

# CHAPTER THREE

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## ANALYSIS AND INTERPRETATIONS

AGE COMPOSITION :

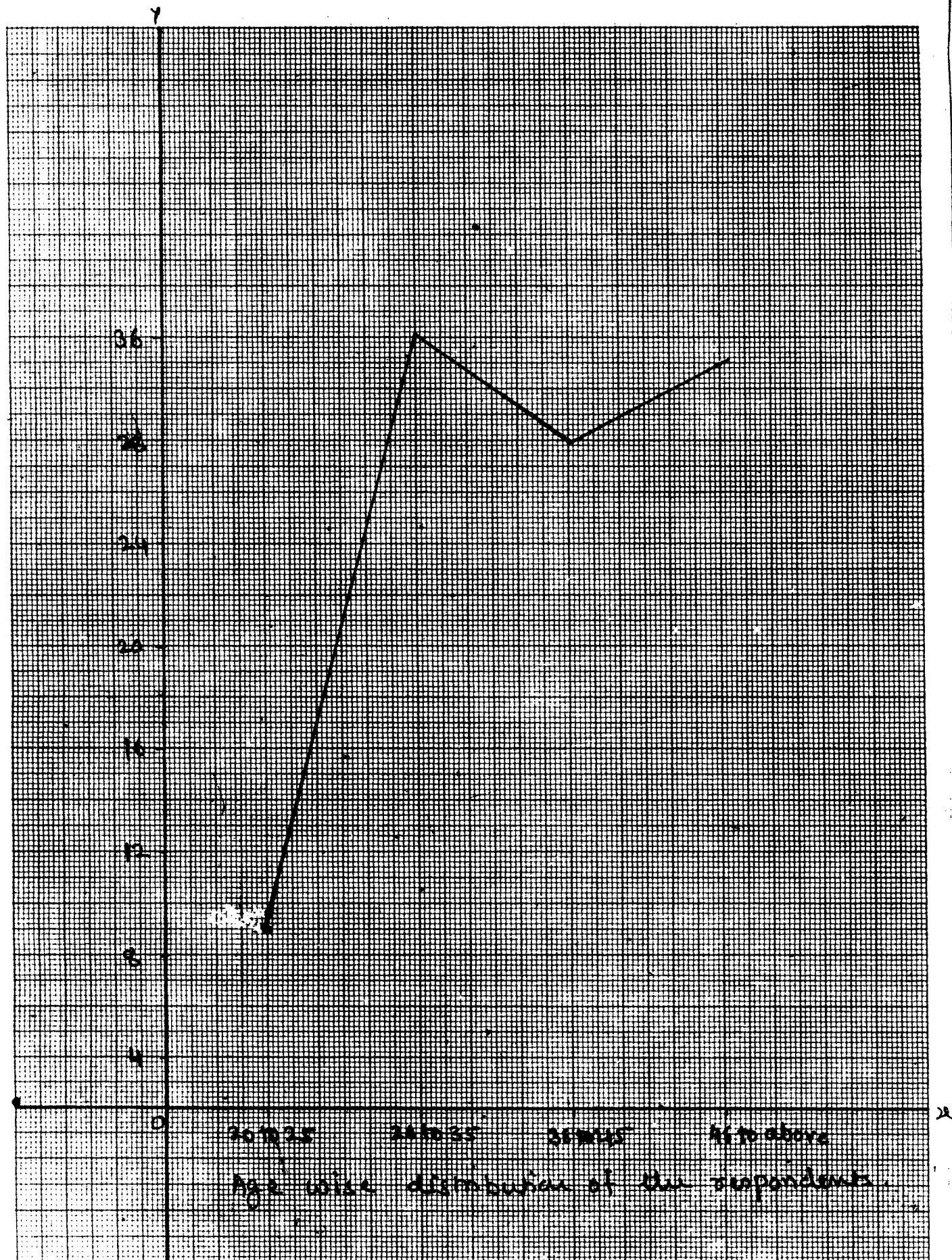
The age composition is an important aspect while determining the working capacity of the respondents. It also throws light on the profession of the respondents. Therefore, it is necessary to discuss this aspect here, with great importance.

TABLE NO. 1 :-

Age wise distribution of the respondents.

Sr. No.	Age Group	Respondents	Percentage
1.	20 to 25 years	16	8.89
2.	26 to 35 years	58	32.22
3.	36 to 45 years	51	28.33
4.	46 and above	55	30.56
Total		180	100.00

This table indicates the age group of the respondents. It is seen that 8.89% of the respondents are in the age group of 20 to 25 years. There are 91.11% of the respondents are of the age group between 26 and 46 years & above. Among them 26 to 35 years age group percentage is 32.22 %; 36 to 45 age group 28.33 %



46 and above 30.56%. From this information we can conclude that majority of the respondents whose age is between 20 to 35 years have to take entire family responsibility. Since this age group is a productive and secondly by separation these families can show their income distributed, so that they are able to get benefit under below ~~pxs~~ poverty line schemes.

