82	237	194	431
Cultivators	274	225	499	28	25	53	302	250	552
Farmers	5	4	9	1	-	1	6	4	10
Ag.Labourer	138	157	295	10	9	19	148	166	314
Pl.Labourer	34	33	67	110	97	207	144	130	274
* Others	83	-	83	27**	8	35	110	8	118
Total	875	921	1796	295	286	581	1170	1207	2377

\*  
\*\* Other occupations : 03, 04, 09, 10, 15, 22, 30, 40, 35  
include 59, 60, 67, 69, 79 & 81.

Refer to NSS occupation code list given  
in Appendix.



In the malnad areas there are more female plantation labourers than agricultural cultivators. Altogether the number of female agriculture labourers is low, as there is very limited agricultural activity in the malnad area.

Moreover, over all figures for Karnataka State show that there are more female agricultural labourers than female agricultural cultivators (see Table 8). Female agricultural labourers comprise 55.03%, and female agricultural cultivators comprise 28.36% of the total workers. The same pattern is found in Chickmagalur District and Chickmagalur Taluk.

TABLE : 8

In Percentages

	Female Agricultural Labourers	Female Agricultural Cultivators
Karnataka*	55.03%	28.36%
Chickmagalur* District	35.09%	23.38%
Chickmagalur* Taluk	20.65%	16.95%
ISST Sample	21.17%	33.09%

\* Source - derived from paper I of 1983 Final Population totals Census of India 1981.

However, for men, the overall Karnataka figures show a larger number of agricultural cultivators than agricultural labourers (See Table 9), which is similar to the pattern found for Chickmagalur District and Taluk and in the sample of the ISST SURVEY.

TABLE : 9

MALE AGRICULTURAL CULTIVATORS AND LABOURERS WORK PARTICIPATION RATES

	Male Agricult- ural labourers	Male Agricultural Cultivators
Karnataka*	26.61%	55.32%
Chickmagalur Distt*	16.64%	51.77%
Chickmagalur Taluk*	11.00%	43.99%
ISST Sample	18.8%	40.5%

\*Source : Derived from Paper - I of 1983, Final population Totals, Census of India 1981 series - 9, Karnataka.

During field visits to the maidan areas, it was seen that many women found work only during the Kharif season. They were not able to secure regular employment during the rest of the year, between January and July. The survey further revealed that 20 percent of the female cultivators worked 6 months in the year, whereas another 20 percent worked for all the 12 months in year (See table: 10). The rest of the female cultivators find employment ranging from 6 months to 9 months in a year. This indicates that the majority of the female agricultural cultivators are seasonally employed.

TABLE : 10

DISTRIBUTION OF WORKING POPULATION (14.1 - 59 YEARS) BY MAIN OCCUPATION, SEX  
AND NUMBER OF MONTHS EMPLOYED IN A YEAR - MAIDAN VILLAGES

BLOCK : CHICKMAGALUR

No. of Months employed in a year.	None		Household		Cultivators		Agricultural Labourers		Plantation Labourers		Others*		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	4	4	-	-	-	-	-	-	4	4
3	-	-	1	1	1	-	-	-	-	-	-	-	2	1
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	2	2	2	3	-	-	-	1	4	6
6	-	-	-	5	67	47	17	34	1	1	3	-	88	88
7	-	-	-	-	8	7	6	4	-	-	-	-	14	11
8	-	-	-	-	24	38	19	19	8	6	1	-	52	63
9	-	-	-	3	49	26	33	37	3	5	2	-	87	111
10	-	-	-	-	33	24	16	17	6	5	-	2	55	48
11	-	-	-	-	2	2	-	1	5	4	-	-	7	7
12	-	-	-	3	36	17	25	24	10	8	31	7	102	59
00	7	10	1	71	23	42	2	-	-	-	24	12	57	135
TOTAL	7	10	2	83	249	209	120	139	33	30	61	22	472	493

Other occupations included: 02, 03, 15, 16, 19, 20, 30, 33, 35, 36, 37, 40, 50, 56, 59, 66, 67

74, 77, 79, 81, 83, 94, 95, 97

refer to NSS occupation code list given in Volume II Appendix 6, p. 52.

00 : not reported.

TABLE : 10 'A'

DISTRIBUTION OF WORKING POPULATION (14.1 - 59 YEARS) BY MAIN OCCUPATION  
SEX AND NUMBER OF MONTHS EMPLOYED IN A YEAR-MALNAD VILLAGES

BLOCK : CHICKMAGALUR

Number of Months employed in Year	None (00)		Cultivators		Agricultural Labourers		Plantation Labourers		Others*		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
01	-	-	-	-	-	-	-	-	-	-	-	-
02	-	-	-	-	-	-	-	-	-	-	-	-
03	-	-	-	-	-	-	-	-	-	-	-	-
04	-	-	-	1	-	-	-	2	-	-	-	-
05	-	-	-	-	-	-	3	2	-	-	-	3
06	-	-	-	2	2	1	4	9	1	-	3	2
07	-	-	-	-	-	-	2	2	1	-	7	12
08	-	-	1	-	-	-	6	4	1	-	2	2
09	-	-	6	3	-	-	19	18	1	-	8	4
10	-	-	8	15	4	5	24	16	1	2	26	21
11	-	-	1	1	-	-	14	11	1	-	37	38
12	-	-	6	1	2	2	25	24	12	3	16	12
00	5	3	1	1	1	-	-	1	16	34	45	30
TOTAL	5	3	23	24	9	8	97	89	33	39	167	163

Note: \*Others include occupation such as 01, 02, 03, 04, 09, 15, 22, 30, 35,  
 40, 59, 60, 67, 79, 81  
 Refer to NSS occupation code list given in Volume II Appendix 6A  
 C0 - Not reported.



The wages paid, according to the Plantations Labour Act of 1951, for both men and women are Rs.9.35 per day with maternity benefits for women and paid leave for two months. On the smaller plantations, where the Plantation Labour Act is not in force, the women are paid up to Rs.7/- per day, whereas the men are paid Rs. 8/- per day.

The women do not receive any other benefits. The wage difference exists only where the Plantation Labour Act does not apply, otherwise both men and women have to do the same kind of work for a daily wage of Rs. 9.35 per day.

In comparison to the malnad area, the maidan area fares badly. The employment is seasonal with lower wages. The crops grown in the maidan area is Paddy Ragi and Jowar. The wages offered to women during the peak season range between Rs.3/- to Rs.5/-, whereas for the men wages earned are upto Rs. 6/-. No other benefits are given to either men or women. The slack season wages are even less than the regular wages. They are paid Rs.1.50 to Rs. 3/- per day for women and Rs.4/- per day for men. The maidan area, therefore, is economically backward in terms of seasonal agricultural activity and low employment options.

The block was also scanned to see how much of the women's needs were met, both at the worksite and at the household level. The needs, as perceived by the women, centre around child care, fuel, fodder, water and health care.

The women were questioned about their needs. From table 11 it can be gathered that amenities at the worksite have to be provided as many women expressed the need for them. The most desired need is for a creche for the younger children. At present the elder children look after them, either missing school or work. The other needs expressed were regarding their own immediate physical needs while working on the plantation such as a shed for resting, meals/food, and first aid-in that order of preference.

: 3

T A B L E - II B

MAIDAN VILLAGE  
BLOCK : CHICKMAGALUR

UTILISATION OF AMENITIES PROVIDED AND DESIRED AT WORK SITE BY  
MAIN OCCUPATION OF THE ADULT FEMALE EARNER

Main Occupation of the principal female earner	House Hold Work		Cultivators		Ag. Labourers		Pl. Labourers		Others*	
	Provided	Desired	Provided	Desired	Provided	Desired	Provided	Desired	Pro.	Des.
1. Clean Drinking Water	2	-	5	1	7	4	55	8	3	-
2. First Aid/ Medical Aid	1	1	2	5	3	5	17	32	-	2
3. Meals Provided	-	2	2	3	2	4	10	42	-	2
4. Creches	-	2	2	1	-	6	-	47	-	2
5. Maternity leave with pay	1	1	1	6	-	6	11	34	2	-
6. Maternity leave without pay	-	-	1	-	2	1	10	14	-	1
7. Shed for resting	-	1	-	1	-	2	8	43	-	1
8. Education and Train- ing facilities	-	1	-	-	-	3	-	28	-	2
TOTAL	4	8	13	17	14	31	111	248	5	10

\* Other occupations include : 00, 03, 79

In the Maidan areas among female workers, agricultural cultivators, and agricultural labourers are the largest. While examining the amenities available the need for latrine and medical facilities outweighed the rest of the needs (Table-12) which were bathroom, small savings scheme, electricity, child care facilities, and fair price shops.

There are certain traditional skills that women possess apart from agriculture. These are basket making and mat weaving. In the maidan area, many women possess skills like animal husbandry, which is also a traditional occupation with rural women. The case is not the same with the women in the malnad areas as the climate and terrain are not very conducive to rearing cattle.

Tables - 13 and 14 indicate that women in the maidan area desire training in subsidiary occupations like mat making and basket weaving, unlike women in the malnad areas. These subsidiary occupations are mainly slack season activities which are presently carried out for home consumption. However, a study of the local market indicates that there is no market potential for mats and baskets. Hence training in these skills would not lead to substantial income generation for women as stipulated in the scheme.

TABLE : 12

UTILISATION OF AMENITIES PROVIDED AND DESIRED AT HOUSEHOLD BY MAIN  
OCCUPATION OF THE PRINCIPAL ADULT FEMALE EARNER - MAIDAN VILLAGES

Main Occupation of the Principal adult female earner	Household work		Cultivators		Agr.Labourer		Pl.Labourer		*Others	
	Available	Desired	Available	Desired	Avail- able	Desired	Avail- able	Desired	Avail- able	Desired
1 Help in HH	22	3	87	21	99	24	10	5	9	2
2 Latrine	5	20	7	82	4	114	-	17	-	9
3 Bath Room	15	18	36	63	21	89	2	17	4	6
4 Access to Fuel	27	3	77	27	86	39	12	5	5	6
5 Access to DR WAT	34	2	87	29	103	21	13	4	8	-
5 Small Saving Scheme	8	20	16	62	34	65	3	11	4	4
7 Fair Price Shop	19	14	50	37	64	48	2	15	5	-
8 Child Care Facilities	10	12	39	42	50	49	7	10	-	4
9 Hospital	6	25	13	76	10	100	3	12	-	9
10 School	34	-	101	3	16	-	15	-	10	-
11 Roads	31	4	83	16	10	6	15	-	1	1
12 Transport	19	8	68	13	9	16	14	-	-	1
13 Electricity	12	16	44	43	3	66	4	8	-	6
14 Flour Mill	10	5	50	6	61	10	3	4	-	1
15 Post Office	8	5	31	7	37	12	8	-	-	-
16 Mahila Mandal	4	8	27	31	26	40	1	3	-	2
TOTAL	264	163	806	558	999	694	112	111	7	51

Other Occupations Include: 00, 10, 67, 74, 75, 77, 79, 81, 99  
Refer to NSS Occupation code list given in Volume II Appendix 6

TABLE : 13  
DISTRIBUTION OF HOUSEHOLDS - AGAINST TRAINING FACILITIES UTILISED - BY MAIN  
OCCUPATION OF THE PRINCIPLE ADULT FEMALE EARNER OF HOUSE HOLD -MAIDAN VILLAGES

Main Occupation of the Adult- Female Earner	EXISTING SKILLS														TRAINING DESIRED													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1	2	3	4	5	6	7	8	9	10	11	12	13	14
House Hold 1 Work	1	-	-	-	-	-	1	-	-	-	6	-	-	1	-	2	-	1	3	1	16	-	13	26	19	-	-	-
Multivator 61	1	1	1	-	11	-	4	-	-	4	22	-	-	4	8	2	-	3	9	1	51	5	36	7	65	4	5	7
Ag.Labour 63	7	-	-	-	8	-	4	-	-	1	23	-	-	3	17	9	8	15	4	21	3	27	7	70	5	6	4	
Pl.Labour 64	1	-	-	-	1	-	-	-	-	4	-	-	-	-	-	-	-	1	2	-	6	-	6	1	11	-	-	-
Others*	-	2	-	1	4	-	-	-	-	1	2	-	1	1	-	-	-	-	2	1	2	-	4	-	7	1	1	1
Total	10	3	1	1	24	-	-	-	-	6	57	-	-	1	8	25	13	2	11	32	7	120	8	96	193	17	13	12

