

CHAPTER NO. V.

FINDINGS AND CONCLUSIONS.

## FINDINGS AND CONCLUSIONS

This chapter deals with one of the most important aspect of the study i.e. findings and conclusions arrived at from the study undertaken. The researcher has tried his level best to arrive at certain findings and conclusions from the study undertaken by him. The various findings are based upon the proper and careful analysis and interpretation of data collected by the researcher. Therefore it is worthwhile to consider here that most of his findings are on the basis of data collection and its subsequent analysis and interpretation. The findings of any study are important, for they provide the valuable basis for suggestions and recommendations to be made. As such most of the suggestions and recommendations made by the researcher are on the basis of his findings. The important findings can be summarized as below:-

1. It is to credit of both Central and State Government that from time to time they have been extending various concessions to the ex-servicemen and their dependents. No doubt the resettlement and rehabilitation of the ex-servicemen has always been a serious matter of a great concern both for the Government of Maharashtra and the Government of India. But attempts made by them in this regard are quite inadequate.

2. The Ratnagiri and Satara are the major districts in Maharashtra having the bulk population of ex-servicemen. These two districts account for 30% of the total population of ex-servicemen in the state of Maharashtra. In Satara district itself, Satara, Koregaon and Khatav talukas account for the major portion of the population of the ex-servicemen (nearly 75%). Most of the ex-servicemen are from the age group of 30 to 50 years (63%) and from 50 and above (years) (37%). Thus it indicates that majority of the population of the ex-servicemen in this district has to face the problems of middle and old age. This must be considered as one of the important aspects of resettlement and rehabilitation, problems of ex-servicemen.

3. The study reveals that the present rate of pension extended to ex-servicemen is not at all adequate. It has been observed that nearly 60% of the total ex-servicemen are getting the pension within the range of Rs. 200 to 500. Considering the size of the family and ever increasing prices of food, clothing and shelter the amount of pension is quite inadequate. Most of the ex-servicemen in their personal interview expressed their dissatisfaction over size of the pension they get.

4. The existing Government machinery to cater to the various needs of the ex-servicemen is not adequate and sufficient. No doubt the government has various resettlement

organisations, but they are not sufficient considering the size of ex-servicemen in this district. Satara is the second biggest district where there is a bulk of population of ex-servicemen. Considering this, more and more organisations should be set up in order to extend various facilities to the ex-servicemen for their proper resettlement and rehabilitation.

5. Most of the ex-servicemen in this district face the problems of employment (nearly 35%). The study points out that nearly 30 to 40% of the total ex-servicemen in this district are jobless at their prime age of 30 to 40. They are relatively young. Naturally ex-servicemen after their immediate retirement from the Defence Forces have to hunt for employment opportunities. Many ex-servicemen expressed the view that they are not getting the proper jobs irrespective of the government assistance.

It is also to be noted that Satara district is not fully industrially developed as compared to Poona, Bombay and Aurangabad. It makes it even difficult to get the jobs.

6. In consequences to the above, the study points out that nearly 45% to 50% account for self employment. This indicates that majority of the ex-servicemen are self employed.

However, it has been observed that there is no proper government machinery to encourage self employment among the ex-servicemen. They are not getting timely financial assistance and other facilities and concessions in order to start new ventures on their own accord.

7. The study also reveals that 21% of the total ex-servicemen do not have piece of land as a property i.e. they are nearly landless. The land holding position table also (No.20) points out that 32% of the total ex-servicemen holding land upto 2 acres which cannot be regarded as substantial holding. Therefore, the ex-servicemen cannot depend on income from land in order to supplement their earnings to maintain their families. It is thus observed that most of the ex-servicemen do not have adequate land as the means of occupation and livelihood which makes the problems of employment of ex-servicemen even more serious.

8. It has also been brought to the notice of researcher that at present there are 153 war widows in this district ( as a consequence of 1963, 1965 and 1971 ), and 18% of them have been so far given the accommodation facilities (hutment facilities costing Rs. 25,000 ). This points out that only 11% of the total number of war widow in this district could get the facility of housing accommodation.

This suggest that most of the war widows are homeless.