#### SEX COMPOSITION

The following discussion would reveal the sex wise distribution of the respondents.

TABLE NO. 2:

Sexwise distribution of the respondents.

S.No.	Sex	Respondents	Percentage.
1.	Male	160	88.89%
2.	Female	20	11.11%
Total		180	100.00%

The above table shows an uneven distribution of the respondents, according to their sex. 88.89% of the respondents are males and 11.11% of the respondents are females. Thus it is clear that sex ratio of the study is high as there are 160 males and 20 females. It shows the responsibility of the family is carried by females only after the death of their husbands when the children are small to carry the responsibility.

MARITAL STATUS

To determine one's family stability and responsibility it is an important to consider their marital status. This can be studied with the help of following table.

TABLE NO.3:

Distribution of the respondents according to their marital status.

S.No.	Marital Status	Respondents	Percentage.
1.	Married	164	91.11%
2.	Single	4	2.22%
3.	Widow	4	2.22%
4.	Widower	8	4.45%
Total		180	100.00%

From the above table it is clear that a majority of the respondents are married, that is 91%. There are 2.22% of the respondents single, 2.22% are widows and 4.45% widowers. From this information we can conclude that majority of the respondents have to shoulder their family responsibility early, as soon as they get married.

RELIGION

The religion is also an important aspect to be discussed here as it throws light on, which plays dual role to get facilities at different levels. It also gives information about type of people in majority involved in different developmental activities of the government.

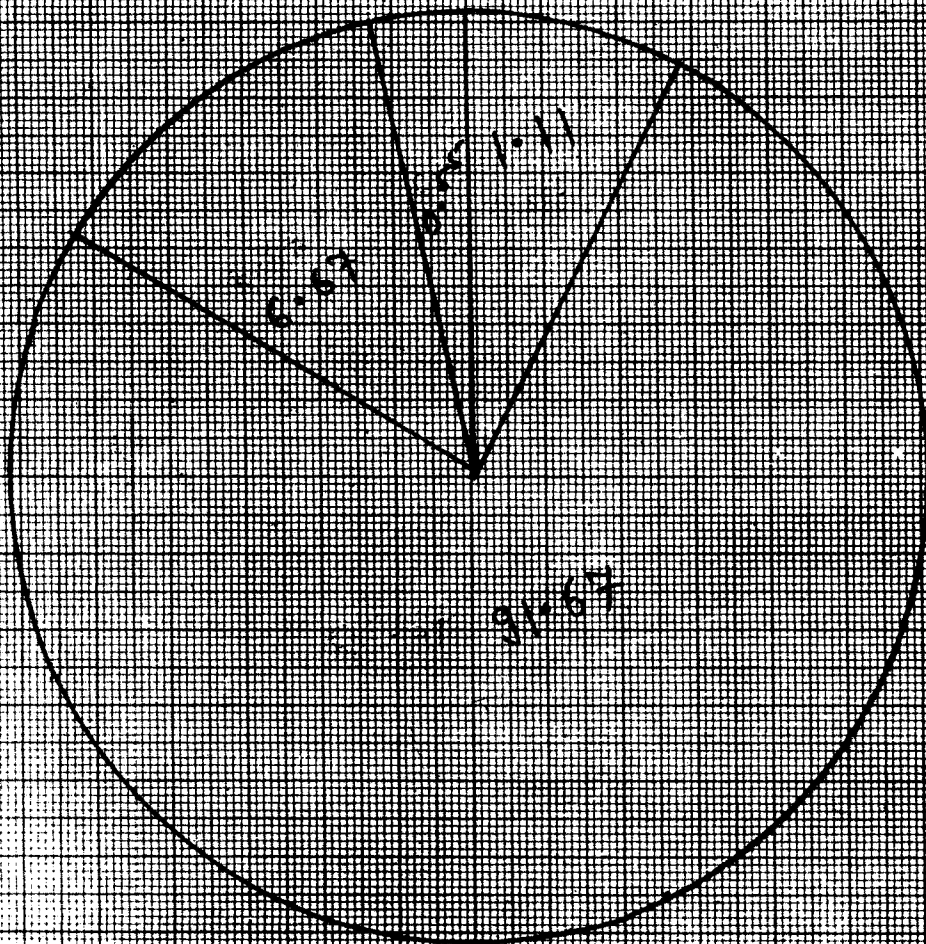
TABLE NO. 4:

Religion wise distribution of the respondents.