\*Other occupations include : 00, 10, 26, 36, 67, 74, 75, 77, 81, 96

Refer to NSS occupation code list given in Volume II Appendix 6

Refer to skills listed 1 to 14 in Volume II Appendix 6A

TABLE : 34

DISTRIBUTION OF HOUSEHOLDS - AGAINST - TRAINING FACILITIES UTILISED - BY MAIN OCCUPATION OF  
THE PRINCIPLE ADULT FEMALE EARNER OF THE HOUSEHOLD - MALNAD VILLAGES

BLOCK : CHICMAGALUR

Occupation of the Adult Female	Existing Skills														Training Desired												
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1	2	3	4	5	6	7	8	9	10	11	12	13
House Hold work	-	-	-	-	-	-	2	-	-	1	1	-	-	1	1	1	-	-	3	-	3	-	2	7	3	2	1
Cultivator	2	1	-	-	-	-	-	-	-	-	2	-	-	-	1	-	-	-	-	-	3	1	3	2	1	-	-
Ag. Labourer	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1	1	-	3	1	4	7	9	-	-
Pl. Labourer	4	1	-	-	1	-	-	-	-	-	4	-	-	-	5	2	-	1	8	-	19	2	17	35	39	8	3
Others*	1	-	-	-	-	-	1	-	-	1	1	-	-	-	1	-	1	-	-	2	-	-	3	4	1	-	
	8	2	-	-	1	-	3	-	-	2	8	-	-	1	8	3	-	3	12	-	30	4	26	54	50	12	4

\*OTHER OCCUPATION INCLUDE 00, 03, 44, 48, 79

Refer to NSS occupation code list given in Volume II Appendix 6

Refer to skills listed 1 to 14 in Volume II, Appendix 6A

During group meetings in the maidan areas women expressed that any training programme for activities should be conducted during the slack season. Many women also stated that they would prefer to take up tailoring probably because any training for women is identified with tailoring classes held at Mahila Mandals.

In conclusion, it can be stated that the women agricultural labourers from the maidan area are among the poorest in the block. However, there is a larger number of female cultivators in the block who own small tracts of land and also function as agricultural labourers. Therefore, any income generating scheme devised for women should concentrate on these occupational groups. The following section deals with the available resources in the block and identifies the existing gaps. This section also gives suggestions to overcome the short fall in order to promote women's activities, and the integration of women in development.



CHAPTER - III

RESOURCES

Having identified the main occupations of women in the block as well as the main sub-areas in the block and the concentration of the various occupations in each sub-area, the discussion now concentrates on those resources which are relevant to women's needs.

These resources will be examined in relation to the findings as revealed by the village survey. The resources are water, public health, civic amenities, and social welfare schemes. There is a shortage of water in the taluk. Of the 208 inhabited villages, 48 villages and 90 hamlets suffer from inadequate water supply. Compared to the maidan areas, the malnad area does not suffer from acute water shortage because of heavy rainfall. The maidan area on the other hand, is located in the rain shadow area and receives considerably less rainfall.

During the field survey it was observed that the supply of water dwindled during the summer months even though borewells had been sunk. They were quite useless - wells had dried up or the water was unfit for drinking. In addition to this, irrigational facilities for the fields were inadequate. Therefore, the villagers complained of lack of activity during the summer months. Thus for the development of the area it is necessary to have adequate drinking water supplies as well as irrigational facilities. The annual plan of Chickmagalur District of 1981-82 (latest source available), states that minor irrigation is to receive an impetus with an outlay of 65 lakhs. Minor irrigation schemes are advantageous in that they are spread over a larger geographical area with a shorter gestation period of construction. It entails construction, renovation, improvement of tanks, pick-up channels, etc.

The next resource to be examined in the area is

public health. As mentioned earlier, the women in the villages surveyed expressed a desire for the betterment of medical facilities as one of their priority needs. There is only one hospital in Chickmagalur block, located at the taluk headquarters. There are two primary health centres and ten primary health units. There are two family welfare centres, three maternity and child welfare centres, and 110 private health clinics. As of March 1982, the rural population per primary health care centre was 83,473. The expenditure on public health in the block was very low in 1983-84, i.e. only Rs. 3,320/- which was only 0.15% of the total expenditure of the taluk development board, while in 1984-85 there was no expenditure incurred. Therefore, to meet the women's needs it is necessary to have a better coverage which entails a larger outlay on public health facilities.

When questioned about civic amenities, Women in the malnad and maidan areas expressed that they desired the provision of toilet and bathroom facilities for their use, both at home as well as the work site.

While the provision of toilet facilities was one of the priority needs of women, civic amenities received a low priority as indicated by the pattern of the taluk development board. In 1983-84 civic amenities received only 1.4% of the total outlay. In 1984-85 the expenditure upto July 1984, was only 0.32%.

As said earlier, the women felt the need for a creche near the worksite as one of their most important requirements. At present there are only 36 creches (Sishu Vihars), and four women welfare centres with creches attached in the block. The creches or Sishuvihars receive grants from the Taluk Development Board and the Karnataka State Social Welfare Advisory Board. The women's creches are run by the

**Department of Scheduled Castes and Scheduled Tribes.**

Since the taluk is not covered by the Integrated Child Development Scheme, 40 creches indicates an inadequate coverage for the 208 villages in the block. There are 66 voluntary organisations for women in the block. Even this indicates a poor coverage to meet women's needs in the rural areas and shows the need for a greater number of creches and women's voluntary organisation in the villages of the block. From the budget of the Taluk Development Board, it emerged that in 1983-85 only 28% of the sanctioned amount allocated for women welfare centres was spent.

## CHAPTER IV

ACTIVITIES

Viewing the situation of employment of women, particularly in the maidan areas where there are limited employment options due to poor land, two activities were identified that could be utilised for income generation. These activities have been identified for the women in the maidan area because their occupational status is characterised by low wages and seasonal employment. This means they are able to find work only for 6 months. Therefore, horticulture and rope making were identified as feasible activities.

Fifteen villages were covered in the maidan area of the block. Two separate groups of women from poor households who were willing to take up activities under DWCRA were identified during group meetings. It was found that of the two groups in each village, one group was of schedule caste women, and they preferred to remain as a homogeneous caste group under the DWCRA scheme due to the local caste hierarchy. There were three hundred women from the 15 villages who were willing to take up income generating activities under DWCRA.

It was found feasible that out of total of fifteen villages, women in 10 villages could take up horticultural activities and in the other five they could take up rope making.

Horticulture

This activity was identified as there were a number of factors which indicated the feasibility of it becoming an income generating activity for the 200 women in the ten villages.

It is evident from the survey that the majority of the households had marginal landholdings. This holds true for the taluk as well. There a majority of the land holdings are also marginal in size, ranging from 0.5 acres.

1. The women find employment only seasonally, i.e. during the peak agricultural season from June to November/December. Horticulture can be taken up seasonally too as there are several crops that can be grown in the agricultural slack season, from January - June.
2. Horticulture is an activity that requires no additional input of training or a new outlook on the part of women, as it needs traditional agricultural skills.
3. A report prepared by the Lead Bank section for the credit plan states that the climatic conditions of the block have much potential for the development of fruits and vegetables.
4. Since it was necessary to suggest some activity for the slack dry season the investment costs for the Rabi season for one hectare has been calculated.

The following table gives the break up for Vegetables:

Vegetables	Investment per hectare (in Rupees)	Return per hectare (in Rupees)
Tomato	5,200	17,833
Cabbage	5,000	11,465
Brinjal	4,800	17,501
French Bean	4,350	10,715
Carrot	3,980	11,181

Source: Derived from Subramanian K.V. 'Choose the Right Vegetable for Higher Returns' - Indian Horticulture' - January - March 1983.

6. Investment costs include seeds, manure, fertilizer, human and bullock labour, plant protection chemicals and interest on working capital.
7. On examining the credit plan for Chickmagalur District it was found that there was a substantial outlay for horticulture. This is given below:

TABLE - 16

FINANCIAL OUTLAY FOR HORTICULTURE IN CHICKMAGALURDISTRICT 1983-84

Name of Scheme	Out lay in Lakhs Rs.
Fruits Total	0.445
1. Fruit development scheme	0.200
2. Package Programme on citrus	0.190
3. Package Programme on Banana	0.037
4. Package Programme on Mango	0.018
Vegetables	0.600
1. Vegetable development scheme	0.050
2. Vegetable seed farm	0.550
Training in Horticulture	0.225
Buildings (under extension)	0.400
Special component plan	3.300
Tribal Sub-plan	1.900

Source: District credit plan 1983-84 Annual Action Plan  
1983 for Chickmagalur District - Canara Bank Lead  
Bank Section, Chickmagalur.

ROPE MAKING:

Women from five villages in the South East side of the maidan area of the taluk could take up coir rope making, This is a subsidiary activity in relation to agriculture, which is the main activity of women in the block.

1. A substantial part of the South-East side of the area of the taluk is under coconut plantation. This was observed during field visits. Therefore, the raw material, coconut fibre, would be available locally.

2. The main shandy in the block, which was studied carefully was found to have coir rope for sale brought from Mangalore in Dakshina Kannada District.

3. Coir rope making was a subsidiary activity which could be taken up during the slack season, i.e. the summer months. This could be done without displacing women from their main agricultural activities.

4. Coir rope making is a traditional activity and also a home industry. It does not require any excessive mobility on the part of women to undertake this activity.

5. Rope making entails simple technology and does not require any sophisticated inputs for training or manufacturing.

Rope making can be supported by the Karnataka State Central Coir Co-operative Marketing Society Limited, or the Khadi Village Industries Commission.

Based on the survey and the scan of resources, the two activities of vegetable growing and coir rope making were suggested for the block. Both are subsidiary activities that could be taken up during the slack season without displacing the women from food crop cultivation which is their main activity.



CHAPTER - V  
REVIEW OF DWCRE

Section 1

The survey on women's employment indicated certain possibilities regarding activities to be introduced in the Chickmagalur block. Based on this report two major income generating activities-vegetable growing and coir rope making were identified for women to follow. In order to discuss the feasibility of these activities in the taluk, the Institute of Social Studies Trust visited Chickmagalur in September 1984. During this visit, meetings were arranged with the Special Deputy Commissioner, Assistant Project Officer, Block Development Officer, Canara Bank Manager and other lead bank officials.

DWCRA as a Scheme: A major outcome of these meetings revealed that the block officials had already prepared an annual plan (1984-85) for DWCRE activities. They had identified twenty eight activities in all for women. The DWCRE Scheme was taken up as a sub-scheme of IRDP in Chickmagalur District where women were expected to take up income generating activities in order to better their economic status. An amount of Rs. 6 Lakhs had been set aside from IRDP funds for women beneficiaries for the whole district.

DWCRA was a time bound scheme. Three groups under DWCRE were to be started in Chickmagalur taluk in 1983. Since this had not been done, 73 groups have now been identified in the district as a whole for the implementation of DWCRE in 1984-85. The Special Deputy Commissioner had asked for permission to start more than ten groups in the Chickmagalur Taluk. The limit fixed by the Government had been ten groups.

Once the DWCRA action plan had been prepared and the scheme had to be implemented, the BDO's Office started its initial work of village surveys to identify women's groups and to help them start bank accounts with the nearest bank extending credit. So far twelve villages in the taluk had been identified where women had come forward willingly.\* A group of women consisted of fifteen beneficiaries in each village, who were from IRDP families. Women engaged in agricultural and plantation labour were not included in the DWCRA scheme. This was particularly the case in the mainad areas where only a minimum of activities were to be pursued under DWCRA. It was felt that since women were already getting Rs.9.35 per day there was no need to introduce the DWCRA scheme in the mainad areas. Besides, it would also involve drawing them away from their plantation work and further upsetting the labour market. There was also no provision for seasonally employed women under DWCRA. There were several difficulties envisaged in implementing the scheme for these women. There was the problem of loan repayment, especially if the production was not continuous. Moreover, there would have been no continuity in the work of these women.

