

CHAPTER NO.IV.

" RESETTLEMENT PROBLEMS OF EX-SERVICEMEN
IN SATARA DISTRICT "

(ANALYSIS AND INTERPRETATION OF COLLECTED DATA)

ANALYSIS OF THE PROBLEMS OF EX-SERVICEMEN
(ANALYSIS AND INTERPRETATION OF DATA)

This chapter specifically deals with the proper analysis and interpretation of data collected by the researcher. It is to be noted that most of the findings and suggestions and recommendations are mainly based upon the analysis and interpretation of data collected, relating to the problems under study. Hence analysis and interpretation of data occupies a vital place in overall study. Mere collection of data is not the end itself. In order to put the definite meanings to the data it is absolutely essential that such data should be properly analysed and interpreted in order to arrive at certain concentrate conclusions and there by to make valuable suggestions.

The analysis and interpretation is based upon the data • that the researcher was able to collect. Therefore, it should benoted over here that the researcher observations, findings recommendations and suggestions are based upon the application of the technique of analysis and interpretation of data.

The researcher has prepared systematic tables in order to facilitate analysis and interpretation of data. The collected data in relation to the problems under study have been properly presented in number of tables.

TABLE NO.16:- Showing the talukawise distribution ex-servicemen in Satara District.

SR.NO.	TALUKA.	R A N K S.			TOTAL.
		COMMISSI- ONED.	JR.COMMI- SSIONED.	NON COMMI- SSIONED.	
1.	Satara.	03	06	31	40
2.	Koregaon.	02	05	09	16
3.	Khatav.	01	04	12	17
4.	Phaltan.	--	01	04	05
5.	Kan.	--	01	02	03
6.	Karad.	--	01	03	04
7.	Patan.	--	--	04	04
8.	Jaoli.	--	--	02	02
9.	Khandala.	--	--	03	03
10.	Nai.	--	--	04	04
11.	Mahabaleshwar.	--	--	02	02
T O T A L:		06	18	76	100

The above table indicates that about 40% of the total ex-servicemen in Satara district are in Satara Taluka followed by Khatav taluka (17%) and Koregaon (16%). These three talukas themselves account for nearly 70 to 75% of total ex-servicemen in the district. It is to be noted that the village named ' Apsinge ' in Satara Taluka, is called as "Military Apsinge" occupying a vital place on the Indian Defence personnel map.

It is a matter of pride that from this particular village at least one member from each family is serving in the Indian defence services. This itself points out that one must pay serious attention to the various problems faced by ex-servicemen. As far as Satara District is concerned where there is a great number of defence personnel in service and ex-servicemen their problems are to be considered more sympathetically.

TABLE NO. 17:- Showing the agewise distribution of ex-servicemen (present):

SR.NO.	R A N K S.	A G E				TOTAL.
		30 to 40.	40to50.	50to60.	60&Above.	
1.	Commissioned Officers.	--	02	03	01	06
2.	Jr. Commissioned Officers.	01	07	08	02	18
3.	Non Commissioned Officers. (NCOS)	09	44	14	09	76
T O T A L:		10	53	25	12	100

The table shows the agewise distribution of ex-servicemen in this particular district. Nearly 53% of the total ex-servicemen are between the age group of 40 to 50 years i.e. of middle age. Naturally majority of the ex-servicemen face the middle age problems such as settlement, educational problems of their

children etc. therefore the problems of ex-servicemen assumed even more importance. Hence it is high time that one must consider their problems of resettlement considering the valuable services put by them in the best interest of the nation. It is morale as well as social responsibility of every one concern to create the feeling of security among such ex-servicemen.

The table also shows that about 37% of the total number of ex-servicemen in this district is between the age group of 50 to 70 years. This indicates that many of the ex-servicemen face the old age problems such as medical care etc.

The table also suggests that about 10% of the total ex-servicemen belong to the age group of 30 to 40 years i.e. the prime age of life. These people have to face the problem of seeking employment else where in order to earn the means of livelihood and there by to maintain their families, therefore to absorb such people by creating employment opportunities is also a great matter of serious concern. The age group between 30 to 40 years is the productive age i.e. where a man is relatively young and able to render any services required of him in different capacities. It is also worthwhile to note that a public or civil servant retires at the age of 58 (superannuation) after having put the services over the long span of period. However, this is not the case with the defence personnel. Therefore, a man who retires from the defence services at the age of 30 to 40 years it becomes necessary that he has to try his level best to start another career in order to maintain

himself and his dependent family members. Because of this to create a employment opportunities to the ex-servicemen belonging to the age group of 30 to 40 years is of paramount significance.