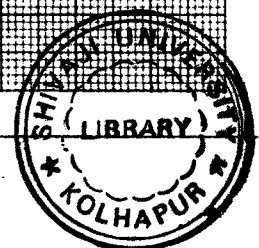
S.No.	Religion	Respondents	Percentage.
1.	Hindu	165	91.67%
2.	Muslim	12	6.67%
3.	Christian	1	0.55%
4.	Buddha	2	1.11%
Total		180	100.00%

It is seen from the table No.4 that majority of the respondents are Hindus, that is 91.67%, 6.67% of the respondents are muslims 0.55% christians, 1.11% Buddhas. The above table shows, that the christian still do not come forward to educate themselves and change their traditional views. Because, inspite of the above figures, it was observed by the researcher that many of the Harijans converted themselves in to Christian religion have shown

91.67 = Hindu  
 6.67 = Muslim  
 1.11 = Buddhist  
 0.55 = Christian



The diagram shows the religion of the respondents.



their religion as Hindu, it is only because they could get more facilities of the government by showing their caste (Harijans) under Hindu religion.

#### CASTE COMPOSITION

The caste composition is also an important aspect to be discussed here as it throws light on how the beneficiaries have adopted type of schemes according to their caste. The caste occupation plays an important role in adopting different schemes under Integrated Rural Development Programme. Therefore researcher has made an attempt to analyse the castewise composition of the beneficiaries.

#### TABLE NO. 5:

Caste wise classification of the respondents.

S.No.	Caste	Respondents	Percentage
1.	Maratha	54	30.00
2.	Mahar	31	17.22
3.	Mang	24	13.33
4.	Chambhar	13	7.22
5.	Muslim	12	6.66
6.	Bhil	7	3.88
7.	Mail	6	3.33
8.	Koli	4	2.22
9.	Barbar	4	2.22
10.	Ramoshi	2	1.11



S.No.	Caste	Respondents	Percentage.
11.	Sutar	2	1.11
12.	Buddha	2	1.11
13.	Lohar	1	0.56
14.	Gurav	1	0.56
15.	Gopal	1	0.56
16.	Vadari	1	0.56
17.	Kaikadi	1	0.56
18.	Pardhi	1	0.56
19.	Teli	1	0.56
20.	Kasur	1	0.56
21.	Christian	1	0.56
22.	Gawali	1	0.56
23.	Dhangar	1	0.56
24.	Brahmin	1	0.56
25.	Dhor	3	1.66
26.	Washarman	3	1.66
27.	Kumbhar	1	0.56
Total		180	100.00%

The classification of this table shows that 30% of the respondents come from Maratha Caste, which is an dominant caste in rural Maharashtra. There are two other major castes, one is Mahar and another is Mang,

constituting 17.22% and 13.33% respectively. After independence different laws of the country changed. But, these backward people still did not want change, Here the researcher has specifically discussed the religion, caste, income, that connected with the schemes adopted by these people under Backward class community, which helps them to get more subsidy and they had to pay less interest rate. In rural area we will still find out the caste occupation. These people did not take the advantage of educational facilities given by the government. These people have to go for their caste occupations because there is no alternative for them to get their daily bread.

'Other Castes' consisted of barbar, Muslim, Bhil, Mali, Chambhar etc. Their percentage is very low. Out of these castes majority of them have adopted caste occupation in the villages traditionally. From this table it is clear that most of the caste people have taken benefit of Integrated Rural Development Programme Schemes.

#### OCCUPATION

Here the occupational pattern of the respondents has been discussed, which helps to give an idea that the respondents have adopted different schemes under Integrated Rural Development Programme.

Table No. 6

Occupational background of the respondents.

S.No.	Occupation	Respondents	Percentage
1.	Agriculture	52	28.89
2.	Labour	59	32.78
3.	Service	4	2.22
4.	Caste Occupation	65	36.11
Total		180	100.00

From this table it is clear that 28.89 % of the respondents are engaged in agricultural work. 32.78 % of the respondents are doing labour work as they do not have sufficient land or they are landless. There is no other alternative to them going outside for work on daily wages. 2.22 % respondents doing service and 36.11 % of the respondents are doing mainly their caste occupations i.e. shoe making, barbar, carpenter, sisal fibre etc. From this information it is clear that majority of the respondents have doing caste occupations and for their, they are helped by different Government schemes under Integrated Rural Development Programme.