Problems in Implementation: The discussions further revealed that there were considerable problems involved in starting group activity in the taluk. There was no co-operation among women to start group activity or to maintain this 'group feeling' for DWCRA. The women felt suspicious of each others capability to produce out-put of equal measure.

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\* List of villages with activities is given in Vol.II, Appendix

Moreover, the scheduled castes wanted to remain separate as a group. They were willing to weave mats and prepare broom sticks. However, they wanted the raw material to be supplied to them. They would go and procure it themselves. It was realised that the groups in the villages have to be mobilised, taught, and trained. It was not possible to find already existing groups.

ACTIVITIES:

While discussing the activities suggested by the Institute of Social Studies Trust, it was realised that the vegetables at the standy were grown locally in the area around Chickmagalur Town. Institute of Social Studies Trust, was informed that the bank had extended maximum credit to vegetable growers, and did not think it feasible to extend any more credit especially under DWCRA. Moreover, any land based activities required men and women working together. Institute of Social Studies Trust was further informed that vegetable growing is not feasible in Chickmagalur taluk because there is no land or water facility. On the other hand, even if women were given a working capital to buy vegetables and sell them in the local shandy, it would not work as this would provide work for only one day. Such a scheme would not be feasible under DWCRA.

Regarding coir rope making there was a divided opinion. Some officials indicated that coir rope making was not possible in Chickmagalur taluk because the women were not used to this; they can only make plain broom sticks. It was felt that the coir industry was possible only in Kadur Taluk. However, bank officials felt that coir rope making could be introduced in Chickmagalur taluk to families where the traditional occupation is twisting rope. The technology of twisting rope could be improved by

supplying them with rope twisting machines. This has been done in Kerala, which has a larger output of coir rope than Karnataka.

Pappad and pickle making were suggested activities in the annual plan and activities accepted by some of the surveyed villages. But it is difficult to find a ready made market for them. As a preliminary measure, the DRDS office has thought of creating a market for these items by selling them to Government, and by issuing a government order to institutions like students hostels to buy these items.

Also, the products made by these groups of women could be disposed of either in the local shandy or the Janata Bazar.

According to the officials, the feasible activities that were identified were as given in the DWCRA action plan 1984-85\*. The bank officials had reached favourably to them; they felt that there were existing markets for all these activities. They further suggested that one of the most feasible activities was rabbit meat export. In North Kanara, rabbit farms had been started and they had been successfully exporting the meat. The meat was in good demand both at home and abroad as it was considered a delicacy. This activity therefore could be promoted under DWCRA.

Another feasible activity that could be considered was poultry farming on a small scale. In this activity, the poor women can manage small birds and generate a modest supplementary income. The programme model can be a blend of collective operations and individual enterprise, with income accruing to both the collective group and to individuals. This approach would enable a large number

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\*DWCRA Annual Action Plan 1984-85, DRDS Chickmagalur Dist.

of women to be helped in the taluk, with relatively small donor funding. In a Bangladesh programme, household units of 15-20 cross bred birds have proved economically viable. These birds do not compete with humans for scarce food resources. Cross breeding through the introduction of exotic cocks can succeed if a central farm executes and monitors the breeding programme. Cross bred eggs can then be hatched by indigenous hens at the village level. The women can then find a way of marketing the eggs and the birds. Backyard poultry projects have also succeeded in India, as in the case of a CARE project in selected Kerala villages where 30 eggs were distributed to each rural woman and hatched by the families. The women functioned as a group for certain operations, while the rearing was conducted individually. Backyard poultry projects appear to be a profitable activity for generating supplementary income because family labour is not included in large computations. Small household poultry units based on scavenging require very little outlay on chicken feed. This keeps the cost low, but might affect productivity.

Banks did not find it feasible to finance any families for purchase of livestock. There was a feeling among some officials that the banks were under-financing the scheme. The income generated from these milch animals was used for feed and otherwise absorbed by the family. There is, therefore, no money left to repay the loan. Therefore, a system of supplying cross bred animals would be feasible. It was felt that if the banks could extend credit for at least 50 animals in a village/area then the District Rural Development Society (DRDS) could start a milk route.

#### Extension of Credit

The bank officials informed the Institute of Social Studies

Trust that contact between the women and the bank was established by the DRDS and BDO functionaries. Representatives from voluntary agencies would also have an important part to play in the implementation of the programme. The trainees are to be from the voluntary agencies. The anganwadi teachers have been recruited from Kadur Block to work as Gramsevikas in the DWCRA Blocks of Chickmagalur and Kadur taluks. Their job is to visit the villages, study the feasibility of different trades, enlist women in a group and conduct a survey of children below five years of age.

## Section II

The Block plan exercise was undertaken to provide the DWCRA scheme some initial guidelines on the organisation of women, activities to be promoted, and the infrastructure to be developed. The Block plan was, therefore, formulated by a systematic approach with group meetings and questionnaires canvassed at the household and village level and also with a scan of the Block's resources and infrastructure.

It was further revealed during discussions with the Block officials, that though the names of adult women were entered for the DWCRA scheme, the younger girls of the household would benefit from this scheme by engaging themselves in the DWCRA activities. So, the possibility of 'benami' beneficiaries exists.

The selection of these women was also from families where the women volunteered, and the question is whether these women are not usually more aware than other women from the poorest households who are the target group of DWCRA.

Employment: When examining the 28 activities suggested under DWCRA, it can be seen that there are very few agriculture related activities (only 3). The activities suggested do not draw on the women's traditional agricultural skills. The ISST survey shows that the majority of the women are engaged in agriculture, either as labourers or cultivators, which shows that their traditional skills have not been tapped under DWCRA.

Though many women are engaged as agricultural labourers in Maidan areas, they have not been included in the DWCRA scheme. These women agricultural labourers are able to secure employment only seasonally but the DWCRA scheme does not provide any activities for seasonally employed women, whereas the Institute of Social Studies Trust has taken into account the seasonal employment of women and suggested appropriate activities.

Training: The training input for DWCRA has to be evolved from the state level and this has yet to be started. The various aspects of training have not been marked out as yet, inspite of the state level conference being held in July 1983.

At the other level, for women who are to become beneficiaries of DWCRA - the training programme has not been started as yet. The women are also being given trades which are new, and which require training in some of the skills. There is no mention of the training programme before the women start on their new activities.

Market: Though the banks and the block officials feel that the markets for these products at the local shandies, perishable food products pose a particular



marketing problem as these products face intense competition in the open market. Hence, these products will be given to district level institutions like hostels, etc. which will be guaranteed by a Government order. But if the district level institutions fail to pick up the food products then they will be dumped. Another draw back with this, as mentioned by a senior district official, is that there is a sanction of only Rs.100/- per student per month towards expenses for boarding and lodging in these hostels. So luxuries like pappads and pickles cannot be bought regularly from the DWCRA women. Other problems were also mentioned by the block officials. A particularly serious one was that there was a lack of any group bonding among the women. Many women had expressed that they would like to take up activities on an individual level. ✓

The other major problem expressed by the block officials, especially by the gramsevikas and mukhyasevika, concerned the operation of bank accounts. The block officials felt that the withdrawal of money required too many procedures.

In conclusion, it can be said that employment strategies for women should focus on activities that are durable. The activities suggested under DWCRA by the block level officials are mainly stereotype activities which are home based. A word of caution is therefore, necessary to see that women are not marginalised by these stereotyped activities.

DEVELOPMENT OF WOMEN AND  
CHILDREN IN RURAL AREAS, DWCRA

Preparation of a Plan with  
Focus on Women

BLOCK - CHIKMAGALUR (Karnataka)

VOLUME II

INSTITUTE OF SOCIAL STUDIES TRUST  
"TARANGA" 10TH CROSS  
Rajmahal Vihar Extension  
BANGALORE - 560 080.

VOLUME II

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Vol. II

No. M-23020/28/82-IRD-IV  
Government of India  
Ministry of Rural Development

Krishi Bhavan, New Delhi.  
Dated the 19th Nov., 1983.

To  
The Pay and Accounts Officer,  
Ministry of Rural Development,  
Krishi Bhavan,  
New Delhi.

Sub: Release of first instalment to the Voluntary organisations for preparation of Block level Plan under 'Development of Women and Children in Rural Areas.'

Sir,

I am directed to convey the administrative approval of the President to an expenditure not exceeding Rs.30,000.00 each to the Government of Gujarat, Haryana, Assam, Orissa, Karnataka and Tamil Nadu for preparation of model Block plans under Development of Women and Children in Rural Areas as per details given below:

Sl	Name of the Dist. for which Block Plan is to be pre-	Name of the State Govt.	In favour of the organisa- tion	Total alloca- tion (a) Rs. 30000/- per plan (In Rs.)	First instalment of release of funds during 1983-84 (In Rs.)
1	2	3	4	5	6
1.	Ahmedabad	Govt of Gujarat	Self Employed Women's Association, Ahmedabad,	30,000	15,000/-
2.	Sirsa	Govt of Harayana	College of Home sciences, Agriculture University, Hissar.	30,000.00	15,000/-
3.	Karbialongg	Govt of Assam	People's Instt. for Development & Training, New Delhi.	30,000.00	15,000/-

Sl. No.	Name of the Dist. for which block plan to be prepared	Name of the State Govt.	In favour of the organi-sation	Total allocation of Rs.30000/- per plan (In Rs.)	First instalment of release funds during 1983-84 (In Rs.)
1	2	3	4	5	6
4.	Bhubaneswar	Govt of Orissa	National Instt of Social work, Bhubaneswar	30,000/-	15,000/-
5.	Chickmagalur	Govt of Karnataka	Instt. of Social Studies Trust	30,000/-	15,000/-
6.	Periyar	Govt of Tamil Nadu	Avinashlingam Home Science, College, Coimbatore	30,000/-	15,000/-

2. I am further directed to convey the sanction of the President to the payment of Rs. 15,000/- (Rupees Fifteen Thousand) each to the Govt. of Gujarat, Haryana, Assam, Orissa, Karnataka and Tamil Nadu as the first instalment of grant towards expenditure on the implementation of the above noted project during the Year 1983-84. Second instalment of grant will be released only after the first instalment of Rs.15,000/- has been utilised and the Govt. of India is satisfied about the progress of implementation of the Project. The progress report is to be sent duly verified by the concerned State Governments.

3. The State Govt. is also required to furnish this Ministry a statement of audited expenditure incurred under the project.

4. The grant is towards plan expenditure and will be subject to the conditions laid down in the guidelines and orders that have been issued from time to time by the Govt of India. Specifically it is subject to the conditions set forth in Annexure I to this letter.

5. The expenditure will be debitable to the Demand No.76 Ministry of Rural Development-Major Head '360' F Grant-in-aid to State Govt. F.2 Grants for Central Plan Schemes F.2 (5) - Agriculture - Other Grants F.2(5) (4).UNICEF assistance under Development of Women and Children in Rural Areas (DW CRA) 1983-84 (Plan). Funds will be provided by re-appropriation.

6. The amount shall be credited to the Secretary incharge of Rural Development to the Govt. of Gujarat, Haryana, Assam, Orissa, Karnataka and Tamil Nadu through Reserve Bank of India, Central Accounts Section, Nagpur as per procedure laid down in the Ministry of Finance, Dept. of Expenditure vide their O.M. No. 2(45)76-SC, dated 30th August, 1976.

7. This sanction issues in exercise of delegated powers in consultation with Finance 1 Section vide their U.O. NO. 1735/F.I/83, dated 1.11.1983.

Yours faithfully,

Sd/-

(VIBHA PURI)

Under Secretary to the Govt. of  
India.