TABLE NO. 18:- Showing the distribution of ex-servicemen according to their total services rendered in defence forces (Total Service):

SR.NO.	RANK.	SERVICE PERIOD IN YEARS.				TOTAL.
		Up to 5.	10 to 15.	15to20.	20&Above.	
1.	Commissioned Officers.	--	--	02	04	06
2.	Jr.Commissioned Officers.	--	--	06	12	18
3.	Non-Commissioned Officers.(NCOS)	16	28	20	12	76
T O T A L:		16	28	28	28	100

The table shows the numbers of years of services rendered by the ex-servicemen from this district in the Indian defence Forces. The table explains that on an average 28% to the total ex-servicemen put the services for a period ranging from 10 to 20 years. It shows that the ex-servicemen have rendered useful services in the defence force. Considering the long services rendered by ex-servicemen in various capacities in the Indian Defence Services, it is apparent that we must appreciate their problems and try to contribute as much as possible in assisting them in their resettlement problems.

TABLE NO.19:- Showing the distribution of Ex-servicemen in accordance with their pension amount:

SR.NO.	R A N K.	NON-PENS- ioners.	PENSIONERS PENS.RS.			TOTAL.
			Up to 200.	200 to 500	500 & Above.	
1.	Commissioned Officers.	--	--	--	06	06
2.	J.C.O.S.	--	--	11	07	18
3.	N.C.O.S.	15	16	45	--	76
TOTAL:		15	16	56	13.	100

The table shows the composition of 100 ex-servicemen in accordance with their pension amount. 16% of the total ex-servicemen get pension upto Rs. 200, 56% account for pension from Rs. 200 to Rs. 500 and only 16% gets pension Rs. 500 and above. Where as nearly 15% of the total ex-servicemen from this distribution do not get any pension benefit. The reasons for not getting the pension benefit may be summarized as follows:

1. IInd World war involvement:- During the period of IInd World War some people were employed by the British Govt. in the defence services i.e. temporary recruitment to meet the war needs. Therefore, immediately after the war those people were discharged from the defence services, after serving for say three to seven years.

2. Ex-servicemen discharged on the ground of medical fitness and physical handicaps.
3. Not fulfilling the condition of minimum service period for eligible for pension.

According to this table majority of the ex-servicemen is getting pension from Rs. 200 to Rs. 500 (50%). It has been pointed out in personnel interview with these ex-servicemen that the pension amount they receive is not adequate. Considering the ever increasing prices of Food, Clothing and accommodation (Sheter), it is highly impossible to maintain himself and his family members with such meagre amount of pension. It is therefore, advised that the Govt. should think of the current cost of living index number for fixing the pension limit. Majority of the ex-servicemen were of the view that there should be considerable increase in the pension amount to make both the ends meet under the present price levels.

TABLE NO. 20:- Showing the land holding position of ex-servicemen.

SR. NO.	RANKS.	LAND HOLDERS.										GRANT TOTAL.
		NON-LAND HOLDERS.		UP TO 2 ACRES.		2 TO 5 ACRES.		5 & ABOVE ACRES.				
		Irrigated.	Non Irrigated.	Total.	Irrigated.	Non Irrigated.	Total.	Irrigated.	Non Irrigated.	Total.	Irrigated.	
1.	Commissioned Officers.	03	--	--	01	02	03	--	--	--	--	06
2.	Jr. Commissioned Officers.	03	01	02	03	06	09	02	02	04	04	18
3.	Non-Commissioned Officers. (NCOS)	15	14	30	15	10	25	04	02	06	06	76
TOTAL:		21	15	32	19	18	37	06	04	10	10	100

This table indicates the land holding position of the ex-servicemen in Satara district. Land is an important asset for agricultural purpose. The ex-servicemen in this district make the use of land belonging to them for farming and cultivating purpose thereby to supplement their income and earnings to sustain/maintain their families. As per the table nearly 21% of the total ex-servicemen do not have land as a property. They are totally landless. Therefore these people have to seek for other employment opportunities for their earnings in view of their inadequate or insufficient amount of pension.

The table also suggest that 32% of the total ex-servicemen hold lands upto 2 acres. In no case this can be called as substantial holding of land, out of this 32%, 15% hold irrigated land and 17% holding non-irrigated land upto 2 acres. Non irrigated land holders are therefore as good as the no land holders. This is because it is extremely difficult to get the rich harvest due to meagre holding and lack of irrigation facilities.

37% of the total ex-servicemen are holding land from 2 acres to 5 acres. These are the marginal farmers i.e. holding of land upto 5 acres may not be treated as good holding irrigated land and 18% holding non irrigated land.

Only 10% of the total ex-servicemen hold land from 5 acres and above.

Considering the percentage of non land holders and non irrigated land holders, nearly 65% of the total ex-servicemen are as good as non land holders. This means that most of the ex-servicemen do not have adequate land as the means of occupation and livelihood. Therefore the Govt. should think of the various means and measures to increase the land holding position of the ex-servicemen.