28.89 = Agriculture

32.78 = Labour

2.22 = Service

36.11 = Other

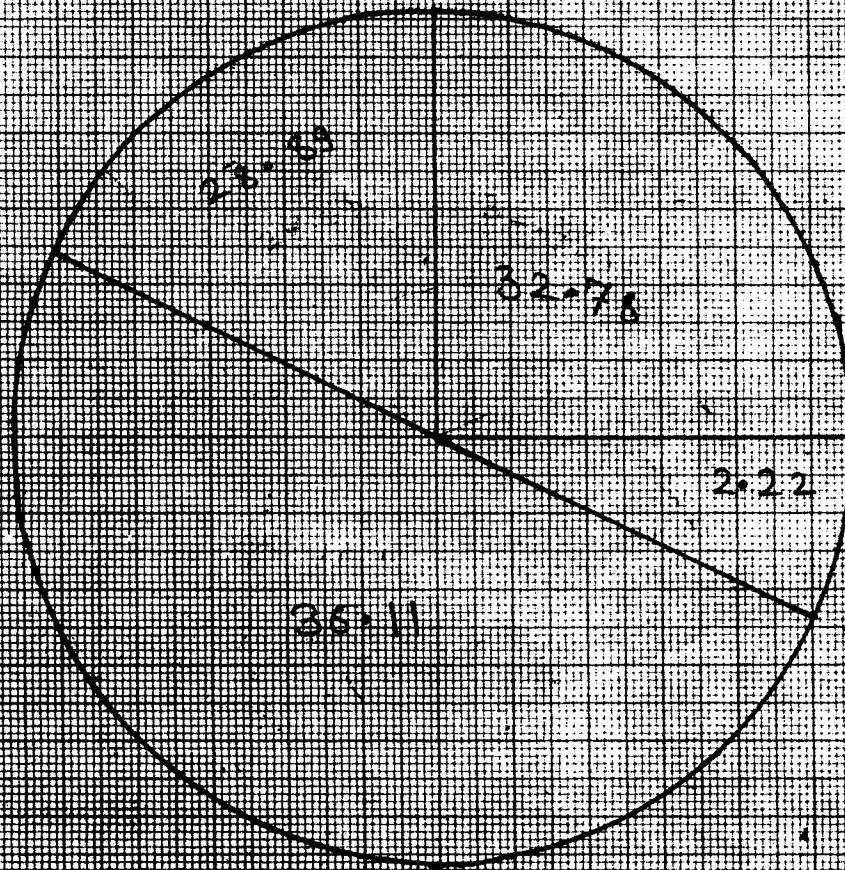


Diagram showing the occupation of the respondents.

Income

It is an indicator of economic condition of and individual. It also gives us an idea of what status one is enjoying in the society. It is also necessary to understand that ~~to~~ how individual is supporting by investing extrat money to the scheme he has taken under Integrated Rural Development Programme.

Table No. 7

Income wise distribution of the respondents.

Sr.No.	Income group Rs.(Annual)	Respondents	Percentage
1.	Up to 1000	12	6.67
2.	1001 to 3000	122	67.78
3.	3001 to 5000	39	21.67
4.	5001 to 7000	1	00.55
5.	7001 to 9000	0	60.00
6.	9001 to 11000	5	2.78
7.	11001 and above	1	00.55
Total		180	100.00

This table shows that 6.67% of the respondents are from the income group of up to Rs. 1000 majority of the respondents are from the income group of Rs. 1001 to 3000. i.e. 67.78 % 0.55 % of the respondents are from the

income group of Rs. 5001 to 7000. There is not a single respondent from the income group of Rs. 7001 to 9000. There are 2.78 % of the respondents are from the income group of Rs. 9001 to 11000 and lastly 0.55 % of the respondents are from the income group of above Rs. 11001 from this table we can conclude that, even though whose annual income is more than Rs. 3500/- have shown their annual income below Rs. 3500/- only in order to get benefit under Integrated Rural Development programme for getting benefit as the government criteria is that whose annual ~~xx~~ income is below Rs. 3500/- can only benefit under this scheme.

### Education.

Education is the most important factor in the modern society. In the process of development of an individuals personality and at the same time one may consider that education means to an end itself. Further it also enhances one's understanding and awakes an individual regarding his own rights and duties. Here for adopting different schemes and implementing it properly each individuals can undertake it with the help his of knowledge he gets through education.

TABLE NO. 8

Education wise distribution of the respondents.

S.No.	Education	Respondents	Percentage
1.	Illiterate	84	46.66
2.	Primary	74	41.11
3.	Secondary	19	10.55
4.	Higher Secondary	1	00.56
5.	College	1	00.56
6.	Technical	1	00.56
Total		180	100.00

From this table it is clear that majority of the respondents are illiterate. 41.11% of the respondents have received education up to primary level, 10.55 % up to secondary level, 0.56% up to higher secondary, 0.56 up to college level. Lastly 0.56 % of the respondents have received technical education. Thus it is clear from this table that majority of the respondents are illiterate i.e. 46.66 % and 41.11 % have taken education up to primary it means these people are not interested in education or they cannot afford education which is costly affair according to village population (respondents).