Copy to:

1. Finance Secretary to the Govt. of Gujarat, Haryana, Assam, Orissa, Karnataka and Tamil Nadu.
2. Secretary in Charge of Rural Development, Govt. of Gujarat, Haryana, Assam, Orissa, Karnataka and Tamil Nadu.
3. Reserve Bank of India, Central Accounts Section, Nagpur..
4. Planning Commission, Yojana Bhavan, New Delhi.

Sd/-

(VIBHA PURI.)

Under Secretary to the Govt. of India

Copy to:

Smt. Devaki Jain,  
Institute of Social Studies,  
5, Deen Dayal Upadhyaya Marg,  
New Delhi-110002.

/Copy/

G.L. BAILUR  
Joint Secretary (IRD)

Government of India  
Ministry of Rural Development,  
Krishi Bhavan,  
New Delhi, May 6, 1983.

D.O. No. M23020/28/82-IRD, IV

Dear Shri Sankaranarayana,

You are aware that the Ministry of Rural Development in collaboration with the State Governments and UNICEF has launched a scheme of Development of Women and Children in Rural Areas to be implemented during the current plan period. Preparatory steps regarding the implementation during the current plan period. Preparatory steps regarding the implementation of this scheme has already been taken by the concerned Departments of the State Governments. In this connection, this Ministry has identified a few institutions which could take up the preparation of block plans in limited areas related to the scheme of DWCRA which could serve as a model to other blocks. Institutions identified and the States where this planning will be undertaken are given below:

Name of the State	Agency	District/Block
Gujarat	S E W A	Dholka block Ahmedabad District
Bihar	Xavier Institute of Social Studies	Hazaribagh (to be confirmed)
Haryana	College of Home Sciences, Agricultural University, Hissar.	Sirsa
Assam	P I D S T	Bokajan Block, Karbialong Chickmagalur
Karnataka	Institute of Social Studies Trust	
Tamil Nadu	Avinashlingam Home Science College, Coimbatore.	Periyar
Madhya Pradesh	Centre for Economic & Social Studies	
Himachal Pradesh	Social Work Research Centre,	Jagjitnagar
Orissa	Niswass	Bhubaneswar
Maharashtra	Centre for Development Studies & Activities.	Pune



These institutions were identified as a result of discussions and consultations with various voluntary agencies having knowledge and expertise in the field. The agencies selected the State where they would undertake this exercise. Representative of these agencies have been advised to get in touch with you and the district agency where this work would be undertaken.

You are requested to kindly give them necessary help and guidance in this regard. A copy of the minutes of the last meeting held with the representatives of these agencies is also enclosed which will explain the purpose and the suggested modalities of preparation of block plan.

With regards,

Yours sincerely

Sd/-

(G.L. Bailur)

Shri M. Sankaranarayana  
Secretary, Rural Dev. & Co-op.,  
Government of Karnataka  
Bangalore.

Copy to:

Smt. Sobha Jayashankar,  
Institute of Social Studies Trust,  
5. Deen Dayal Upadhyay Marg,  
New Delhi.

/Copy/

ANNEXURE 1

Conditions referred to in Paragraph 4 of the letter

1. The plan will be prepared with a focus on the women in the disadvantaged group in the context of the scheme of DWCRA. This plan will be based on household survey of minimum of 200 households.
2. This plan will be ready by December, 1983.
3. The grant will be utilised only for the purpose for which it has been sanctioned and shall not be diverted for any other purpose.
4. The State Govt./Project holder shall furnish regular periodical reports about the progress of the project and such other reports and statements as may be prescribed or called for by the Govt. from time to time.

The payment sanctioned is provisional and subject to adjustment on the basis of audited figures of expenditure in terms of Ministry of Finance vide letter No. 2(10)P.II/60 dated 19.10.1964.

/copy/

A P P E N D I X - 2

DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS, DWCRA

Preparation of a Plan with Focus on Women  
Block Chikmagalur (Karnataka)

- A Proposal

27TH SEPTEMBER, 1983

INSTITUTE OF SOCIAL STUDIES TRUST

5, DEEN DAYAL UPADHYAY MARG

NEW DELHI 110 002

Development of Women & Children in Rural Areas, DWCRA  
Preparation of a Plan with Focus on  
Women, Block Chikmagalur (Karnataka)

- A Proposal

1. Background:

Government has recognised that IRDP, the Integrated Rural Development Programmes operated at an Area level (Block), as it is, has not been able to reach women and cater to their pressing economic and social needs.

To overcome this lacunae, Government has initiated a special scheme (DWCRA) which focusses on the development needs of women and children in the rural areas, within the framework of IRDP.

2. Objectives:

The objectives of the DWCRA scheme are:

- a. Assistance to individual women to take advantage of the facilities already available under IRDP:
- b. Where individual women are found to be incapable of taking advantage of these facilities organising women in homogeneous groups to take up economically viable activities on a group basis.
- c. Providing necessary supportive services to women of the target group in terms of provision for caring of children while the mothers are at work, provision of working conveniences, suitable appliances etc., so that they could improve their efficiency and reduce the drudgery.
- d. Organising child care facilities to provide for security, health care and nursing of the children at NREP work sites.

3. Strategy

The strategy proposed is to prepare a component plan (within the IRDP) for enabling women already engaged in various income generating occupations to obtain incremental income. This is sought to be achieved through (i) strategic support for their economic activity as also (ii) providing child care and other relevant services in order to reduce avoidable pressures on women's time and energy.

It is also proposed to encourage and aid new income-generating ventures where necessary and feasible to reach women who are without any means of support or where traditional occupations may be facing out.

To avoid pitfalls observed in previous efforts, the plan exercise will attempt:

- i a wide spatial coverage,
- ii start with poorer women,
- iii organise them in effective groups (by occupation or area or both as appropriate) for sustained endeavour which provides full scope for the initiative and ideas and;
- iv give primacy in its economic projects to local consumption and to establishment of linkages with local marketing structures such as village haats and fairs.
- v relate the component plan for women to the overall official block/district plan/credit plan, for consistency

4. Methodology

a) General

Methodology to be adopted has been guided by three aspects of the plan (i) content of the plan, (ii) its relevance and practicability for the poor and (iii) phasing of development action.

In terms of content of the plan, the methodology proposed is intended to capture the main occupations in which the poor especially women among them are engaged and particularly from those sub-areas in the block which are relatively backward; it is intended to cover about 30 groups of women in the Block.

To ensure relevance and practicability and participation, reliance will be essentially on primary collection of information, insight and views on the nature and direction of development intervention/input, through individual and group discussions with poor women across main occupations and across sub-areas in the Block. This will constitute the core of the Plan. The Plan will take into account available schemes, resources, infrastructural facilities, institutions - Government and non-government. It will distinguish between immediate steps requiring minimum intervention/inputs/infrastructure on the one hand, medium or longer terms steps requiring a substantial build up of support and services on the other.

b) Main steps

1. For increasing income and employment in existing occupations:

- 1.1. Identification of the main occupations of women in the block.
- 1.2. Identification of the main sub-areas in the Block and the concentration of the various occupations in each sub-area.
- 1.3. Identification of the poorest women workers by occupation and sub-area.
- 1.4. Identification of the main characteristics of selected occupations - by occupation (Production of goods or services); income from it; nature of employment (seasonal regular, self-employed, household labour, wage labour) mode and means of production sources and strength of

demand/self competition, local, any other, major raw materials (Local or otherwise)/ productivity, prospects and problems, Based on this-preparation of occupation-wise profiles and sub-areawise projects and supporting services necessary to sustain individual projects.

- 1.5. Identification of gaps in minimum needs and other essential services (education/health/drinking water/housing electricity/roads/child care/availability of credit and access to fuel and public distribution system) which are hindering women from productive use of their time; and suggest remedial steps.

Identification of existing resources, programmes and services, available in the block specially those serving or likely to serve women's economic and social needs will be identified. Similarly, existing infrastructure, institutions and functionaries in the block specially those serving women's economic and social needs and likely to serve will be identified.

The appropriateness and inappropriateness of the above for promoting 1 and 2 category schemes will be identified with marginal additions, improvements redeployment where necessary.

#### 5. Plan

All the above will be integrated into a consistent plan with phasing and implementation strategy including the steps for organisation of groups and training of group members and leaders on the one hand and implementation of projects on the other.

#### 5. Schedules

General experience shows that <sup>a</sup>number of the occupations are clustered around selected villages and often about 10-15 per cent of the villages account for about 60 to 70 per cent of the non-farm workers. It is proposed to identify such clusters out of the 216 inhabited villages in the block. According to the district credit plan there are about 15 clusters in the block which have good credit 'absorptive'

capacity. This is likely to be based on the pattern of economic activity both for males and females. About 10 to 12 clusters relevant from women's view point will be identified including some from out of the 15 credit-clusters. In these clusters a census will be carried out of all the non-farm women workers as per a draft Census Schedule.

Based on the census, a small representative sample of workers in different occupations will be drawn for collection of detailed information through an intensive Schedule.

This would facilitate the preparation of an overall economic profile of the occupation with details of its different aspects necessary for formulation of a plan of action.

Survey of Village Haats will as per a Marketing Schedule

Benchmark Survey of selected households will be as per a Household Schedule

All the Schedules will be suitably revised after pretesting in the field.



Appendix - III

METHODOLOGY

In preparing the block plan, ISST based its methodology on a few assumption such as the form of the plan should be on women from the economic and socially least privileged class. Moreover whatever plan are designed it should be useful to large number of such women.

The criteria for the selection of a block for the plan was poor land, high female participation rate, low employment options and intensity of scheduled caste. These criteria were to be found in the Chickmagalur Block. In chickmagalur, poor land is evident in the existence of the maidan area while female participation rate is significantly high in the malnad areas in the block. More over, poor land has also led to low employment options. Altogether the block has a high intensity of scheduled caste compared to the percentage of scheduled caste population in the district and the State.

**CONFERENCES:**

Prior to the household survey ISST participated in the following conferences:

- (1) A State level workshop on Development of women and Children in rural areas under IRDP in collaboration with UNICEF held in June '83.
- (2) As a fellow up to this, a one day District level workshop with UNICEF aid on Development of women and children in rr rural areas organised in Chickmagalur in August '83.

**MEETING WITH OFFICIALS:**

Attendance at this workshop was followed by the ISST team paying a preliminary visit to Chickmagalur in November '83 to collect secondary information for the

preparation of a block profile. It was also to visit some of the villages and have group meetings with the women this visit was essentially to get a feel of the villages and to know the infrastructural facilities available there. The team had informal meetings with the district officials to draw up a programme for the visit to the villages. It was decided that during the preliminary visit the team would visit 5 villages. The five villages visited were (1) Hosahallipet (2) Tallihalla (3) Avathi (4) Billekallahalli and (5) Lakhya. Of the five, three were in the malnad area and two in the maidan area.

This preliminary visit led to the preparation of a research design.

SELECTION OF VILLAGES :

It was decided in the research design that the selection of the villages for the study would be done on the basis of solid economic criteria in malnad and maidan areas.

- 1) More weightage will be given to the villages in the maidan area because of poverty as compared with the malnad area. ( This was evident through preliminary visits to the villages in the maidan area. Talks with the officials and the fact that income is higher in the malnad area where there are coffee plantations).
- 2) Interior Village
- 3) Close to the road
- 4) Size of the village
- 5) Concentration of scheduled castes
- 6) Occupational Groups
- 7) Non-farm activities
- 8) High work participation of women in the area
- 9) Out of a total 216 villages, 25 villages were to

be selected. Of these eight were to be in malnad area and seventeen in the maidan area. This forms a 10% sample of the total number of villages.

It was decided to take 10% of the total villages because it is representative of the block and is large enough to give a clear idea of range of variation within the block.

#### SELECTION OF HOUSEHOLDS

It was decided to take a stratified random sample of 400 households over five categories of asset, income, education, occupation and caste. The sample was to be stratified according to the DRDS listing of households on the basis of landholding. Since DRDS did not take non-farm workers into consideration, a purposive sampling technique was to be used to identify such workers. To test the reliability of the DRDS listing, five villages from the block were to be randomly selected with the help of some of the local investigators. The ISST members were to visit the block to copy the entire work of houselisting. A cross check of some of these households was to be made by the team. If the DRDS listing was found to be accurate then the entire sample was to be based on it.

