

Chapter – V

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Suggestions*

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For the over all development of human beings, food, cloths, housing, educational and health have been considered of which housing is the most essential item needed for human beings. For a common man having his own house provides economical security and social status. But it brings great change on the lives of those who lack proper house for their inhabitation. Man gets the identity by his house or rather it provides him his identity. In this way it makes him earlier to mingle in the surrounding social ambience.

Poverty is a social phenomenon in which a section of the society is unable to fulfill even its basic necessities of life. The individual researchers like, B. S. Minhas and A. Vidyanathan who studied rural poverty accounted the poverty line while others. P. K. Barthan, V. M. Dandekar, R. Rath and M. S. Ahluwalia have determined their own poverty line.

Indira Awaas Yojana was implemented as the sub scheme of the erstwhile Rural Landless Employment Guarantee Programme (RLEGP) from 1985-86. It was continued as the sub scheme of Jawahar Rojagar Yojana from 1st April 1989. The Government of the India has given independent status to this scheme from April 1996 and since then it is being implemented as separate scheme. The Central Government and the State Government having 75:25 ratio of fund provided to beneficiaries of IAY. This scheme is run through the implement of DRDA in district level, Panchayat Samati in block level and Grampanchayat in village level.

Kolhapur is considered as the prominent district in Maharashtra state. It is called 'Shahu Nagari'. As Shahu Maharaj was known for his policy of equally ruled over here. Radhanagari Taluka which has

occupied with thick forest and hills. Radhanagari famous for the 'Dajipur Sanctuary' is most peculiarity as there are three big tanks, it is known a 'Bank of Water'. The help of three big tank, agriculture sector has been mostly developed in Kolhapur district.

There are many schemes declared by the Central Government and the State Government to reduce poverty and increasing rural development. But in Radhanagari Taluka there scheme has been remained over the page alone because the concerned officers don't inform about various schemes them at the some time, so the below poverty line people rest unknown form them at the village level. The proper beneficiary who are in genuine need are not chosen in the Gram Sabha and needy beneficiary deprived from this schemes. But among the schemes beneficiary have taken benefit of decided schemes including IAY, PDS, EGS, SFS etc.

While Government has not implemented the schemes properly. Therefore people are unknown from schemes. At the time of studying under there IAY in special reference of Radhanagari Taluka, Researcher has got negative answers from the beneficiaries about the information and guideline of IAY, negligence of Engineer, not to help to beneficiary by Engineer, insufficient granted fund.

Indira Awaas Yojana is very important for below poverty line people because they has got permanent house, and trying to develop rural area. But Government have to strictly keep eyes on the corruption of there schemes.

When the researcher approached to the Radhanagari Taluka and study about Indira Awaas Yojana. There were some newly information come before moreover after the given information by the beneficiary and studied by the researcher bring forward some conclusion, problems and suggestion include in by these chapters.

The major conclusions, problems and suggestions of this study are as follows.

Conclusions :

- 1) The age group of beneficiaries concentrate on 30-40 years of per cent 62.70 and 3.6 per cent in 40-50 age group. It means, the age group indicates that, well living in his life. He built his own house in age of 30-40 years.
- 2) The beneficiary family size is quite normal but, the field work indicates 4 to 6 members in beneficiaries family. The high number of family members indicates illiterate and backwardness.
- 3) The observation express that, the most of benefit of IAY has been got by the SC category beneficiaries, because that high education level of SC category compared to ST and OBC category at rural area level and another cause is mostly SC category peoples are houseless and no economic capacity to built house.
- 4) Beneficiaries are mostly from the farm labour occupation. The major beneficiaries do farm work in the filed. The below poverty line people low holding ownership of land that's why it's livelihood, totally depend on farm and farm labour.
- 5) The land holding of beneficiaries indicates that, the majority of beneficiaries of land holding not more than half acre. It shows that, the beneficiaries from low level of land holding express, his low economic conditions that's why he do not built a own house. The IAY is very beneficial and helpful to the below poverty line people.
- 6) Economic condition of beneficiaries is very low because no more much earning sources to increase their standard of living. The statistical data shows that, the annual income of beneficiary family from the Rs. 10000 to Rs. 30000. It means, the monthly income of beneficiaries is not more than Rs. 1500. In this background, researcher concluded that, the beneficiaries surviving is very bad economic conditions.