So, for selecting different schemes under Integrated Rural Development Programme. They did not find proper way to select the schemes which is more benefited to them and also they found many difficulties for getting knowledge about the schemes. They have to depend on others, So, here the education carries the important role for adopting the schemes.

Size of the family :

It is most important to understand the size of the family as it gives an idea regarding the present tendency of the people to be in a particular type of family. It also shows the tendency of keeping the family of a small size to get more and more facilities from different government schemes. This can be understood with the help of the following table.

TABLE NO. 9 :-

Family size of the respondents.

S.No.	Type of family	Size of Family	Respondents	Percentage
1.	Small	Up to 6 member	162	89.79
2.	Medium	7 to 9	17	9.66
3.	Large	10.to 12	1	0.55
Total			180	100.00



It is clear from the above table that 89.79% of the respondents have upto 6 members. It is known as small family 9.66% of the respondents have 7 to 9 members and 0.55% have 10 to 12 members in the family known as medium and large size of family. From this table we conclude that majority of the families are in small size. Due to urbanization and industrilization most of the villagers go out from their villages in search of employment, which breaks the joint family system. Secondly they show small size of families inorder to get below poverty line (BPL) cards, so that they can get more benefit from the government schemes even though they may be from bigger families.

#### AGE COMPOSITION

The study of age composition of any population has a great economic significance. Becase it throws light on the profession of the working and non working population and thus show the degree of dependency of the later on the former. The same is visualized from the following table.

TABLE NO. 10

Age wise distribution of the family members.

S.No.	Age group	Family members	Percentage.
1.	0 to 5 years	93	12.30
2.	6 to 15 years	232	30.69
3.	16 to 25 years	206	27.25
4.	26 to 35 years	93	12.30
5.	36 to 45 years	54	07.14
6.	46 & above	78	10.32
Total		576	100.00

This table indicates the age group of the family members. It is seen that 70.24% of the family members are of the age between 0 to 25 years. Among them 0 to 5 year age group percentage is 12.30%, 6 to 15 age group 30.69%. 16 to 25 age group 27.25% again 12.30% of the family members are of the age group between 26 to 35 years, 7.14% are from 36 to 45 and 10.32% are from 46 and above years age group. From this information we can conclude that majority of the family members are below 25 years age group, that is 70.24%. It is due to early marriages in rural areas. But it helps to make small size families by showing the son is living separately from his parents to get benefit under the Integrated Rural Development Schemes.

TABLE NO.11

Sex wise distribution of the family members.

S.No.	Sex	Respondents	Percentage.
1.	Male	383	50.66
2.	Female	373	49.34
3.			
	Total	756	100.00

This table shows that the majority of the family members are males i.e. 50.66% and 49.34% of the members are females. It is clear that majority of the males is more than females.

TABLE NO.12

Distribution of family members above 5 years, according to their education.

S.No.	Education	Family members	Percentage.
1.	Illiterate	272	40.87
2.	Primary	281	42.38
3.	Secondary	92	13.88
4.	Higher Secondary	3	00.46
5.	College	11	01.66
6.	Technical	5	00.75
	Total	663	100.00

This table explain the percentage wise distribution of the family members. It is clear from the above table that 40.87% of the family members are illiterate and 42.38% have primary education. 13.88% and 0.46% of the members were educated upto secondary and higher secondary level. There are only 1.66% who have taken college education and 0.75% who have taken technical training. It is clear from this table that the level of education in rural areas is very low. These people are not interested in taking more education due to poverty. Due to less or incomplete education these people cannot afford different facilities which could help them to increase their income and family members can not get employment

#### MARITAL STATUS

To understand the happiness of the family which could help to afford schemes.

#### TABLE NO.13:

DISTRIBUTION OF THE FAMILY MEMBERS ACCORDING TO THEIR MARITAL STATUS.

S.No.	Marital Status	Family members	Percentage.
1.	Married	271	35.85
2.	Unmarried	465	61.51
3.	Widows	17	02.25
4.	Widowers	3	00.39
	Total	756	100.00

This table shows that 35.85% of the family members are married. 61.51% are unmarried, 2.25 widows and 0.39% are widowers. From this table we conclude that majority of the family members are unmarried, this number includes the children below 15 years of age.

#### OCCUPATION

Here the occupational pattern of the family members has been discussed, which shows the problems of the respondents and their family members and it shows how there is a necessary for them to afford schemes.

