

# *Chapter - 5*

## CHAPTER - 5

### CONCLUSION AND SUGGESTIONS

1.1. Introduction.

5.2. Conclusion

5.3. Suggestions.

## Chapter 5

### CONCLUSION AND SUGGESTIONS

For the overall development of human beings, Food, Cloths, Housing, Education and Health have been considered of which housing is the most essential item needed for human beings. For a common man having his own house provides economical security and social status. But it brings great change on the lives of those who lack proper house for their inhabitation man gets the identity by his house or rather it provides him his identify. In this way it makes him earlier to single in the surrounding social ambience.

#### 5.1 Conclusion:

1. It is found that most the beneficiaries MHADA were male.
2. The most of the respondents in beneficiaries of MHADA were illiterate as well as they have up to primary and Secondary education. But they have not well educated. Because they came under BPL and they have less source to get education.
3. The beneficiaries of MHADA in present study, mostly belongs to Hindu religions because in study area the Hindu population was more than other religions.
4. It was found that the most of the beneficiaries of MHADA in study area were come under BPL. Because the beneficiaries were low income group peoples such as workers, or labour, similarly the scheme specially designed to the economically weaker section hence most of respondents were came under below poverty line.
5. MHADA beneficiaries in study area were working in various private small businesses as well as in MIDC as a worker. Similarly they were hawkers' or owner of pan shop. But they have rarely them own business of form because they have not sufficient money to establish a business where as they have not well educated to get good job.
6. The MHADA beneficiaries peoples socially developed peoples and they have a contribution towards the welfare of the socially. They have participated in social

activities such as social functions (Ganesh festival, Ambedkar Jayanti), Social meetings, social and education awareness programmes etc.

7. Most of the beneficiaries were low income group people hence they have income up to Rs. 30,000 (Per Year) because they have less resources to earn money while they have less income most of them save their money for education and other purpose in Bank insurance, Real estate , Bhishi, Gold/ silver etc. Such savings of investment was benefited them face the financial problem in future.
8. MHADA house provides social security to the peoples. MHADA house was the cause to increase the standard of living of peoples. It secured the peoples from in slum area from thief, rain etc. It provides safe environment, Social stability and basic facilities to the people.
9. It is absorbed that most of the MHADA beneficiaries lived in slum and trespass area as well as in Kaccha houses before get MHADA house. Such area not good for the health of peoples. Hence MHADA providing Pacca houses.
10. Previously observed that MHADA beneficiaries were illiterate. Hence they unable to access the information about MHADA Scheme. It found that officers of MHADA, Municipal Corporation Employers and perilous beneficiaries of MHADA schemes were providing the valuable information about scheme to the economically backward people.
11. The interesting thing that found was that inspite illiterate of beneficiaries they all have know the criteria of MHADA scheme.
12. At the time of discussion with respondents, it was found that MHADA not providing individual toilet to the old beneficiaries they provides community toilet to each beneficiary.
13. Most of the respondents from beneficiaries satisfied about facilities provided by MHADA while few respondents were unsatisfied about material used in house construction, proper use of row material, facility of toilet area of house, kitchen room, derange etc.

14. MHADA making delay of 1 to 2 Years for construction the house and transpiring the authority of house in the hand of the beneficiaries. Sometime this span increased up to two year.
15. Most of the beneficiaries in respondents house owner of household goods like, pressure cooker, gas , mixer etc but they have not owned Two-wheeler or other luxuries goods because such goods are not affordable them.
16. It is found that MHADA Scheme not only meet the shelter heed of the people in economically backward but al so help the weaker development of such peoples.
17. It was only observed that the House of MHADA in study were convenient of the beneficiaries to education, Occupation, Market and Hospital purpose while inconvenient for them job, public transport facility or banking facility purpose.
18. MHADA not provide 100% funds to construct the house MHADA only provides Rs 30,000 and remains Rs 10,000 the contribution of beneficiary. Respondents from the beneficiaries of study area beneficiary make available such amount form Money lender, friends, relatives and from own saving.
19. MHADA not only contribute to the welfare of the weaker section but it plays a vital role in poverty alleviation of peoples in slum area who were economically weaker.
20. Municipal Corporation play important role to the beneficiaries of MHADA. Such Corporation provides Street light System as well as Gutter System but serious thing in was that Municipal Corporation le toiled to provide good drainage system in study area.
21. At the time of discussion with respondents observed that corruption at the high level was identified in The MHADA Scheme.
22. MHADA Scheme was befitted to the beneficiaries in for improving economic and social development of them as well as improving the health of beneficiary and their family.

23. Every Government Scheme was not 100% percent perfect while providing good facilities MHADA have some shortcomings, such as lengthy working process, Duly in providing House to the beneficiaries, faculty drainage system, Use to low quality of material, inadequate sea of house etc.

## **5.2 The MHADA Project beneficiaries had faced some of the Problems as under:**

### **1. Insufficient Grants:**

The Government declared slum improvement scheme for weaker sections people but it does not provide sufficient grant to beneficiaries for the development of below poverty line people. That means government has to provide sufficient grant for the all over development of beneficiaries and scheme. It is emerging need to provide sufficient grant to the below poverty line people under various schemes of Government.