- 7) Beneficiaries as well as the below poverty line people do not know the criteria of IAY, because the lack of information of about Government schemes, illiteracy and indifference of Grampanchayat managements.
- 8) By the rule of IAY in the Grampanchayat beneficiaries name must be select by Gramsabha in Grampanchayat. Political interfere and other some causes appropriate name of beneficiary do not suggested by Gramsabha.
- 9) The beneficiary do not got proper granted amount of IAY, because of rural level corruption, political interfere and lack of knowledge of beneficiaries. Actually, the total grant amount of this scheme is Rs. 28,500 but 73.6 per cent beneficiaries has got the granted amount less than Rs. 28,500.
- 10) Grant amount of this scheme is distribute in two stages as level as construction. The collected statistical data shows that, the total grant amount has been got in three stages. Researcher observed that, the time of discussion, the beneficiary do not get the third installment of grant amount from Grampanchayat because of corruption of Grampanchayat officers, they shows causes all like imperfect construction eligibility, no grant amount are available etc.
- 11) In the scheme of IAY the maximum beneficiaries are uses his own land for built granted house. But the landless beneficiary is deprived from this scheme.
- 12) Under the scheme of IAY Grampanchayat must be to provide the JR. Engineer for construction house of beneficiary. But the statistical data showing absolutely negative trend. It means, Grampanchayat does not provide Jr. Engineer under the unfair advantage of beneficiaries who are not proper information and guidelines of this beneficiary want to built his own house at any cost and because of

his illiteracy, he cannot complaint to the Government officer about corruption.

- 13) Beneficiaries should use 240sq.ft. are for house construction but mostly beneficiaries are use more than 240 sq.ft. area.
- 14) The collected statistical data show that, the maximum beneficiaries built their house with the mud soil. The mud soil construction is not long life but low in cost, Governmental grant amount of IAY is not sufficient to built a 'Pakka house', so the beneficiary uses mud soil for the construction.
- 15) The sanitary is very important for the healthy life. So most of beneficiaries attached toilet with their house. It positively effected by the 'Nirmal Gram Swachhata Abhiyan' which run by the Government of Maharashtra state. Some beneficiaries do not attached toilet in their house because of no grant amount available for construction of toilet and not sufficient land available etc.
- 16) The grantable amount of the scheme of IAY is not sufficient to construction long life and constructed house and beneficiary personally unable to construct the well and long life house, because of high inflation rate i.e. increases rates of construction material, labour wages etc.
- 17) The grantable amount insufficient for house construction so, beneficiary spends more own amount for the well construction house. It indicates that, there is required to increase the grantable amount for the development of below poverty line people as well as increases the living of standard of them.
- 18) Poor peoples main source for excess amount is moneylender maximum beneficiaries collect the debt from moneylender for cover-up the expenditure of house construction. In one hand, Government declares the various types of schemes for the development of below poverty line peoples and other hands they are under pressure of

indebtness the moneylender take the high rate of interest and they harasses them for indebt ness of moneylender.

- 19) The Grampanchayat should provide fundamental facilities to beneficiary very effectively. It means, the Grampanchayat can help poor families for their development. The Grampanchayat should provide fundamental facilities including electric facilities, drainage, roads, and applicable services.
- 20) After the completion of construction of house it is duty of the Government officer to inspect that. But they do not that. It means, after the distribution of grant no any one accept responsibility by Governmental officers it is a problem of Governmental administration.
- 21) There is high corruption in the scheme of IAY. The collect statistical data showing perfect trend in the fever of corruption. There is 72.72 per cent beneficiaries said that, there is corruption in IAY. The major corruption in IAY is doing by the Gramsevak, Sarpanch, Clerk in Grampanchayat and Government officer of Panchayat samittee. The reason of this corruption the high ratio of illiteracy, lack of guidelines, lack of information etc.
- 22) The Grampanchayat do not provide information to beneficiaries as well as below poverty line people about the poverty alleviation programme, because of political interfere, indifference of Gramsevak, they do not take responsibility of schemes.
- 23) The relationship between poverty and rural development is correlated with each other. The rural development indicate reduction of poverty. Researcher observed that, the most of the people in Radhanagari Taluka are still below poverty line. It means, they can not information, illiteracy, away from Government welfare scheme etc. where poverty ratio below there rural development can run successfully.

- 24) The Indira Awaas Yojana play very important role in poverty reduction because this scheme provide Pakka house and increases the standard of living and efficiency to the below poverty line peoples.
- 25) Government play very vital role in poverty reduction of rural areas. But observation shows that, below poverty line people have been taken some specific schemes benefit in Radhanagari Taluka.

