

CHAPTER - VI :: FINDINGS AND SUGGESTIONS ::

A) FINDINGS

On the basis of the interpretation made in Chapter V the following findings can be drawn.

- 1) After providing loan to the beneficiary there is no system for supervision and guidance to the beneficiary as to whether the funds are utilised economically for the activity concerned.
- 2) The rural poor are not only economically backward but they are illiterate and unskilled also. These people have lesser opportunities to improve their conditions.
- 3) There are difficulties in identifying below poverty line families.
- 4) The system of issuing income certificates on the basis of ration cards is not at all a sound system for determining below poverty level families.
- 5) Most of the beneficiaries are illiterate and ignorant of the scheme.
- 6) Many a times loans are granted without considering the feasibility of the particular activity.
- 7) Improper utilization of loans
- 8) Problem of overdues

- 9) Inadequate number of agricultural officers.
- 10) Lack of rural oriented training to clerks.

B) SUGGESTIONS

In the light of findings made earlier we would like to suggest the following suggestions to the management.

- 1) Illiteracy is problem of this area, so there is need of provision of primary and secondary education. Adult Education Programme should be started by Zilla Parishad which will have its impart on the people of that area economically and socially.
- 2) Village Panchayat should give information to the farmers about various government schemes and facilities which are available for their betterment. Apart from the information they should be actually guided to utilize the available various schemes properly and efficiently.
- 3) Sufficient water supply should be given to the marginal farmers through irrigation schemes, by which would ultimately lead to the increase in income and standard of living.

- 4) More attention should be paid towards the development of the dairy and poultry occupation because they are an important sources of income of the beneficiaries, which will give quick returns for their investment.
- 5) Public Library and Radio or Television set be installed in Gram Panchayat building which would help these people to learn indirectly through these mass communication medias. The important objective of general awareness can also be achieved through the above communication equipment.
- 6) Cultural activities must be conducted in such a way that it will be useful in social development. Activities like films shows, annual sports, reading room and different social festivals should be promoted.
- 7) Bank may try to procure good quality milch animals of improved breeds buffalow, cows from other states, from Government and private dairy farms; panjarpoles and agricultural universities, to supply to the beneficiaries & quality animals to avoid malpractices in the trade medical help for animals may be further strengthened by establishing more veterinary dispensaries.

- 8) The veterinary Officers who issue the soundness certificates for the milch animals may be allotted different animal bazar days in the district. All the milch animals and goats purchased on that day under the I.R.D.P. may be certified by him.
- 9) A sponsoring of loan application and availment of loan for specific schemes may be adjusted with respect to the specific period.

Scheme	Sponsoring Period	Availment of Loan	Reason
Minor Irrigation	Oct-Nov.	Jan-Feb.	Good Soil condition well laying out pipe lines.
Milch Animals (Diary)	April-May	July-Aug.	Animals are Cheaper

- 10) Appointment of extra agricultural officers is necessary because to decide to sanction the sufficient amount of loan to the beneficiaries.
- 11) Village Adoption Programme helps to develop and progress the said village in all respects.

- 12) The purpose of establishing Farmers Service Societies is that to bring together all Farmers and to design new ideas and plans on co-operative basis. It will help to improve their economic position equally.
- 13) Arrangement may be made for supervisory staff to guide the beneficiaries.
- 14) For problem of overdues the linking process is essential for the recovery of loans.
- 15) Motivate the beneficiaries for developing other schemes under I.R.D.P. such as Lift Irrigation; Bullock Pair, Bullock Cart; Inland Fisheries; Bakery Products, Bicycle Repaire shop etc.
- 16) The assessment of income should be done on the basis of daily wages, rates in the area extent of availability of employment average assets holding number of members in the family etc. Ration Card should not be the only criterian for this purpose.
- 17) Inadequacy of the staff at the village and block levels and also non-availability of adequate staff. Suitable staff at various levels be provided.

- 18) Staff working for rural development should be motivated and given adequate training so that they may take interest in the welfare of the rural people.
- 19) The Bank should verify personally the /Income Statement of the respected borrowers.
- 20) The Bank or Government should commence social service and mini production oriented projects in rural areas which will last long.
- 21) A Taluka must have a trained Field Officer for its circle.
- 22) The Field Officer being an essential element of field work, hence he should spread the plans all over the area.