Since the sample was to be based on some prior testing the ISST team also looked around for other agencies that would have such listing. It was found that the village listing prepared by the village accountant was more complete in terms of coverage of households. Therefore, it was decided to base the sample on this listing. The team also met the village accountant to get a house testing of the villages, consisting of information such as name of the household head, landholding, total members in the household, approximate annual income and occupation. Initially, the village household listing had been obtained from the village accountants for two villages only. They were Uddebornahalli in the maidan areas and Hossahallipet in the malnad area. In Uddebornahalli, the households were selected on the basis of (a) landholding (b) income and (c) caste. However, in the second village,

Hosahallipet the houestesting gave inaccurate information about landholding and income. Realising the unreliability of the listing, provided by the village accountant, it was decided to abandon the selection of the sample based on house-listing, instead it was decided to select the house holds based on caste, occupation and the criterion of poorer households.

Field Visits to Chickmagalur :

Altogether the ISST team visited chickmagalur three times. The second visit was to discuss about the selection of the villages to be undertaken for the study. The team requested the officials to list about twenty five to forty villages according to the criteria mentioned in the research design. The block development office gave a list of 36 villages which were backward for consideration of the study. The team also visited four villages, two in malnad and two in maidan area to protest the questionnaire. The remaining visits were for field.

Because of the cost and time factor only twenty villages were elected from a list that had been earlier furnished by the BDO'S office, instead of the original twenty five. The villages were selected from the malnad and maidan areas of the block. Preliminary observation showed that maidan areas were dry and barren with limited opportunities for employment. Hence fifteen villages of selected samples were in the maidan area whereas only 5 villages in the malnad area were selected, where there was adequate employment available on the plantation.

	<u>Maidan</u>	<u>Malnad</u>
1.	Bechanahalli	Anoor
2.	Billekallahalli	Hasahallipet
3.	Belwadi	Jakanahalli
4.	Chikkegooja	Talihalla
5.	Dasarahalli	Sirivase
6.	Vadihalli	
7.	Hiregonja	
8.	Hireko ale	
9.	Lakya	
10.	Malalu	
11.	Marle	
12.	Muguluvalli	
13.	Mathavara	
14.	Sindigere	
15.	Uddebornahalli	

There were eight teams from ISST comprising one ISST member and a local investigator. The investigator were given one day orientation on the axis of the study and administering the questionnaire. It was decided to cover 400 households spread over the twenty villages.

Field Enquiries :

In order to ensure that the benefits of planning reach the needy women it was considered necessary to identify clusters of occupations where women are found. It was then necessary to identify to what category of worker the women belonged to whether they were self employed, wage earners or unemployed. With this end in view a three stage questionnaire was administered. It was (a) seeking information from knowledgeable persons in the area (b) seeking information from the officials and (c) seeking information from the potential beneficiaries of diverse kinds. Consequently, schedules were canvassed at the village and household level.

The village schedule was to have been canvassed either with the panchayat chairman or some knowledgeable person to bring out information in village infrastructure such as the (1) population of the village (2) total number of households (3) total number of literates and illiterates (4) land utilisation (5) distribution of landholding (6) irrigation (7) drinking water (8) cropping pattern (9) communication in the village (10) total livestock population (11) education (12) financial utilisation (13) Medical facilities (14) labour force and (15) special programmes in operation. Since the officials were not available during the team's visit, the questionnaire was left behind with the mukhayasevika with a request that they be sent to the Institute duly filled.

Household schedules were canvassed to the household head and with the female of the house. General household questionnaire contained information on (1) asset (2) occupation and income (3) expenditure (4) education (5) housing (6) health (7) indebtedness (8) self employed women and amenities relating to the household and worksite. For such households that are engaged in non-farm activities an additional questionnaire was administered which contained information on the type of occupation, availability and use of raw materials, production, marketing and problems in each of these areas.

Prior to starting the survey, the team had drawn up a programme of their visit to the selected villages in consultation with the block officials. The team visited one to two villages a day. On the day the team was scheduled to visit the village, mukhyasevika/gramsevika appraised the respondent and other members of the household of the purpose of the visit, aims of the study etc. to establish a rapport with them.

In each village groups of women were identified on the basis of caste and occupation. It was, however, very difficult to identify groups of women in the malnad areas because of scattered houses and the fact that most of the women were

away on plantation work. A check list for group discussion was prepared. The group discussions were structured around the objectives of the block plan. That is, to discuss the most appropriate economic activity that they can take up. The names of the women who were interested in taking up activity were also noted.

### Block Profile

The overall profile of the block based on secondary data was assembled for an overview of the economic and social development status of the block. The information included (1) physical feature of the block (2) population, caste and literacy (3) infrastructural facilities in the block such as transportation, communications and electrification (4) land utilisation pattern (5) cropping pattern (6) occupational pattern (7) types of industries and commercial banks.

### Data Processing

On return from the field the schedules were scrutinized, analysed and tabulated. Analysis of data involved considerable time. The main characteristics used for analysis of the data were (a) asset category of the household (b) caste category of the household (c) annual income of the household and (d) main occupation of the principal adult male/female earner of the household. Based on this analysis, several tables were prepared. Some of these tables are presented in the body of the report and some others in Annexure 7, Volume II.

APPENDIX -IV

BLICK PROFILE

Chickmagalur is one of the seven blocks in Chickmagalur District, Karnataka State. It is bounded in the North by Shimoga District, in the South by Hassan District and in the East by Chitradurga District and towards the West lies the coastal District of Dakshina Kannada. The District is situated towards the South Western part of the State and to the North West of Bangalore. On the western part of the district lies the western ghats, the district is divided into the malnad area and the maidan area: the former comprised plantation land and the latter dry land area in the plains.

Chickmagalur block has a total population of 2,27,518 with 1,66,945 people living in rural area and 60,573 people living in urban area. The rural population being higher, the percentage of rural population to total population is 73.38% and the percentage of urban population is 26.62%. The percentage of urban population is the highest for chickmagalur taluk in the district as chickmagalur town is the largest in the district. Consequently chickmagalur taluk has the lowest percentage of rural population in the district. Chickmagalur taluk has one of the highest number of scheduled caste population in the district. The block has about 20% scheduled caste population whereas the district has 18%. The block shows a higher incidence of scheduled caste population than the State as a whole, which has a 15.06% compared to the block's 20%.

Agriculture is the major occupation of the area. Plantation is an important activity of the area as 23,538 hectares of land are under coffee plantation.

In 1981-82 there were 208 inhabited and 45 uninhabited villages in the block. Tanks, Canals and Wells are the important sources of irrigation in the area.



(The net area irrigated during 1981-82 is 2,287 hectares by canals, 5,364 hectares by tanks, 201 hectares by wells and 797 hectares by others). The total area irrigated is 3,709 hectares.

Land:

The total geographical area of the block is 1,63,052 hectares. The net sown area in the block is 59,121 hectares which constitutes 82% of the total cultivable area of 71,659 hectares in the block.

A considerable amount of land is covered by forests in the block- which is almost 47,474 hectares. Fallowland is as little as 6,191 hectares. Irrigated land comprises only 55 hectares.

TABLE

Land Utilisation	1981-82
Type of Land	Area in Hectares
Forests	47,474
Land put to non-agri use	6,171
Barren & uncultivable land	7,435
Misc. Trees	5,995
Cultivable waste land	6,347
Fallow land	6,191
Net area sown	59,121
Total cultivable area	71,659
Irrigated land	55,000
Unirrigated land	2,243

Cro ping Pattern :

Out of the total cropped area of 55,753 hectares, 43.66 percent of the area is under cere as and only 5.19% is under pulses. The distribution of areas under all food crops is 48.23 percent of the total cropped area is under coffee. In chickmagalur rice is grown on 13,859 hectares, Ragi on 8,228 hectares and Ka ar on 2,237 hectares.

Rice is grown on terracted paddy fields in malnad areas a for mostly one crop. Ragi is confined to the maidan area in the block.

The other important non-cereal food crop grown are cocunut (947 hectares,) sesame (832 hectares) chillies (667 hectares) corriander (501 hectares) sugar cane (422 hectares) and betel-nuts (264 hectares).

Education :

Chickmagalur Taluk ranks 4th in the district in regard to literacy, at 44.4 percent. The male literacy rate is at 52.7% and female literacy rate is at 35.7%. The taluk has the highest rural literacy rate at 53.6% and an urban literacy rate at 63.43% which ranks third in the district.

LITERACY RATES 1981-82

Taluk	Total	Male	Female	Rural	Urban
Chickmagalur	44.4	52.7	35.7	53.6	63.4
Kadur	39.2	50.1	27.8	37.1	49.8
Koppa	48.2	56.2	40.0	46.5	72.6
Mudigere	42.1	50.1	33.2	28.2	67.6
N.R.Pura	40.0	53.5	44.8	46.7	67.7
Singeri	56.3	63.9	48.2	53.1	76.6
Tarikere	40.3	52.9	32.9	39.9	58.0
District	43.5	52.5	34.1	39.9	60.2

Chickmagalur taluk has the highest number of primary and secondary schools in the district second only to Kadur. There are 294 primary schools and 21 secondary schools in chickmagalur taluk whereas kadur taluk has 304 primary schools and 27 secondary schools.

Again, chickmagalur, block has the second highest numbers of trained and untrained teacher (674 and 74 respectively) in the district. The teacher pupil ratio is 1:41 in the taluk, where as in the district it is 1.37.

The highest number of students enrolled in class 1 to Class VII found in Chickmagalur taluk of the district at 37,392 in 1981-82

#### LANDHOLDING.

There were 24,131 landholdings in the block. However, much as 45.63 percent of the landholdings were less than one hectare. Holdings between one hectare and 2 hectares accounts for about 22.29 percent of total holdings. There were 3,110 holdings between 2.3 hectare and for 3- 7.5 hectares there were 3493 holdings which is 14.47 percent of the total holdings. The number of landholdings between 7.5 - 20 hectares is 973 and only 163 holdings are about 20 hectares which comprises 0.67 percent of the total landholdings. On the whole it can be seen that the landholding pattern in the block indicates that the majority of landholdings are of marginal landholdings (45.63% which is less than one hectare). The large landholding can be found in the malnad areas which has large holdings under coffee plantations. The pattern of land holding is given in the table below.

Landholding Pattern in Chickmagalur Taluk

Size of Land Holding	No. of Holding	Percent of Total Landholdings.
Less than one hectare	11,012	45.63
Between 1-2 hectares	5380	22.29
Between 3 -7.5 hectares	6603	27.36
Between 7.5 - 20 hectares	973	4.05
Between 20 -50 hectares	163	0.67
Total	24,191	100.00

SOURCE : Taluk Wise Plan Statistics, Chickmagalur-Taluk.

WorkForce :

A Worker is defined as a person whose main activity is participation in any economically productive work by his physical & mental activity, work being inclusive of not only actual work but also effective supervision and direction of work. According to 1981-82 talukwise statistics only 39.42 percent of the total population of the block formed the workers. Cultivation accounted for only 29.31 percent while others emerge as the single largest labourers who account for 11.53 percent of the workforce. Marginal workers comprise only 6.05 percent of the total workforce in the block. The occupational pattern of workforce for the whole district is given below (See page 5 a).

Artisans;

The Economic Adviser's Division carried out a survey in 1985 of artisans. Among the Taluks, in Chickmagalur District, Kadur Taluk has the highest number of artisans in the district. Infact Kadur taluk has a higher concentration of all the predominant artisans. In Chickmagalur Taluk, the largest category of artisans are the shepherds who comprise 36.03 percent of the total workforce in the taluk. Though Chickmagalur taluk has shepherds as the most predominant category of artisans, Kadur has a significantly higher number of shepherds at 2,134.