9. The ex-service personnel and their families and the families of the deceased service personnel drawing pension are entitled to the medical facilities. However it is observed that there is no any independent Military Hospital in this district, which is the second biggest district in Maharashtra having the bulk of population of ex-servicemen (14%) of the total estimated population of ex-servicemen in Maharashtra ). Further it is also observed that most of the ex-servicemen in this district belong to the age group of 50 to 70 years where there is always a greater need for proper medical help. Considering this the study points out that the medical facilities extended to these ex-servicemen are not adequate and sufficient.

10. At present there is only one Sainik Bank at Satara in this district. ~~This~~ is the only bank of its kind ( run by ex-servicemen on co-operative basis ) in India especially established for the speedy resettlement. This bank is at Satara. There are 11 talukas in this district. The total population of ex-servicemen is scattared over these 11 talukas. Therefore, it is brought to the notice that every time an ex-servicemen has to come over to Satara to transact banking operations. This involves much time and cost. As a result some times the ex-servicemen do not get the timely financial assistance from this bank.

Many of the ex-servicemen expressed view that the branches of this bank be opened at various centres in this district. In fact the bank has submitted the proposal for the same.

11. At present there is one C.S.D. sub Canteen Centre at Satara providing essential cum luxrious goods at concessional rates to the ex-servicemen, The study points out that there are nearly 10,000 card holders availing such facility through this sub centre. However in Satara district the estimated population of ex-servicemen is well over 40,000. This indicated that most of the ex-servicemen are not getting the benefit of such a CSD sub canteen. It is brought to the notice that most of the ex-servicemen are scattered over 11 talukas of this district. It makes them difficult to come over to Satara every time for availing such facility. Many of the ex-servicemen expressed view that there should be more number of such centres in this district.

12. The study points out that near about 100 ex-servicemen availed the government land facility for cultivation purpose. Considering the size of population of ex-servicemen of Satara district very few ex-servicemen could get lands for cultivation purposes. It is worth-while to note here that 21% of the total ex-servicemen of this

district are still landless. It is also observed that the waste land is available on a large scale in this district, taking into account the geographical position and situation and situation of the district.

13. The housing problem is one of the major social problem especially in the urban areas. Therefore, many of the ex-servicemen from this district have to face the housing problem. The study points out that nearly 218 ex-servicemen have so far been allotted plots, which indicates that the provision of plot facilities by the government to the ex-servicemen is inadequate. It should also be taken into account that the rental charges in Satara districts are very high.

14. The training cum production centre for ex-servicemen Satara was started in the year 1959 under the overall control of the Maharashtra Rajya Sanik Board, Pune. The basic objective of this centre was to impart technical training in selected trades to the ex-servicemen of Maharashtra for their resettlement in civil life. In this district at present the training activity of TCPC has been stopped since the establishment of Industrial Training Institute in every districts of Maharashtra. But considering the large population of ex-servicemen of this district, there is still a great need for providing training facilities for resettlement in civil life, because the number of vacancies reserved for



ex-servicemen in the Industrial training Institute is very limited.

14. <sup>(a)</sup> The study brings the most important fact to the notice that at present in Satara district there are more than 5,000 IInd World War affected ex-servicemen ( recruited under British Government ) who are not entitled to any benefits or the facilities extended by the Central and State Government. These ex-servicemen were immediately released when the IInd World War was over and hence not made eligible for the various pensions and other schemes. Therefore, these ex-servicemen are facing severe hardships and are under the clutches of poverty.

15. The study brings to the light that the educational facilities and assistance to the children of the ex-servicemen provided by the government (central and state), under the various schemes are inadequate, taking into account the size of population of ex-servicemen of Satara and Ratanagiri districts.

There are only four Military Hostels in Satara districts ( 2 at Satara, one each at Karad and Patan ). There is also only one Sainik School in Maharashtra, which is at Satara, where in 25% of the seats are reserved for the children of ex-servicemen of Maharashtra. No adequate educational facilities or assistance are available for wards of ex-servicemen for higher studies.

16. It has been brought to the notice that nearly 70% of the total ex-servicemen in this district account for their indebtedness, which is by any means a high percentage. This suggests that financial problem is also the second major problem of the ex-servicemen. The servicemen get very meagre amount of pension and naturally require to raise loans for the purpose of agriculture, construction marriage, education etc.

Thus employment finance education etc. are the major problems of the ex-servicemen in this district . Therefore their resettlement and rehabilitation requires greater attention of government, society, ex-servicemen's organisations etc.