### **2. Corruption in Schemes:**

The government officer's are corrupted in the process of scheme. Corruption is from up to bottom level. This is the one cause for unsuccessful scheme of government. The Government has to keep eyes on rare transaction for the successive Governmental scheme.

### **3. No Co-ordination:**

There is no any co-ordination between Kolhapur Municipal Corporation and District MHADA Office.

### **4. Lack of Earning Sources:**

The main problem of weaker section is lack of earning sources. Government has to provide employment and increase the earning sources of weaker Section people. Then they can do their development some to very well. There is essential to increase the employment opportunities for the allover development of economically weaker section people.

## **5. Bad Public Transport.**

It is previously observed that MHADA beneficiaries hence not their own vehicles. Due to their economically situation on this background they totally depend on public transport system. But MHADA houses are for from city hence beneficiary of MHADA suffer the Public transport Facility.

### **5.3. Suggestion:**

On the basis of study made so far the working of MHADA was satisfactory. Though there are many factors which upheld the working of MHADA, yet; we can suggest some of the recommendations which can help to improve the working of MHADA housing scheme.

#### **1. Increase Grant Amount**

For the development of below poverty line people governments have to increase the grantable amount of various schemes. Because the grantable amount of governmental scheme is insufficient for cover all weaker section to meet their shelter need. Now a day's inflation rate is increased so governments have the increase the grantable amount of various types of scheme and specially MHADA for the overall development of weaker section.

#### **2. Transparent Implementation**

The Government declares the policy for increase the socio-economic status of economically weaker section. But government administration do not implement efficiently. That's why the scheme are not reached bottom of the society. The governments have to efficient administration for the success of poverty alleviation programmes.

#### **3. Root out the Corruption**

The governments have to root out the corruption which identified in the scheme implemented by MHADA. The government officers are a better in corruption by the unfair implementation and selection of beneficiaries. They always demand some amount form the beneficiary. The below poverty line people are need to get the benefit of scheme as soon as possible so they can't complaint anywhere.

#### **4. Provide Education, Health and Transport Facilities**

MHADA and Municipal Corporation jointly need to develop Schools, Health Centre's, and Public Transport Facilities to the people live in MHADA houses.

#### **5. Provide Information of Scheme**

The government has provided information of MHADA scheme to the beneficiaries but the economically weak people are illiterate. Hence, the government should provide information of the entire process of MHADA scheme in simple ways which easily understandable to the illiterate people.

#### **6. Simple Criteria of Scheme**

When government declare scheme they must be in simple criteria and eligibility, where by benefit of schemes in possible every and each below poverty line people most of the people away from poverty alleviation programmes because they are not eligible said criteria and eligibility so government should implement every plan vary efficiently with simple criteria of every scheme.

#### **7. Proper Selection of Beneficiaries**

There is need to select the proper beneficiaries for the schemes. In the process of selection of beneficiaries the local political leaders are interfere partially so the implementation body cannot select the proper and eligible beneficiaries and needy people



are deprived from the benefit of the scheme. Therefore government has to from the proper and efficient procedure for the selection of beneficiaries.

#### **8. Increased Standard of House:**

MHADA has provided houses for weaker section people. But they are not using proper quantity of cement as well as good quality of material for constructing house therefore good quality of materials are required to build qualitative houses .

#### **9. Increase Area of House:**

MHADA is built house in 255sqft size but this size is not sufficient to live one family. Hence, MHADA should increase the size of area.

10. Most of the times MHADA developed societies out sides from the cities; hence it is inconvenience to the beneficiary for their daily activities. They also faced problem to get basic facilities like; school, markets, hospital, banks, job etc.

#### **11. Provide social facilities to people.**

MHADA house far from main city, however the people in MHADA societies misses the social benefits such as health clubs , public garden , Samaj Mandir, Play Ground function hall etc. It is the need of moment to provide all social facilities to the people live in MHADA for their overall social development.

#### **12. Provide Good Infrastructural Facilities**

Infrastructural facilities are required for the development of common man. Kolhapur Municipal Corporation thinks seriously to provide Drainage facility, gutter system. They should daily collect the eradication of waste similarly they developed internal roads.

13. The MHADA housing scheme face the problem of shortage of land site especially in urban areas. In order to solve the problem of land site with help of Municipal Corporation.

14. The building material should be available to MHADA at cheaper rate.

15. The amount of finance should be increased after every 5 years.
16. The delays in construction of houses should be avoided.
17. It is suggested that the MHADA department should arrange seminars regarding the schemes.
18. The need for housing is basic for human. They try to solve their own need. But MHADA effort will solve number of difficulties. So we suggest that, the MHADA officers, Municipal Corporation members and beneficiaries should give the knowledge to common people.
19. In order to promote MHADA housing movement the government should to solve the problem of MHADA housing schemes. e.g. land, subsidy, construction.
20. The present limit of annual income for lower income group and for middle income group should be extended.
21. The MHADA committee should keep watch on the construction when the constructing. So, it can maintain quality of house.