(SEE TABLE ON ARTISANS ON PAGE 5 (b))

Voluntary Agencies:

Apart from voluntary organisations based on Chickmagalur towns, there are other voluntary organisations in the taluk like Mahila Samajas (or mahila mandals), Mahila Kendras, Yuvati Mandals, Sishu Vihars and Tailoring centres. It can be seen that for 208 villages, the coverage is almost 50% i.e., there are 102 voluntary organisation for 208 inhabited villages. However, the important voluntary organisation that need interest is, are the mahila samajas and the sishu vihars which have a direct relevance to the focus of the block plan. There are only 35 mahila samajas and Kendras and 36 sishu vihars for 208 villages since Chickmagalur taluk is not covered under the ICDS, it seems a poor coverage to meet the needs of nutrition and child care in the taluk.

Voluntary Agencies in Chickmagalur Taluk

<u>Name of Agencies</u>	<u>No. of Institutions</u>
Mahila Samaj	32
Mahila Kendra	3
Yuvati Mandal	16
Sishuvihar	36
Tailoring Centre	15
<hr/> Total	<hr/> 102

Postal Facilities:

There is one post office in Chickmagalur block. There are 58 sub-offices and one telegraph office. The population served per post office is 3,923 as of 1981-82. In the district, Chickmagalur taluk has the largest population per post office.

Transport:-

The total road length existing at the end of 1981-82 is 1,343 kilometres of which 421 km. is surfaced and 922 kms. is unsurfaced road. There is only one village which is not connected by a road. Chickmagalur taluk has the highest extent of surfaced and unsurfaced road in the district.

Rural Water Supply:-

In the 208 inhabited village 48 villages suffer from inadequate water supply. Similarly 90 hamlets suffer from inadequate water supply. It ranks fifth among the block in the district in inadequate water supply. About 25 borewells have been sunk. Piped water supply has been completed in 21 villages. Chickmagalur block is the third highest among all the block in the district where piped water supply has been completed.

Financial Infrastructure:-

Chickmagalur has the highest number of commercial and cooperative banks in the district. There are 18 commercial, 7 co-operative bank and the pop. served per Bank is 9,101 in Chickmagalur taluk. This is significant in comparison to the Karnataka figure and the all India figure. In Karnataka State the population served per bank is 11,000 whereas for all India it is 17,000.

Health:

There is only one hospital in Chickmagalur Block, located at the taluk headquarters. There are 2 primary health centres and 10 primary health units. Altogether the total no. of allopathic and non-allopathic institutions are 16. There are two family welfare centres, three maternity and child

welfare centre and 110 private health clinics. Rural population per centre for primary health centres is 83,473 as of March 1982, this being the second highest in the district. The rural population per GNM centre is 3,478 highest in the district.

Industries:

There are no large scale industries in the block. The number of small scale units in 1981-82 was 247. There are 35 handlooms and 45 cottage industrial units. Chickmagalur block has the largest number of small scale units and cottage industries.

Electrification:

Only 175 villages of the 208 villages have been electrified in the block.

Expenditure and Outlay:-

As far as the communal local bodies budgetary position is concerned Chickmagalur taluk has the highest expenditure on municipalities and second highest on taluk development boards. The expenditure on panchayats is Rs.3,998 lakhs as compared with Rs.5,715 for Kadur and Rs.4,980 for Koppa. Altogether, it has the highest total expenditure on local bodies at Rs.46,564 lakhs as compared to Rs.36,051 lakhs for Kadur and Rs.33,468 for Mudigare.

In the plan outlay and expenditure the highest total outlay released is Rs.109410 lakhs for roads and bridges, Rs.43930 lakhs for irrigation and Rs.12,064 lakhs for agriculture similarly the highest expenditure is for roads and bridges at Rs.73,570 lakhs. The lowest expenditure is for industries and fisheries at 0.41 and 1200 lakhs respectively.

A R T I S A N S (5b)

Taluk	Carp- enter	Black smith	Pott- er	Cobb-Stone ler cutter	Bas- ket maker	G.Sm- ith S.Smith	C.Wo- rker	Wea- var	Dob- hi	She- phe- red	Others	Total	
Chickmagalur	218	129	112	183	4	51	57	59	134	132	468	251	1,798
Kadur	198	109	233	276	76	16	117	136	61	267	2134	596	4,216
Koppa	168	54	12	1	57	2	49	..	..	114	7	125	589
Mudigere	121	35	51	2	9	43	43	2	..	88	32	244	670
N.R. Pura	66	21	8	1	..	5	10	..	..	28	..	18	157
Sringeri	29	25	14	..	3	96	8	..	..	26	..	48	249
Tarikere	169	94	126	2	61	110	50	44	114	159	236	295	1,450
District	966	467	556	465	210	323	334	241	309	814	2877	1877	9,129



OCCUPATIONAL PATTERN OF WORKFORCE 1981.

Taluk	Workforce in the category of					Total
	Cultivation	Agricultural Labourer	Household Ind- ustry Mfg. pro- cessing, serv- icing and repairs.	Others	Marginals Workers	
Chickmagalur	26,293	10,348	1,376	51,684	5,435	89,701
Kadur	48,681	13,873	2,518	14,899	30,785	79,971
Koppa	8,476	9,478	465	13,069	244	31,488
Mudigere	9,522	6,119	505	34,474	1,483	50,620
N.R.Pura	6,231	6,852	310	7,035	1,510	2,428
Sringeri	5,519	2,953	215	2,966	357	11,653
Tarikere	32,788	19,873	2,013	14,266	13,296	68,940
District	<u>1,37,510</u>	<u>69,496</u>	<u>7,402</u>	<u>1,38,393</u>	<u>53,110</u>	<u>3,52,801</u>

PLAN OUTLAY AND EXPENDITURE 1981 - 82 (a)

Rs. in Lakhs

Sector	Total outlay (Released) 1981 - 82	Expenditure 1981 - 82
A. District Sector Schemes	12,064	10,752
1. Agriculture	0,000	0,000
2. Soil Conservation	6,912	6,469
3. Horticulture	6,912	6,469
4. Animal Husandry	7,980	7,972
5. Forest	23,350	15,841
6. Fisheries	3,750	1,200
7. Sericulture	2,698	1,845
8. Industries	1,100	0,411
9. Irrigation	43,930	17,193
10. Roads and Bridges	109,410	73,570
11. Education	19,388	18,101
12. Health	12,979	9,927

INSTITUTE OF SOCIAL STUDIES TRUST

BANGALORE

HOUSEHOLD SCHEDULE FOR BLOCK PLAN- DWRA

STATE : KARNATAKA DISTRICT : CHICKMAGALUR

BLOCK : CHICKMAGALUR

1. Name of Investigators : a)  
b)

3. Identification from :  
listing serial number

2. (a) Name of the Hobli :

4. Identification code as in :  
sampling serial number

(b) Name of the Village/Hamlet :

5. Name of the Principal :  
Respondent

6. Caste and Community :

Scrutinised and found correct.

7. Occupation :

8. Signature of Investigator :

Signature of the supervisor

Date :

and Date :

...



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BLOCK - 11

PARTICULARS OF ASSETS

1.	(a) <u>HOUSING</u> :-	KUTCHA - 1	PUCCA - 2	<input type="text"/>
		OWNED!- 1	RENTED-2	<input type="text"/>

(b) Give a brief description of the house

2. If it is an owned house, is it

(a) Ancestral

(b) Built by you

3. If rented,

(a) Rent paid?

(b) How paid ?

(c) who has rented the house to you?

4. Did you get a house site free of cost? Yes - 1

No - 2

5. Do you have a Janatha house ? Yes - 1

No - 2

6. Are the following facilities available in the house?

Yes - 1

No - 2

2. Electricity

3. Bathroom

2. Drinking Water well

4. Lavatory

--	--	--

BLOCK -111

PARTICULARS OF LAND OWNERSHIP

L A N D	DRY	WET	GARDEN	TOTAL LAND	TOTAL INCOME
(a) LAND OWNED					
(b) LAND CULTIVATED					
(c) TENANT CULTIVATION					
(d) LANDLESS					
<u>CROPS GROWN</u>					
(a) FOOD CROPS					
(b) COMMERCIAL CROPS					

BLOCK IV

LIVESTOCK AND BIRDS

ITEMS	NUMBER POSSESSED	MILCH	TOTAL MONTHLY INCOME (in Rs.)
BULLOCKS			
COWS			
SHEEP			
GOATS			
POULTRY			
PIGS			
OTHERS			

--	--	--

BLOCK -V

MONTHLY INCOME (in Rupees)  
OF THE HOUSEHOLD

SOURCE	SL. NO. OF MEMBERS					
AGRICULTURAL LABOUR						
OTHER MANUAL LABOUR (Construct- ion, quarrying- lime etc.)						
BEEEDI						
SELF EMPLOYED BUSINESS, PETTYSHOP						
REGULAR SALARIED						
BASKET MAKING						
POTTERY						
MAT MAKING						
BRICK MAKING						
INCOME FROM OTHER SOURCE (Specify)						
INCOME FROM MIGRANT MEMBERS						
TOTAL						

--	--	--

BLOCK - VI

CONSUMER EXPENDITURE

I T E M S		UNIT	QUANTITY	VALUE
1.	RICE	WEEKLY		
2.	RAGI	WEEKLY		
3.	PULSES	WEEKLY		
4.	DHAL	WEEKLY		
5.	EDIBLE OIL	WEEKLY		
6.	CEREALS	WEEKLY		
7.	SPICES	WEEKLY		
8.	VEGETABLES (daily)	WEEKLY		
	1)			
	2)			
	3)			
9.	FRUITS	WEEKLY		
10.	MEAT	WEEKLY		
11.	FISH - 1)			
	2)			
	3)			
12.	EGGS	WEEKLY		
13.	SALT	WEEKLY		
14.	MILK - (daily)	WEEKLY		
15.	SUGAR	WEEKLY		
16.	COFFEE /TEA	WEEKLY		
17.	FUEL, FIREWOOD, (kerosene, etc)	WEEKLY		
18.	LIGHT	---		
19.	OTHERS	---		
TOTAL				



Block - v. contd.

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	I T E M S	U N I T	Q U A N T I T Y	V A L U E
20)	TOBACCO/PAN	MONTHLY/ WEEKLY MONTHLY/ WEEKLY		
	T O T A L			
22)	MEDICINES	YEARLY		
23)	CLOTHING	YEARLY		
24)	HOUSING (Repair, Constr) O/R			
25)	EDUCATION	YEARLY		
26)	CONVEYANCE	YEARLY		
27)	ENTERTAINMENT	YEARLY		
28)	HOUSEHOLD APPLIANCES/UTEN SILS	YEARLY		
29)	FURNITURE FITTINGS	YEARLY		
30)	LOAN REPAYMENT	YEARLY		
31)	OTHERS	YEARLY		
	T O T A L			

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BLOCK - VII

INDEBTEDNESS

SL NO.	No. OF DEBTS	SOURCE (code A)	PURPOSE (code B)	AMOUNT Total AMOUNT	RATE OF INTEREST	METHODS OF REPAYMENT (code-C)

CODE - 'A'

- 01 - Co-operative Bank
- 02 - Commercial Bank
- 03 - Money lender
- 04 - Employer

05 - Relatives

06 - Friends

07 - Others

CODE - 'C'

01 - Weekly

02 - Monthly

03 - Quarterly

04 - Yearly.

CODE - 'B'

- 01 - Consumption Expenditure \*
- 02 - carriage, turnerals, and other social obligations.

03 - House repair

04 - Purchase of tools & other equipment for non-agriculture use.

05 - Construction of irrigation well, pumpset engine

06 - For liquidating old debts.

07 - Purchase of livestock

08 - Education

09 - Agricultural Inputs

10 - Others, specify.

\* - Consumption expenditure includes Food, Clothing, Purchases of utensils and other HH equipments.



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BLOCK -X

GAINFUL EMPLOYMENT

AGRICULTURE RELATED ACTIVITIES/QARRYING/PLANTATION  
LABOURERS.