TABLE NO. 21:- Showing the present employment position of ex-servicemen:

SR.NO.	RANK.	UNEMPLOYED.			EMPLOYED.			SELF EMPLOYED.			
		Permanent.	Temporary.	Total.	Agriculture.	Poultry.	Hotels.	Vehicles.	General Shops.		
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	
1.	OFFICERS.	02	01	02	03	01	--	--	--	--	
2.	J.C.O.S.	05	04	03	07	04	--	--	02	04	
3.	M.C.O.S.	14	19	06	25	16	01	01	03	02	
TOTAL:		21	24	11	35	21	01	01	05	06	

SR.NO.	RANK.	UNEMPLOYED.			EMPLOYED.			SELF EMPLOYED.			
		Permanent.	Temporary.	Total.	Agriculture.	Poultry.	Hotels.	Vehicles.	General Shops.		
12.	13.	14.	15,	16.	17.	18.	19.				
12.	13	14.	15,	16.	17.	18.	19.				
--	--	--	--	--	--	01	06				
--	--	--	--	--	--	06	18				
01	--	03	02	01	03	44	76				
01	--	03	02	01	03	51	100				

This table indicates the present employment position of the ex-servicemen in the Satara district. This table is very important as it shows the engagement of ex-servicemen after their coming out of the Indian defence service. It is an accepted fact that the ex-servicemen must think of engaging himself in different capacities in order to supplement his regular pension income. Most of the ex-servicemen are belonging to the age group of 30 to 40 years i.e. relatively young. Naturally ex-servicemen after their discharge have to seek for the employment opportunities in order to maintain themselves and their dependent family members. In the last table it was observed that $\frac{1}{2}$ of the total ex-servicemen do not have any land. Therefore, for them seeking jobs and employment opportunity is of great concern.

The above table shows that 21% of the total ex-servicemen are unemployed at present. 35% are employed of which 24% employed on permanent basis and 11% on temporary basis. Considering the percentage of non employment and temporary employment it can be said that nearly 35% of the total ex-servicemen are jobless.

44% of the total ex-servicemen account for self employment such as agriculture, poultry, hoteling, vehicle drivers, shopkeeper small enterprenuers and so on. Most of the self employed ex-servicemen are in agricultural field (generally 16%). Therefore creation of employment opportunities in order to absorb the bulk of the ex-servicemen is the real

problem and challenge. Various ways and means should be thought of in order to cater to the employment needs of the ex-servicemen.

TABLE NO.22:- Showing the various problems faced by the ex-servicemen:

SR. NO.	RANKS.	PROBLEMS.						TOTAL.
		Emplo- yment.	Finan- -cial.	Medi- cal.	Educa- tional.	Social.	Others.	
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	Commissioned Officers.	01	01	01	02	--	01	06
2.	Jr. Commissioned Officers.	04	09	01	02	01	01	18
3.	Non-Commissioned Officers.	25	31	09	06	03	02	76
TOTAL:		30	41	11	10	04	04	100

This table suggests that 30% of the total ex-servicemen from this district have to face employment problems, 41% facing financial problems, 11% medical problems, 10% educational problems and 8% other problems.

According to this table it is learnt that most of the ex-servicemen face the employment and financial problems. Of course these are the two main problems of any common man in

every walk of life. Therefore, the main problems of the resettlement of ex-servicemen are the problems of creation of employment ventures and strengthening the financial position.

Next to employment and financial problems are the problems of medical help and educational facilities to their children, most of the ex-servicemen after their discharge and retirement, require the proper medical care. Similarly they can not afford to provide for good education to their children, in view of their low income level. Hence employment, financial, medical, and educational are the major problems of the ex-servicemen in this district.

TABLE NO.23:- Showing the size of family of ex-servicemen:

SR. NO.	R A N K S.	DEPENDENTS.			TOTAL.
		Children.	Parents.	Others.	
1.	Commissioned Officers.	30	12	04	46
2.	Jr. Commissioned Officers.	108	42	11	161
3.	Non-Commissioned Officers.	434	152	45	631
TOTAL:		572	206	60	831

This table shows the size of family of the ex-servicemen. An ex-servicemen has to look after his family members. It is his responsibility to maintain his family. In order to appreciate the problems of ex-servicemen one has to consider the family responsibility.

The above table shows that generally there are six to eight members in a family of an ex-servicemen. i.e. wife, children, parents and others. This can be regarded as relatively a large size of family. Considering the meagre amount of pension and ever increasing prices it is extremely difficult for an ex-servicemen to maintain such a large family. It is also very difficult for him to satisfy the needs of each member from his family. He cannot provide for good education to his children. He cannot take the proper care of his parents. This some times leads to a disturbed family, resulting into social evils. Therefore, every attempt be made to improve his financial conditions. A good and happy family is an asset to the society. Immediately after his retirement or coming out of defence services, employment opportunities be made available to them in order to supplement their income.