#### TABLE NO.14

Occupation wise distribution of the family members.

S.No.	Occupation	Family members	Percentage.
1.	Agriculture	42	15.67
2.	Labour	178	66.42
3.	Service	28	10.45
4.	Other (Caste occupation.	20	07.46
Total		268	100.00

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This table 13 shows that 15.67% of the family members are doing agriculture work. 66.42% of the members are working as labourers 10.45% members are employed some where only 7.46% are doing their caste occupations. It is clear from this table that majority of the family members are working as labourers because they do not have sufficient land and some of them are landless. So, there is need of getting different schemes to make them employed.

APPLICATION AND SANCTION PROCEDURES OF INTEGRATED RURAL DEVELOPMENT PROGRAMME SCHEMES:

The Integrated Rural Development Programme is mainly implemented through the Block development officer at Taluka levels, where as the village level worker i.e. Gram Sevak Directly connected with the beneficiaries. Here the researcher has tried to study the sources of getting application forms for the scheme, secondly the submission of the forms, meeting with the village level worker, bank officials and other persons who are directly or indirectly connected with the schemes. Types of schemes obtained by respondents are also given.

TABLE NO.15

Distribution of respondents according to their awareness of government schemes:

S.No.	Awareness	Yes	%	No	%	Total	%
1.	Indentification in the IRDP List	177	98.33	3	1.67	180	100%
2.	Knowledge about govt.programmes.	174	96.67	6	3.33	180	100%
3.	Knowledge about eligibility for help	175	97.22	5	2.78	180	100%
4.	Knowledge about IRDP	178	98.89	2	1.11	180	100%

It is evident from this table that almost all the respondents are very much aware of Integrated Rural Development Programme and other government Programmes. The wareness about eligibility for getting help under Integrated Rural Development Programme is more among the respondents 98.33% of the respondents told about their indentifications in the IRDP List, and 1.67% did not known about their names in the list. 96.67% respondents have knowledge about government programmes whereas 3.33% does not known about it. 971.22% have knowledge about their eligibility for help and 2.78% does not know about it. 98.89% of the respondents have knowledge about Integrated Rural Development Programme, whereas 1.11% does not know about it. A passing glance at table 15 may give the impression that a greater number of respondents have high levels of awareness regarding various aspects of Integrated Rural Development Programme.