SL	KIND of work (code 'A')	NO. OF days employ- ed in a month	No. of months employ- ed (speci- fy mon- ths)	No. of montns unempl- oyed (speci- fy mon- ths)	Wages per day RS.	Mode of pay ment (code 'B')	When are wages paid (code 'C')	How would you prefer wages (code 'D')	When do you prefer your wages (code E)
1	2	3	4	5	6	7	8	9	10

CODE -A

1. Working as labourer on others land
2. Working on planta- tion

CODE - B

1. A-ll in terms of money
2. All in terms of grains
3. Partly money/grains.
4. P-artly in terms of meals at the times of work
5. Any other method specify

CODE - C

1. Daily
2. Weekly
3. Monthly
4. Irregularly

CODE - D

SAME AS. 'D'

CODE - E

SAME AS - 'C'

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BLOCK - XI

SELF EMPLOYED WOMEN

Sl. No.	Kind of work.	No of months employed (specify months)	No of months un-employed (specify)	Income per week (Rs.)	Number of days employed in a month	Place of work (Specify)

NOTE : Self employed Women include the following categories;

Working on own land - Tenant

Working on any other trades:-

- 1) Weaver
- 2) Potter
- 3) Petty shop
- 4) Beedi rolling
- 5) Mat weaving
- 6) Basket making
- 7) Brick making

1. If self employed in a agriculture.

(a) are you engaged on your farm throughout the year? Yes.1, No.2 \_\_\_\_\_

(b) if not, what kind of work are you engaged in during the slack season? \_\_\_\_\_

(A) RAW MATERIALS for other self employed women:

1. Where do you get the raw material from?
2. What are the problems in obtaining the raw materials?
3. How do you collect it?
4. Who collects it for you?

--	--	--

5. Do you buy it

--

- (a) Daily (d) Yearly
- (b) Weekly (e) Only when required
- (c) Monthly

6. (a) Would you like any agency to supply raw materials.

If yes, which agency?

--

- 1. Voluntary organisation (eg. Lions club, Mahila-mandals, Yuvathi and Yuvaka Mandals, etc)
- 2. Government agency
- 3. Existing cooperatives
- 4. Forming new cooperatives
- 5. Any other - specify.

(b) Why - ?

7. Have you received any loans for obtaining raw materials? If yes, which agency?

8. PROBLEMS

--

- 1. Distance
- 2. expensive
- 3. contractor not-helpful.
- 4. not available
- 5. no money to buy
- 6. poor quality of raw material
- 7. any other specify.

B PRODUCT :

1. (a) Does any member of your family help in producing the goods? 1. YES

2. NO

--

(b) If yes who ? :

How many :

2. What is the time taken to produce one unit of the product ?

3. What is the price per unit ? :

4. PROBLEM :

--

- 1. Lack of space
- 2. Lack of storage space
- 3. lack of proper equipment
- 4. Poor lighting in the house
- 5. No help at home
- 6. Poor quality of raw materials
- 7. Lack of place for drying
- 8. Any other specify.

C. MARKETING:

--	--	--	--

1. Do you market your own goods ?

1. Yes, 2. No.

--

2. How do you market your goods ?

--

- a. Local Shandy
- b. In the village
- c. Neighbouring village
- d. In the town
- e. Give it to the middle-man.
- f. Contractor
- g. Other, specify.

3. (A) Do you go to the market to sell the goods?

- 1. Yes
- 2. No.

--

4. Do the goods produced by you have a

- (a) regular market
- (b) seasonal market

--

5. If it is seasonal which season ?

6. How is it seasonal ?

--

7. During which season do you get the highest/lowest price for your goods?

	Season	Price
Highest		
Lowest		

8. How do you transport your goods ?

- (a) walking
- (b) bullock cart
- (c) cycle
- (d) tractor
- (e) bus
- (f) any other, specify.

--

9. Are sales on

- (a) cash basis
- (b) exchange

--





BLOCK - XIII

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TRAINING  
SPECIFY THE TRAINING ACTIVITIES THAT YOU  
DESIRE AND THOSE YOU HAVE RECEIVED

Training activities	Existing Skills	Training Already Received	Training Desired
1. Agriculture			
2. Horticulture			
3. Fisheries			
4. Sericulture			
5. Animal Husbandry			
6. Trysem (Specify			
7. Tailoring			
8. Pottery			
9. Rope Making			
10. Basket making			
11. Mat making			
12. Bee Keeping			
13. Brick Making			
14. Any other (Specify)			

2. Has the training that you received helped you to earn an income ? If yes, How?  
 b) If not, why not ?
3. What time of the year would you like to have the training programme ?
4. (a) Are you willing to go outside the village for any residential training programme  
 1. Yes \_\_\_\_\_  
 2. No \_\_\_\_\_
- (b) If yes, are you prepared to go  
 1. Alone \_\_\_\_\_  
 2. In a group \_\_\_\_\_

BLOCK XIV

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IS ANY MEMBER OF THE HOUSEHOLD A MEMBER OF THE FOLLOWING ORGANISATIONS

(a)

Sl No of Household	Co-operative Society	Voluntary organisation (T.D.B) workers organisations.	Mahila Mandal	Panchayat

1. (a) Do you have to pay fees for the training at Mahila Mandal  
1. Yes, 2. - NO.

(b) If yes, what is the amount? : Rs .....

2. (a) Did you attend any women's training camp conducted by the mahila mandal

If yes, what is it?

3. Have the facilities provided under the Mahila Mandal

enabled you to ( :  
1. Take up employment at home 3. Recuce H.H. expenditure  
2. Take up employment outside home 4. Any other

4. Are the completed items marketed outside the village by the Mahila Mandal  
1. Yes  
2. No

5. How often does the Mahila Mandal conduct meetings ?

1. Weekly  
2. Fort-nightly  
3. Monthly 4. Others specify

6. Who decides the activities and Manages them

7. (a) Have you considered contesting for the panchayat elections?  
1. Yes

2. No.

BLOCK XV

--	--	--

CODE 'A'

1. Private doctor
2. Private hospital
3. Government doctor
4. Govt. hospital/doctor
5. Local Medicine man
6. P.H. c.
7. Hakim
8. Any other specify.

CODE 'B'

1. Walking
2. Cycle
3. Bullock Cart
4. Bus
5. Tractor
6. Any other (Specify)

CODE -C

1. Helpful
2. Considerate
3. Rude/Indifferent

CODE -D

1. No, PHC Doctor in the Neighbour-hood.
2. It is too far
3. Medical facilities available but no treatment sought due to lack of faith in the system
4. Long waiting hours
5. Doctors/Health personnel are indifferent. Only prescriptions given and not medicine.
6. Money beyond our means
7. Good Medicine not given at Govt. Hospital.
8. Others specify.

CODE -E

Yes - 1

No - 2

Sometimes - 3

4. (a) Does the veterinary doctor/Inspector visit you regularly ? 1. Yes  
2. No

--

(b) If he does not, where do you take your animals for medical help?

5. What problems do you face in securing the services of a veterinary doctor?

6. What are your suggestions to overcome these problems?

--	--	--

7. (b) If yes, what motivated you:

(b) If not, why?

8. (a) Have you considered contesting for the elections in the co-operative society/voluntary organisation?

1. Yes

--	--

2. No

--	--

(b) If yes, what motivated you?

(c) If not, why ?

H E A L T H

1. Does the ANM/ LHV visit you regularly

1. Yes

2. No

--	--

2. Does she provide the following services

--	--

- a. Medicine for common ailment
- b. Immunisation
- c. Referral service
- d. Pre natal services
- e. Family planning education
- f. Nutrition & Health Education
- g. Any other (Specify)

3. BLOCK- XVII

HEALTH FACILITIES

Particulars	Sl. No. of Persons						
Where do you get your medical help from (code-A)							
How far is it?							
Mode of Transport to get the hospital facility (code -B)							
Attitude of hospital personnel (code -C)							
If not utilising Govt. hospital/PHC reason (code-D)							
Are the Doctors/attendants available whenever you visit (code-E)							

BLOCK XVI

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AMENITIES RELATING TO WORKSITE

Amenities at work site	Provided	Desired	Remarks
1. Clean Drinking Water			
2. First Aid/ Medical Aid			
3. LATRINE			
4. Meals/Food provided			
5. Creches			
6. Maternity leave with pay			
7. Maternity leave without pay			
8. Canteen			
9. Shed for resting			
10. Education and training facilities			

BLOCK XV

AMENITIES RELATED TO HOUSEHOLD

Amenities	Available	Desired	Remarks
1. Help in household			
2. Latrine			
3. Bath room			
4. Access to fuel			
5. Access to drinking Water			
6. Small saving scheme			
7. Fair price shop			
8. Child care facilities			
9. Hospital			
10. School			
11. Roads			
12. Transport			
13. Electricity			
14. Flour mills			
15. Post Office			
16. Community centre			
17. Mahila Mandal			

BLOCK - XVII

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E D U C A T I O N

education

for school going children  
(5-14 years):

Sl No. of Child	Type of school attending (code-A)	Class now attending	Benefits received (code-B)

CODE - 'A'

1. Govt School within the village
2. Govt. School outside the village
3. Missionary school
4. Plantation school within the estate
5. School run by other planters
6. Temple School
7. Others - Specify.

CODE- 'B'

1. Free Education
2. Mid-Day meals.
3. Free supply of books and stationery
4. Attendance scholarship for girls in the form of free uniform/clothing

BLOCK -XVIII : Particulars of drop-outs (5-14 years) and also those who never attended school.

Sl. No. of child	Whether ever enrolled? Yes-1, No- 2	Highest class successfully completed	Reasons for discontinuation/ non-enrolment (code) -A)

CODE -A

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. School facilities not available</li> <li>2. To help in household duties</li> <li>3. Economic gains</li> <li>4. School not easily accessible</li> <li>5. Not interested in education</li> <li>9. Cannot afford</li> <li>10. Others Specify.</li> </ol> | <ol style="list-style-type: none"> <li>6. Timing of school not suitable.</li> <li>7. Child care</li> <li>8. School term &amp; Seasonal work pattern do not coincide.</li> </ol> |
|---|---|

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BLOCK -XIX

ADULT LITERACY

Particulars

Sl.No. of Persons

Are you attending  
adult education  
classes 1- Yes  
2- No

If yes do you  
find it useful  
yes -1, No-2.

How and why ?

If not attending,  
reasons (code-A)

Code - 'A'

1. No organisation exists
2. Not aware
3. Not interested
4. Timings not suitable
5. Does not serve any purpose
6. Too far
7. No entry
8. Other specify.

APPENDIX 4 VI

NATIONAL SAMPLE OCCUPATION CODE LIST

DIVISION 0-1 Professional, Technical & Related Workers.

Groups :

- 00 .. None §
- 01 Household §
- 02 Student § Changed to suit and accomodate these occupations
- 03 Unemployed §
- 04 Surveyors §
- 05 Life scientists
- 06 Life science technicians
- 07 Physicians and surgeons (including dental and veterinary surgeons)
- 08 Nursing & other medical & Health technicians
- 09 Scientific, medical & technical persons, other.
- 10 Mathematicians, statisticians & related workers
- 11 Economists & related workers.
- 12. Accountants, auditors & related workers
- 13. Social scientists & related workers
- 14. Jurists
- 15. Teachers
- 16. Poets, authors, journalists & related workers
- 17. Sculptors, printers, photographers & related creative artists
- 18. Composers & performing artists
- 19. Professional workers, n.e.c. (not elsewhere classified)

DIVISION 2 Administrative, executive & Managerial workers

Groups :

- 20. Elected & legislative officials
- 21. Administrative & executive officials-government and local bodies.
- 22. Working proprietors, directors & managers, whole-sale & retail trade.
- 23. Directors & managers, financial institutions.



24. Working proprietors, directors, managers, mining construction, manufacturing & related concerns.
25. Working proprietors, directors, managers and related executives, transport, storage and communication.
26. Working proprietors, directors & Managers, other services.
27. Administrative, executive and managerial workers n.e.c.