TABLE NO.24:- Showing training facilities availed by the
ex-servicemen.

SR. NO.	RANKS	FACILITIES AVAILED.	FACILITIES NOT AVAILED.	TOTAL.
1.	Officers.	04	02	06
2.	Jr.Officers. X(JCOS)	07	11	18
3.	N.C.O.S.	18	58	76
TOTAL:		29	71	100

The importance of training can not be over emphasised. The ex-servicemen have to face the problems of adjusting themselves with the changed environment. Once they retire and come out of defence services they have to seek for employment, jobs or to think of self employment. This calls for a proper training and a background before entering into any employment. No doubt the ex-servicemen are well behaved and disciplined and accustomed to a set course of life, therefore, when they come out they feel like fish out of water and unable to adjust themselves. As such it is essential that the ex-servicemen should be provided with proper training facilities for example agricultural training facilities, industrial training, security training, job training, etc. so that they can think fit themselves to

enter in to a chosen field.

No doubt the Government is being trying to cater to this particular need, however it is not all that adequate. The tables shows that nearly 71% of the total ex-servicemen did not availed the training facilities provided for due to one or other reasons. Therefore the ex-servicemen should be properly clothed with the proper training.

TABLE NO.25:- Showing educational concessions to the children of the ex-servicemen.

SR. NO.	R A N K S.	CHILDREN OF THE EX-SERVICEMEN WHO ARE GETTING EDUCATIONAL CONCESSIONS.	CHILDREN OF THE EX-SERVICEMEN WHO ARE NOT GETTING EDUCATIONAL CONCESSIONS.	TOTAL.
1.	Officers.	01	05	06
2.	J.C.O.S.	11	07	18
3.	N.C.O.S.	40	36	76
TOTAL:		52	48	100

One of the important problems of the ex-servicemen is the problem providing for good education to their children. Education is a must for the personal development. Today education has also become costly. No doubt the government gives number of educational concessions and facilities to the children of ex-servicemen. However it is not all that adequate. An

ex-servicemen cannot afford to send his children for higher education or specialised education i.e. medical, Engineering Management and so on because of high cost and limited seats in the various institutions imparting such education.

The above table shows that nearly 50% of the children of the ex-servicemen in this district are not getting the educational concessions. This percentage is very high. This is mainly because of limit/quota system adopted by the government, in granting scholarships and other concessions to the children of ex-servicemen.

(PLEASE SEE TABLE NO.26 ON THE NEXT PAGE)

TABLE NO. 26:- Showing Indebtness of Ex-Servicemen.

SR. NO.	RANK.	NC. DEBT.	LOAN HOLDERS WITH PURPOSE.				TOTAL.
			BUSINESS PURPOSE.	AGRI. DEVLPT. PURPOSE.	CONSTRU- CTION HOUSES.	MARRIAGE. EDUCATION & MAINTANCE PURPOSE.	
1.	Commissioned Officers.	05	--	--	01	--	06
2.	Jr. Commissioned Officers.	05	06	05	01	01	18
3.	Non. Commissioned Officers.	22	10	21	08	07	76
TOTAL:		32	16	26	10	08	100

The above table shows the debt analysis of the ex-servicemen in this district. According to the above table nearly 70% of the total ex-servicemen account for their indebtedness. This by any means is a high percentage. Most of the ex-servicemen are in the habit of taking for various purposes, such as for business, agricultural, construction, marriage, educational purposes. Out of 70%, 20% of the ex-servicemen take the loan for agricultural purposes, i.e. for agricultural development, digging the wells, fertilizers and other agricultural operations. Nearly 20% of the ex-servicemen take the loan for the business purpose, i.e. capital, establishment of new units, small machinery etc.

It has been observed that the various sources of borrowing were Sainik Bank, nationalised commercial banks, land development bank, credit societies, etc. It is expressed by most of the ex-servicemen that they are forced to take the loans/borrowings because of their meagre amount of pension and other income. It has been also observed that most of the ex-servicemen do not get the loans as they have nothing at their disposal to offer as the security, i.e. having no properties such as land, machinery, gold and so on. This is therefore a limitation on their capacity to raise loans and borrowings. Hence it is apparent that the number of measures should be introduced in order to render them financial assistance at concessional rates. This would also help to reduce the size of indebtedness of the ex-servicemen from this district.

The above mentioned table throws ample light on the following factors:-

1. The lower the rank, the higher the percentage of loan used for unproductive purposes like marriage etc.
2. The higher the rank, the less is the percentage of loans borrowed from various sources.