Problems :

1) Lack of information of Government schemes :

The information regarding poverty alleviation programmes not reach to below poverty line people in Radhanagari Taluka. There are so many causes. Grampanchayat and its member should give the information of various Governments schemes to the below poverty line people because they are to much illiterate and they are not understand the benefit of Government schemes.

2) Indifferences in implementation of poverty allivation programme :

For the development of below poverty line people Government declare various schemes but rural level administration do not implement responsible for all schemes. The maximum poverty alleviation programmes have still not reached to rural level because of indifferences in implementation of poverty alleviation programmes and below poverty line people goes loss by it so the Governmental administration have to remove the indifferences in implementation of poverty alleviation programmes.

3) Insufficient Grants :

The Government declared IAY scheme for below poverty line peoples but he does not provide sufficient grant to beneficiaries for the development of below poverty line peoples. That means Government have to provide sufficient grant for the all over development of

beneficiaries and schemes. It is emerging need to provide sufficient grant to the below poverty line peoples under various schemes of Government.

4) Lack of earning sources :

The main problem of below poverty line peoples is lack of earning sources. Government have to provide employment and increase the earning sources of below poverty line people. Then they can do their development some to very well. There is essential to increase the employment opportunities for the allover development of below poverty line peoples.

5) Political Interfere :

Local Political leaders are enormously interferes in the implementation of Government welfare schemes so benefit do not reach to proper peoples. This vary essential the local government have to avoid the political leaders interfere.

6) Insolvent :

Below poverty line peoples are always live under pressure of insolvent. They have not more earning sources so her income is vary low and needs are increased day by day. Lack of income they can not built durable house.

7) Problem of Landless Peoples :

Mostly the blow poverty line peoples are landless so they deprived from the IAY schemes benefit because the scheme eligible criteria in beneficiary must have use own land for construction house, simple criteria of this government welfare schemes which is convenient for the below poverty line people.

8) Corruption in Schemes :

The governmental officers are corrupted in the process of schemes. Corruption is from up to bottom. This is the one cause for unsuccessful scheme of government. The government have to keep eyes on fair transaction for the successive governmental schemes.

Suggestions :

1) Increase Grant Amount :

For the development of below poverty line people government have to increase the grantable amount of various schemes. Because the grantable amount of governmental scheme is insufficient for the welfare. Now a days inflation rate are increased so government have to increase the grantable amount of various types of schemes and specially Indira Awaas Yojana for the over all development of below poverty line peoples.

2) Transparent Implementation :

The government declare the policy for increase the socio-economic status of below poverty line people. But governmental administration do not implement efficiently. That's why the scheme are not reached bottom of the society. The government have to efficient administration for the success of poverty alleviation programmes.

3) Provide Information of Schemes :

The government have provide information of schemes to the beneficiaries. This is an essential need of below poverty line peoples to provide information and guidelines of the schemes. The economically weak people are illiterate. The government have to advertise all the schemes to easily understand to people.

4) Increase Employment Schemes :

The socio-economic weaker peoples are living under burden of insolvent. They don't have more earning sources to income. If the government increase employment schemes automatically income will by increase so Government have to provide employment opportunities to the below poverty line peoples.

5) Simple criteria of Scheme :

When government declare schemes they must be in simple criteria and eligibility, where by benefit of schemes in possible every and each

below poverty line people. Most of the people away from poverty alleviation programmes because they are not eligible said criteria and eligibility so government have to implement every plan vary efficiently with simple criteria of every schemes.

6) Provide Education and Health Facilities :

For the all over development of below poverty line people government have to provide education and health facilities. Because, they are to much illiterate so they do can not get benefit of schemes which are declared government for them. The government have to provide educational facilities along with health facilities for the spontaneous development of below poverty line peoples.

7) Proper Selection of Beneficiaries :

There is need to select the proper beneficiaries for the schemes. In the process of selection of beneficiaries the local political leaders are interfere partially so the implementation body of Grampanchayat can not select the proper and eligible beneficiaries and need people are deprived form the benefit of the scheme. Therefore government have to from the proper and efficient procedure for the selection of beneficiaries.

8) Root out the Corruption :

The government have to root out the corruption which in the implementation of governmental various schemes. The governmental officers are a better is corruption by the unfair implementation and selection of beneficiaries. They always demand some amount form the beneficiary. The below poverty line people are need to ret the benefit of schemes as soon as possible so they can't complaint any where however government have to make the implementation impartially for the development of socioeconomic weaker section.