

Chapter VI

Conclusions and Suggetions

CHAPTER - VI

FINDINGS CONCLUSIONS AND SUGGESTIONS

5.1 Introduction:

Findings and conclusions are the last outcomes of any research task. It is also known as a core part of the research. After having the overview of the IAY at national and district level, researcher is in position to draw an appropriate conclusion and to made attempt to suggest appropriate suggestion to address the said problem. Therefore, the present chapter deals with the findings, conclusions, and suggestions of the study.

5.2 Findings based on District Aggregates Position of IAY:

The study has observed the working of Rural Development Program specially Indira Awaas Yojana in Sangli district for the rural area. On overall district aggregates of IAY following findings can be drawn.

5.2.1 Sanctioned Houses

1. Study reveals that the total 25220 houses were sanctioned in the district during the period of 6 year i.e 2006-07 to 2011-12.
2. The highest average number of houses sanctioned to the Jath tehsil i.e 1036 followed by Miraj and Walava i.e 757 and 495 respectively during the study period. On the contrary the lowest average houses were sanctioned to the Kadegaon tehsil i.e 201 followed by Palus i.e 238.
3. The percentage share in total sanctioned houses of the district, of the Jath tehsil is 24.63, which indicates unequal distribution of sanctioned houses. As there are total 10 tehsils in the district, the aggregate share

of just four tehsils namely Jath, Miraj, Tasgaon and Walava in total district sanctioned houses is 65.14 percent. It means that more than 65 percent beneficiaries are from just four tehsils and 35 percents from remaining six teshils.

4. In the year 2009-10 the highest total houses were sanctioned in the district i.e 5415 followed by year 2011-12 with 5361.If we consider the year wise distribution of total sanctioned houses among the different tehsils then we come to know that the Jath and Miraj tehsils which received highest portion of the total sanctioned houses in every year.

5.2.2 Allocation of fund

1. Study reveals that per house fund allocation, allotted houses and total fund allocation for houses in Sangali district in the study period is rising continuously.
2. Except year 2010-11 there is raising trend in total fund allotment.
3. Even there is decline in the number of allotted houses by – 9.58 percent there was growth in the total fund allotted by 38.01 percent in the year 2008-09 it is due to raised in per house fund amount from Rs 28500 to Rs. 43500.
4. The growth rate of total fund allotted and allotted houses was equal in the year 2010-11 and 2011-12.
5. In an average of Rs. 51000 has been received by the each beneficiary under IAY during the same period.
6. The CV in case of per house fund is 39.09 percent, which indicates moderate variation in average and actual amount.

5.2.3 Cancelled houses

1. Study found that though the highest numbers of houses are sanctioned to Jath tehsil the highest number of cancellation also falls under this tehsil.
2. The cancellation ratio was highest in the year 2007-08 i.e 26.93 percent followed by the year 2010-11 i.e 24.86. But it has declined upto 2.88 percent in the year 2011-12 which is good sign.

5.2.4 Social category wise sanctioned houses under IAY

1. Study found that social category wise houses sanctioned in Sangli district are biased. It reveals that backward and open category sanctioned houses are highest.
2. The percentage share of the open category is 38.59 in total sanctioned houses during the study period. During the study period 32.54 percent of houses were sanctioned to backward caste and 11.94, 19.91 percent of houses sanctioned minority and VJ & NT classes respectively.
3. It is clear from the statistics that open category people are getting housing benefits significantly under IAY scheme so far as its average position in concerned. If we considered the CV then it shows highest in case of VJ & NT, which is followed by open category i.e 82.24 and 48.89 percent respectively.
4. Still minority and VJ & NT social groups are less benefited by the IAY scheme.

6.2.5 Allocation of Houses to BPL

1. There is positive growth in respect to the number of BPL beneficiaries' family under IAY, except 2008-09 and 2010-11.

2. The highest number of BPL families founds in the year 2009-10 and lowest in the year 2007-08. The highest numbers of BPL beneficiaries' family under IAY are founds in the year 2009-10 and on the contrary lowest are founds in the year 2006-07.
3. There is increasing trend in percentage share of BPL families in the total IAY beneficiaries families from 2008-09 onwards. It is varying between 8 to 16 percent.

6.2.6 Houses sanctioned to physically handicapped, ex-serviceman etc.

1. In the study period total 25 houses were sanctioned to physically or mentally handicapped. For the ex-serviceman people only 5 houses were sanctioned. The only 6 houses were allotted for freed bonded laborers and 22 for widows and others category.
2. Compound growth rate of others people category is also greater and it is less in case of ex-serviceman and freed bonded laborers category. In case of the physically or mentally handicapped people compound growth rate of sanctioned house is 13.62%.

5.2.7 Pending Cases

1. There is a decreasing trend in the pending cases. It was highest of 2.29 percent in the year 2007-08, which implies less administrative efficiency in the respective year. On the contrary the lowest pending percentage is founds in the year 2011-12 i.e just 0.25 percent of the total sanctioned houses.

6.3 Findings on the Basis of Social Category wise Allotment of Houses

1. As pointed out earlier the Jath, Miraj, Tasagaon and Walawa were received nearly 65 percent share of the total sanctioned houses under IAY in sangli district during the study period.

