

SUGGESTIONS

Our main findings were firstly, 33% of the total sample households were raised to above poverty line and secondly most of these households who have taken IAP loans through SSB were for non agricultural purposes of petty traders. While considering the findings of other studies undertaken by various study groups appointed by Govt. of India, State Bank of India etc. we observed that there is still more scope for improving the economic conditions of the BPL households, if following suggestions and remedies will be taken into consideration by the financing agencies and the policy maker. The following suggestions are based on a personal discussions held with the successful beneficiaries and failure beneficiaries under our study.

- 1) Though who are really benefitted by the Scheme, they are happily doing their business with profit margin. It is expected that once the honest and sincere BPL households are identified they are demanding more amount of loans which should made be available easily without any technical and administrative delay
- 2) We feel that there is a lack of communication and information gap about the various schemes of rural development in general and IAP in particular. Therefore it is strongly recommended that the financing agencies such as Regional Rural Banks, Co-operative banks and District Development Agencies (DDA) etc. should have a machinery to propagate such schemes before they start in actual practice.

3. It is observed that some of the identified households were not really BPL families. Such family had taken undue advantages of the scheme. It is therefore suggested that there should be rethinking about the identified BPL families in the villages.

4. It is observed that some of the BPL households are illiterate which created a great difficulty in implementing the scheme. It is therefore suggested that finding agencies should sponsor some voluntary organisation for starting adult literacy/education programmes exclusively for BPL household in rural areas.