DIVISION 3 Clerical & related workers

Groups:

30. Clerical & other supervisors.
31. Village officials
32. Stenographers, typists and card and tape punching operators.
33. Book keepers, cashiers & related workers
34. Computing machine operators
35. Clerical & related workers
36. Transport & communication supervisors
37. Transport conductors & guards
38. Mail distributors and related workers
39. Telephone & telegraph operators

DIVISION & SALES WORKERS

Groups :

40. Merchants and shopkeepers, wholesale & retail trade
41. Manufacturers, agents
42. Technical salesmen & commercial travellers
43. Salesmen, shop assistants & related workers
44. Insurance, real estate, securities & business service salesmen and auctioneers
45. Money lenders & Pawn brokers
46. Sales workers, n.e.c.

DIVISION 5 service workers

Groups :

- 50. Hotel & restaurant keepers
- 51. House keepers, matron & stewards (Domestic & institutional)
- 52. Cooks, waiters, bar-attenders & related workers (Domestic and institutional)
- 53. Maids & other house keeping service workers, n.e.c.
- 54. Building caretakers, sweepers, cleaners and related workers.
- 55. Launderers, dry-cleaners & dressers
- 56. Hairdressers, barbers, beauticians and related workers
- 57. Protective service workers
- 58. Service workers, cycle shop & related workers

DIVISION 6 Farmers, fishermen, hunters, loggers & related workers

Groups :

- 59. Farm plantation, dairy & other managers & supervisors
- 60. Cultivators
- 61. Farmers other than cultivators
- 62. Agricultural labourers
- 63. Plantation labourers & related workers
- 64. Other farm workers
- 65. Sericulture )
- 66. Grazing cattle ) Changed
- 67. Fishermen & related workers

DIVISION 7-8-9 Production & related workers, transport equipment operators & labourers

Groups :

- 68. Miners, quarrymen, well drillers & related workers
- 69. Metal processors
- 70. Wood preparation workers
- 71. Chemical processors & related workers
- 72. Spinners, weavers, knitters, dyers & related workers

73. Tanners, fellmongers & Pelt Dressers
74. Food & Beverage Processors
75. Tobacco preparers & Tobacco Product makers (Beedi)
76. Tailors, dress makers, sewers, upholsterers and related workers
77. shoe makers & leather goods makers
78. Carpenters, Cabinet & related wood workers
79. Stone Cutters & Carvers
80. Blacksmiths, tool makers & Machine tool operators
81. Machinery fitters, machine assemblers and Electronic workers
82. Broadcasting Station and sound equipment operators and Cinema Projectionists
83. Plumbers, welders, sheet metal & structural metal preparer & erectors
84. Jewellery and precious metal workers and metal engravers (except printing)
85. Glass formers, potters, & related workers
86. Rubber and plasters product makers
87. Paper and paper board product makers
88. Printing & related workers
89. Painters
90. Production and related workers, n.e.c.
91. Bricklayers & other construction workers
92. Stationary engines and related equipment operators, oilers & greasers
93. Material handling & related equipment operators, load & unloaders
94. Transport equipment operators
95. Labourers, n.e.c.

APPENDIX - VI (A)

CODE LIST OF SKILLS AND ACTIVITIES

1. Agriculture
2. Horticulture
3. Fisheries
4. Sericulture
5. Animal Husbandry
6. Trysem (Specify)
7. Tailoring
8. Pottery
9. Rope Making
10. Basket making
11. Mat making
12. Bee keeping
13. Brick making
14. Any Other (specify)

T A B L E - I A

HOUSING AND AMENITIES RELATED TO HOUSEHOLD - BY ANNUAL INCOME  
OF THE HOUSEHOLD MAIDAN AND MALNAD VILLAGE

APPENDIX VII  
BLOCK : CHICKMAGALUR

Annual in- come of the HH	MAIDAN VILLAGES												MALNAD VILLAGES											
	Housing				Elect-ricity		Drink-ing water		Bath Room		Lavat- orty		Kut- cha	Puc- ca	OwnRen		Elec-ricity		Drink-ing water		Bath Room		Lav- atory	
	Kutchha	pucce	Own	Rented	Yes	No	Yes	No	Yes	No	Yes	No			Y/N	Y/N	Y/N	Y/N	Yes	No	Yes	No		
1. Upto Rs.2000/-18	26	41	3	8	36	30	14	8	36	Nil	44	1	2	2	1	2	1	2	1	2	Nil	3	Nil	3
2. 2001/3000/-	19	39	53	5	7	51	46	12	11	37	Nil	53	2	5	6	1	1	6	3	4	1	6	Nil	7
3. 3001/-to4000/23	42	56	9	13	52	47	18	17	48	2	63	8	11	15	4	2	17	10	9	1	18	Nil	19	
4. 4001/to5000/-11	28	38	1	10	29	21	18	14	25	2	37	5	10	14	1	2	13	12	3	Nil	15	1	14	
5. 5001/to6000/ 15	26	39	2	10	31	31	10	9	32	Nil	41	6	8	13	1	3	11	7	7	1	13	Nil	14	
6. 6001/to7000/ 7	18	23	2	9	16	13	12	2	23	Nil	25	4	6	10	Nil	3	7	6	4	1	9	1	9	
7. 7001/to9000/ 6	20	25	1	10	16	16	10	10	16	1	25	6	14	17	3	3	17	8	12	3	17	1	19	
8. 9001/to10000/1	1	2	Nil	Nil	2	1	1	Nil	2	Nil	2	4	6	9	1	2	8	5	5	Nil	10	Nil	10	
9. 10000/& above4	7	10	1	2	9	10	1	5	6	Nil	11	3	2	4	1	2	3	3	2	2	3	1	4	
<b>TOTAL</b>	104	207	287	24	69	242	215	96	76	225	5	306	39	64	90	13	19	84	55	48	9	94	4	99

Note on a Field Visit to District Chikmagalur

27th August 1983.

INSTITUTE OF SOCIAL STUDIES TRUST  
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Chikmagalur is one of the two districts in Karnataka (the other being Bijapur) selected under the recent centrally sponsored scheme for women and children titled Development of Women and Children in Rural Areas (DWCRA). The scheme sponsored by the Union Ministry of Rural Development aims at income generation for women in rural areas and some improvement in health, sanitation and other services relative to women and children. In all, 50 districts are to be covered by DWCRA in the country in the first phase, two of these in Karnataka. Women are to be helped to undertake income generating activities on group basis. In each block, in the selected districts, about 30 women's groups are to be formed each with a strength of about 100 women.

2. The scheme provides a revolving fund of about Rs. 10,000 per group i.e. about Rs. 3 lakhs for 30 groups in a block. This is to serve as seed money. Banks are expected to provide substantial assistance by way of loans to meet the working capital requirements.

3. The Rural Development Ministry has envisaged DWCRA to be part of the IRDP and expects it to be implemented by the District Rural Development Society (DRDS). The DWCRA

scheme provides for a new post of a female Assistant Project Officer (APO) to be responsible for the scheme within the DRDS. At the field level the Mukhya Sevika and the Gram Sevikas are expected to implement the scheme under the Guidance of APO. An additional post of a Gram Sevika is provided in the scheme per block in the selected districts. While the major funding for the scheme (seed money) is to be part of the IRDP, UNICEF has made a grant to Government of India to cover salaries of the additional staff (APO, the Gram Sevikas) and the cost of training of functionaries and orientation workshops etc. UNICEF is working closely and actively for the promotion of the scheme with the Ministry of Rural Development.

4. On 27th August 1983, a district level workshop was held at Chikmagalur preparatory to launching the DWCRA scheme in the district. At the invitation of the D.C., Chikmagalur I participated in this workshop. While the proceedings of the workshop and some very practical recommendations of its four sub-groups are being put together by the district authorities, I intend to draw attention to some of the features of the scheme which bear consideration at policy level.



5. The Mukhya Sevika and the Gram Sevikas are designated as the key functionaries for the implementation of the scheme. On enquiry I found that in Chikmagalur 18 out of 21 existing posts of Gram Sevikas are lying vacant. There is one post of Mukhya Sevika which is also vacant. It was stated that efforts are being made at the state level to fill these vacancies as early as possible. The post of APO is new and has to be created and recruitment undertaken. Assuming that the selection process is completed at an early date, it may still not be possible to fill all the posts effectively as the past experience has shown that even after a candidate has been offered a post, there are some casualties or delays.

6. The question therefore is; should an important scheme like DWCRA which intends to reach out sustained economic activity to rural women be tied down to the availability of Gram Sevikas which is subject to some known uncertainties? Would it not be better that for purpose of this scheme the participating women elect some group leaders from among themselves and the latter are given the status of a Gram Sevika after some training is provided to them? Perhaps more than one person can be trained from each group

to ensure continuous availability of a trained worker within the group.

7. The proposed arrangement will also make sure that the 'Gram Sevika' is accountable to the participating women. In the present scheme the accountability of the officially appointed Gram Sevikas is to the APO at the district level. Lack of accountability to the participating women can lead to delays, distortions and unhealthy practices - considering that most of the participating women who are to be drawn from the poorest households are likely to be illiterate and poor in management of economic activity on a group basis.

8. Next, technical support for DWCRA has been left to be provided by the various sectoral departments at the district level. Whether the diversified technical skills required for servicing 30 odd occupational groups in a block will be available with the sectoral departments is a matter of some doubts. And even where suitable technical expertise may be available with the sectoral department it is not certain how much of its availability can be ensured for the support of the women's enterprises. It is plain that if the women's endeavours are to succeed the availability of technical expertise cannot be left to

chance. There is no provision, however, in the scheme presently for allowing a certain percentage of the DWCRA allocation to be used for engaging technical consultants on short-term basis on payment of fees, case to case, without creating regular posts. This lacuna has to be removed.

9. Greatest caution is required in ensuring that the income generating activities suggested and supported are heavily oriented towards meeting local demand. Any excessive and unthinking dependence on markets other than local is bound to present serious impediments, which cannot be resolved just by hiring marketing experts howsoever capable. The area of marketing problem has to be contained by keeping production of goods and services by the various women's groups as close to local consumption as possible. For this purpose, it is better to advise the implementers to initiate the programme with income augmentation activities, that is, to first support existing income-generating activities of women so as to enable them to (i) improve their earnings and (ii) expand production/services to the maximum to enable larger absorption of female labour. Existing activities are an indication that there is already some identified demand. Completely new units or products or services should be initiated only after identifying/assessing demand.

10. There is also need to remind ourselves that village haats or shandias are the most effective marketing exchanges

in the rural areas and it is necessary to study them and use them consciously for (i) deepening the local market and (ii) identifying products which are currently coming in the area from outside and where viable indigenous production can be undertaken in substitution.

11. At the financial level, the scheme has provided for seed money at an average rate of Rs 100 for each participating women member of a group or Rs.10,000 spread over 100 members per group. This is too petty a sum to enable a group of 100 workers to raise adequate working capital from the banks. (Let us remember that all public sector enterprises of various descriptions are adhering to or aiming at an equity debt ratio of 1:1). In this instance, seed money of Rs 100 is a substitute for equity. Under-development cannot be removed by under-financing. Thus, either the strength of a group will fail to achieve the expected level of 100 women or if 100 women or a number close to that should come forward to join a group its economic activity will fail to generate any worthwhile additional income.

12. It was also noticed that though the sum of Rs. 10,000 per group is described as "revolving fund", the scheme also permits some recurring expenditure on salary etc.

to be met out from it. This would further bring down the per capita availability of seed money and weaken the prospects of success of the scheme even further.

13. As for the children component of DWCRA, there is need for the scheme to concentrate on children who are unable to participate in the formal educational system from the primary level upwards because of the compelling circumstances to earn for the family. In the case of these children, DWCRA should envisage an education-generation scheme to supplement the income-generating activity in which the children are already engaged. Presently, this element is not a part of the DWCRA design.

14. Informal discussions with the senior district functionaries at Chikmagalur once again brought to the fore that there are widespread mal-practices in the implementation of rural development schemes such as the individual beneficiary oriented IRDP. A field study was done recently by the trainees of the Administrative Training Institute (ATI), Mysore, of 500 IRDP beneficiaries, which provides more formal confirmation of the diversion of subsidy intended for the poor into the pockets of a large chain of functionaries.

