

CHAPTER V

CONCLUSIONS

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RECOMMENDATIONS

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In the study of impact of Integrated Rural Development Programme in selected villages in Anekal taluka, Bangalore, the researcher has arrived at the following conclusions.

The selection of the beneficiaries were in accordance with the objectives of the IRDP as a majority of them (61 percent) were in their maximum productive age group of 26 - 50 years.

There were only 23 percent women beneficiaries among the sample selected as against the 30 percent minimum suggested in the IRDP objectives and policies.

All the beneficiaries selected under IRDP were families existing below the poverty line.

Seventy percent of the beneficiaries were illiterates among the sample selected, and majority (59 percent) of them were landless labourers by occupation.

Majority (55 percent) of the beneficiaries belonged to the scheduled caste and most of them (60 percent) of them had large size families.

Majority (99 percent) of the beneficiaries were Hindus. This was natural as the predominant religious group in this country and also in the area selected for the study.

AWARENESS REGARDING IRDP

It was found that majority (86 percent) of the beneficiaries were aware of the scheme and only 14 percent of them were not aware of the schemes.

It was found that, most of the beneficiaries were in contact with the Gramsevaks, who are the responsible persons at the block level for identifying the IRDP beneficiaries. Sixty four percent of them were aware about eligibility criteria for getting help.

The data shows that majority (77 percent) of them had received the application form from the Block Development Officer.

As regards to previous experience majority (75 percent) responded that, they had some experience in the area of benefit asked for and that they had the needed know how.

It was also found that 97 percent of the beneficiaries had to depend on others for filling up the forms.

On the whole, the awareness level of the beneficiaries was relatively high.

BENEFITS UNDER IRDP

A vast majority (96 percent) of the beneficiaries received cows, as the dairy business is most popular among the beneficiaries. As majority of the respondents were landless agricultural labourers, having a pair of cows, would supplement their income.

As regards the quality of animal received by the beneficiaries, most (96 percent) of them recieved good breed animals.

UTILISATION OF THE SCHEME

It was found that 73 percent of the beneficiaries had utilized the IRDP scheme and obtained the intended benefit. However, 27 percent of them had not been able to derive the intended results from the scheme. This was due to the various factors like low income, maintenance problem, misuse of assets received, defaults, etc.

The follow-up and extension service carried out by bank and block officials was poor. As a result, mis-utilization, under-utilization and non-repayment of loans, etc., were observed in some cases.

Another drawback of the programme was the failure of the Government to provide infrastructure like, marketing, medicine, veterinary services, fodder, training, etc.

REPAYMENT OF LOAN

It was found that majority (58 percent) of the beneficiaries opted to pay on a monthly basis, because most of the beneficiaries received milch animals and the repayment was linked through co-operative society.

Regarding the loans repayment, very few (21 percent) had paid back the entire loan amount and received second assistance.

PRACTICAL DIFFICULTIES

It was found that, certain difficulties faced by some of the respondents in filling and obtaining application forms were either due to ignorance, illiteracy or they were afraid to meet the Block Development Officer as their self image was very low.

It was also found that only 3 percent of the respondents had bribed in order to get the scheme sanctioned.

It was reported that a few (12 percent) of them had invested an extra amount of Rs. 100 to Rs. 1000 for improving infrastructural facilities.

It was also reported that marketing facilities were inadequate as some of the villages were not having marketing facilities and had to go to other village.

IMPROVEMENT

It was found that about 45 percent of the beneficiaries felt that they have experienced social and economic improvement in their life, although this may not be up to the desirable level.