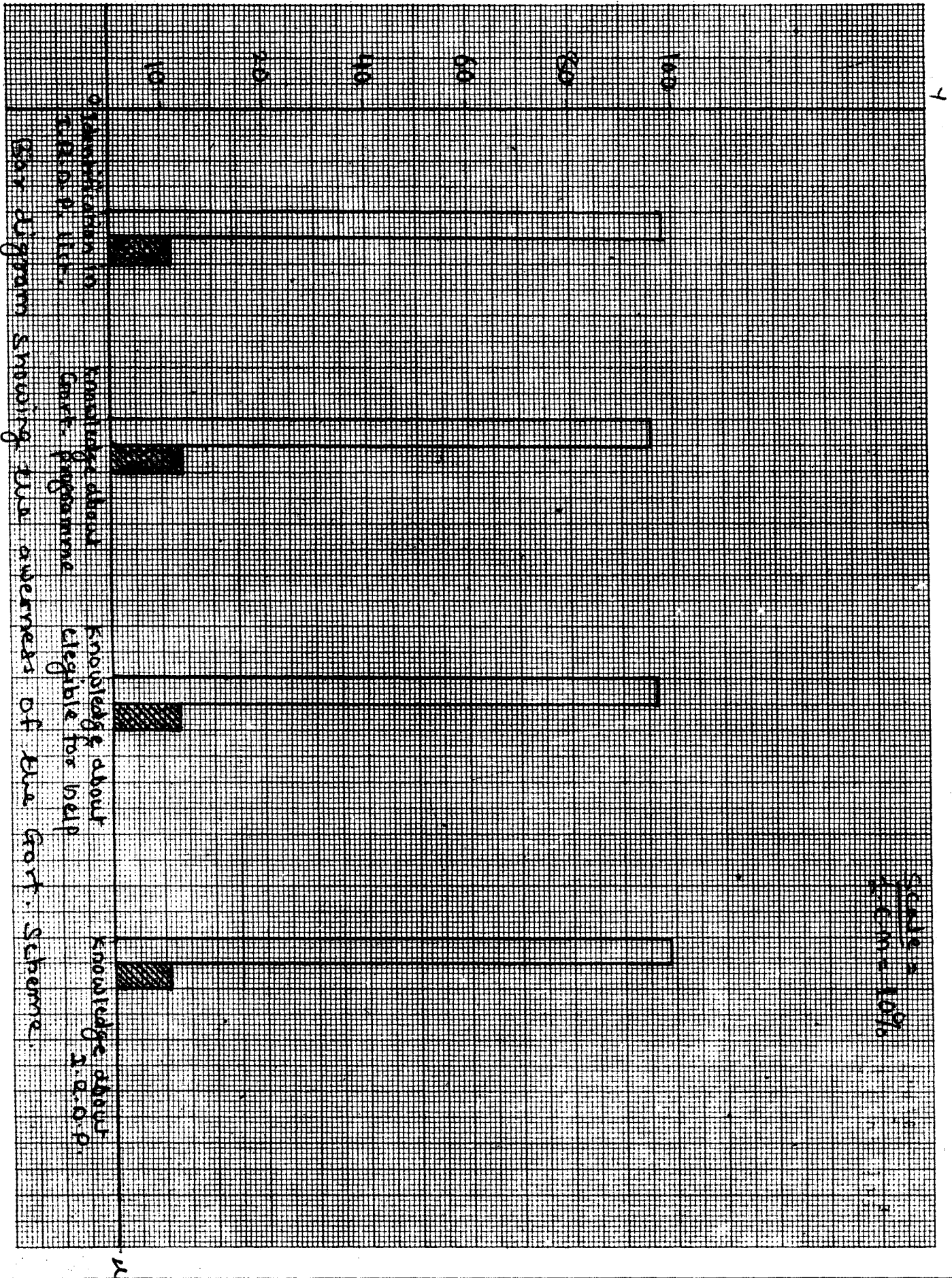




Table No. 16 :-

Distribution of respondents according to their benefit.

S.No.	Benefit told by	Respondents	Percentage
1.	Gramsevak	162	90.00
2.	Sarpanch	8	<u>4.45</u>
3.	Secretary-Co-Op. Society.	4	2.22
4.	Bank-Officer	4	2.22
5.	Chairman-Co-Op. Society.	2	1.11
Total		180	100.00

This table shows that 90.00% of the respondents guided by the village level worker i.e. gramsevak. 4.45% guided by sarpanch, 2.22% guided by bank officer and secretary village co-operative society each only 1.11% of the respondents are guided by chairman village co-operative society. From this table it is clear that majority of the respondents are guided by Gramsevak because this programme was perceived by the village level workers as it is one of the government programme for which they are the via-media. These gramsevaks are responsible for sending certain number of applications from potential beneficiaries to the block development officer to enable him to meet the required targets.

Table No. 17 :-

Distribution of respondents according to application forms obtained by them.

S.No.	Agency	Respondents	Percentage
1.	Gramsevak	158	87.78
2.	Block D.Office	18	10.00
3.	Bank	4	2.22
Total		180	100.00 %

This table shows that 87.78% of the respondents have obtained the application forms from the village level worker (VLW) i.e. gramsevak 10% obtained directly from Block Development office and 2.22% from Bank Manager. From this table we can conclude that having mostly official sources of information, closely related persons in important positions, it is expected that the respondents would be able to obtain the application forms through them. It is also clear from this table that Gramsevak is directly connected with the respondents and secondly with the Government programme.

TABLE NO. 18 :

Distribution of respondents according to their difficulties for obtaining and filling application forms.

S.No.	Application forms	Yes	%	No	%	Total	%
1.	Difficulties in getting application forms.	167	92.78	13	7.22	180	100.00
2.	Difficulties in filling application forms.	17	9.44	163	90.56	180	100.00

This table shows that 92.78 % of the respondents have difficulties in getting application forms of Integrated Rural Development Programme schemes and there are 7.22% respondents does not have difficulties. 9.44 % of the respondents who found difficulties in filling application forms and 90.56 % does not found any difficulties. It is found clear from this table that even though there are many government schemes, the respondents are not able to get application forms easily.

TABLE NO. 19 :

Distribution of respondents according to help taken from filling forms.

S.No. Help taken from	Respondents	Percentage
1. Gramsevak	140	77.78
2. Sarpanch	4	2.22
3. Bank Officer	2	1.11
4. Secretary Co-op. Society	4	2.22
5. Chairman Co-op. Society.	2	1.11
6. Self	15	8.34
7. Others	13	7.22
Total	180	100.00

The table is shows that most of the respondents have taken help for filling loan application forms from the Gramsevak i.e. 77.78 % 2.22% of the respondents have taken help from sarpanch, 1.11% from bank officer, 2.22% secretary village co-operative society 1.11% from Chairman Co-op. society 8.34% of the respondents have filled up their loan application forms by themselves 7.22% of the respondents have taken help from others, it

includes their shows, daughters, friends etc. From this table it is clear that majority of the respondents have taken help from gramsevak because he is the right and immediate person connected directly with different schemes under Integrated Rural Development programme.