2. In these four tehsils a priority has been given to the open and backward category, and VJ & NT and minority classes remains deprived from the benifites of IAY.
3. The open category is most benefited category of IAY in Sangli district during the study period. The second most benefited category is the backward category. On the contrary minority and VJ & NT social groups are least benefited by IAY scheme in sangli district during the study period.

5.3 Suggestions:

Following suggestions can be suggested to address the problem.

1. Increase Grant Amount:

The per house subsidiary amount under IAY was just Rs. 28500 /- in the year 2006-07 which increased up to Rs 43500/- in the year 2008-09 and further Rs. 68500/- in the year 2009-10. At present, it is Rs. 68,500/- which is not adequate in order build good and qualitative house. By taking into account the increasing rate of inflation, wages rate, and the cost of raw materials, every year Government has to be revise this grantable amount limit.

2. Transparent Implementation:

The Government declares several policies for improvement of the socio-economic status of Below Poverty Line people. But Governmental administration does not implement these policies efficiently. That is why the schemes are not reaching at bottom of pyramid peoples. Therefore, in order to reach IAY at the targeted beneficiaries the Government has to be

implement this scheme more efficiently and timely through easy and transparent administration channels.

3. Provide Information of Schemes:

The proper information of IAY is still not reached at the grass root level. Because of which only most of the peoples were unable to receive the fruits of this scheme. Therefore, the Government has to provide proper information of the scheme to the beneficiaries. Most of the BPL and backward class peoples of the society are illiterate. Therefore, informative modes like news paper and wall painting cannot be effective. In such cases especial verbal communication informative modes has to be use by the local as well as state Government.

4. Simplification of Eligibility Criteria:

The eligibility criteria for IAY should be uncomplicated and clear. When Government declare any scheme that must be in simple criteria of eligibility, whereby benefit of scheme easily reach at the targeted group. Most of the people away from poverty alleviation programs because they are not eligible for said criteria so Government has to implement every plan very efficiently with simple criteria of every scheme.

5. Proper Selection of Beneficiaries:-

The local Government has to take precaution, while selecting the beneficiaries that the only proper needy peoples have to be benefitted from IAY. In the process of selection of beneficiaries the local political leaders are interfere partially so the implementation body of Grampanchayet cannot select the proper and eligible beneficiaries. As a result of that the needy

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

6. Root out the Corruption:

The Government has to root out the corruption from the implementation process, which exists not only in IAY but also in Governmental various schemes. The Government officers always demand some amount from the beneficiary. Therefore, it may be suggested that the Government has to abolish the corruption through the proper implementation of law.

7. The Category wise Sanctioned Houses

In general the present study found biasness in the category wise sanctioned houses. Based on data it can be asserted that the open and backward class peoples are most benefitted by the IAY and other communities like VJ, NT and minority are less benefitted. So considering this fact it can be suggested that this type of unequal allocation of the houses should be eliminated.

8. Utilization of fund

The study reveals that there is no problem with availability of fund but the allocation and utilization of the fund. Most of the times unutilized fund goes back to the Government, only due to inefficient administration and political interferences. Thus, it can be suggested that there are still many more peoples who are in the need of house in Sangali district, so the government has to make survey of these family and sanction houses to them. Thus instead of refunding unutilized fund the local and district level government have to be utilized this amount properly.

5.4 Conclusions

Following some major conclusion can be drawn based on present research work.

I. Based on National Scenario of IAY

1. At national level position of the IAY it can be concluded that the actual houses constructed /completed are more than targeted numbers of houses in the years 2002-03, 2005-2006 and 2008-09, which show efficiency in fund utilization.
2. In the year, 2009-10 constructed houses are lesser than the targeted houses by nearly 6 lakh.
3. The average utilization is of Rs 634618 crore per annum on IAY whereas average constructed houses during the study period are 19.67 lakh.
4. The annual compound growth rate of the central allocation was 25.86 percent whereas it was 17.58 percent in case of central released during the study period. This means that budgetary allocation for IAY has increasing by nearly 26 percent but the actual released fund is not growing in that extent.
5. There were no problems with fund but with the released fund.

II. Conclusions Based on Sangli District

Following major conclusions can be drawn based on Sangli District study.

1. The present research study concludes that the number of allotted houses is highest in drought prone tehsils namely Jath, Atpadi and Kavathe Mahankal.
2. The tehsils like KsM, Palus, Kadegaon, Atpadi, Shirala and Khanapur were less benefited from the IAY.

3. It is also concluded that caste wise allotment of sanctioned houses is seen to be biased. The more houses were sanctioned to the open and backward category and VJ & NT and minority classes remains neglected.
4. The cancellation ratio has declined upto 2.88 percent in the year 2011-12, which is good sign.
5. In the Jath and Atpadi tehsil, highest houses are cancelled in the study period.
6. Highest houses are sanctioned for physically or mentally handicapped peoples compare to ex-servicemen and freed bonded labourers.

In the light of considered research hypothesis, it can be concluded that IAY is playing very crucial role in social upliftment of the economically and socially backward community in sangli district. Furthermore, all the government criteria's of the scheme has being strictly followed in the study area. Therefore, in particular area the present research hypothesis is accepted.

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