TABLE NO. 20 :-

Type of Schemes obtained by respondents.

S.No.	Type of Schemes	Respondents	Percentage
1.	Agriculture	27	15.00
2.	Animal Husbandry (dairy)	76	42.22
3.	Shoe making	12	6.67
4.	Mirana shop	5	2.78
5.	Cloth-store	2	1.11
6.	Grain shop	2	1.11
7.	Tel-Ghana	1	0.55
8.	Chalk-maning	1	0.55
9.	Cycle-shop	3	1.66
10.	Hair cutting saloon	2	1.11
11.	Bullocks & bullock carts	5	2.78
12.	Poultry	1	0.56
13.	Wakhar	1	0.56
14.	Mandap	1	0.56
15.	Vegitable sealing	3	1.66
16.	Gruts	4	2.22
17.	Amballi-work(Sisal fibre)	24	13.33
18.	Hotel	2	1.11
19.	Tailoring	5	2.78
20.	Thrushing Machine	1	00.56
21.	Fiter	1	00.56
22.	Broom making	1	00.56
Total		180.00	100.00

This table shows that 15.00 % of the respondents have taken benefit for agriculture, which is main occupation of rural people. Secondly there are 42.22 % of the respondents have taken benefit for animal husbandary, particularly improved cows and buffalos. This table also shows that there are twenty more schemes adopted by the respondents under Integrated rural development programme. From this table we can conclude that majority of the respondents have adopted dairy development programme, it is because the respondents had prior experience and skill in utilising such schemes. Many other schemes have been utilised for caste occupations which the respondents are doing traditionally some of the respondents have adopted schemes according to their choice and interest. For utilising such schemes most of the respondents family members helped them.

TABLE NO. 21 :-

↵  
Distribution of respondents according to  
↵  
advice given for adopting schemes.

S.No.	Advised by	Respondents	Percentage
1.	Gramsevak	150	83.34
2.	Leader	2	1.11
3.	Sarpanch	4	2.22
4.	Secretary Co-Operative Society	5	2.78
5.	Chairman Co-op. Society.	2	1.11
6.	Bank Officer	5	2.78
7.	Friends	3	1.66
8.	No advice	9	5.00
Total		180	100.00

This table 20 clearly shows that majority of the respondents have given advice by gramsevak to obtain the benefit schemes under Integrated Rural Development Programme. i.e. 83.34 %. The others had get advice from leader 1.11% sarpanch 2.22% secretary Co-operative society 2.78%, chairman co-op. society 1.11%, bank officer 2.78% friends 1.66% respectively. 5% of the respondents have not taken any advice because they already know about it. From this table we conclude that majority of the respondents have been advised at village level.

TABLE NO. 22

Distribution of respondents according to utilisation of Schemes and extra investment.

S.No.	Utilisation	Respond.	%	Extra invest.	Percentage
1.	Utilised the Scheme	176	97.78	84	46.66
2.	Did not utilised the scheme.	4	2.22	96	53.34
Total		180	100.00	180	100.00

The above table reveals that the majority of the respondents had completely utilised the schemes for which they had taken loans for it. i.e. 97.78 %. There are only 2.22% of the respondents who did not utilise money for which they have taken due to their problems.

This table 21 also shows that 46.66 % of the respondents made extra investment to make good use of the scheme. 53.34 % of the respondents did not make any extra investment. From this table we conclude that majority of the respondents did not make extra investment because they could not do it as they belonged to lower income group.



Table No. 23

Distribution of respondents according to their supplementary investments.

S.No.	Extra Amount Rs.	Respondents	Percentage
1.	1 to 1000 Rs	55	30.56
2.	1001 to 2000 Rs.	13	7.22
3.	2001 to 3000 Rs.	1	0.55
4.	3001 to 4000 Rs.	5	2.78
5.	4001 to 5000 Rs.	5	2.78
6.	5001 to 6000 Rs.	1	00.55
7.	6001 and above Rs.	4	2.22
8.	No extra investment	96	53.34
Total		180	100.00

This table shows that the majority of the respondents have made supplementary investments up to Rs. 1000/- who felt the need for it. It is noticed that these investments have made in cases where the improved cows have been purchased. 7.22% of the respondents have made extra investment between Rs. 1001 to 2000, 0.55 % between Rs. 2001 to 3000, 2.78 % between Rs. 3001 to 4000, 2.78 % between Rs. 4001 to 5000, 6.55 % between Rs. 5001 to 6000 and 2.22% Rs. 6001 and above. It should also be noted that there are 53.34 % of the respondents

did not make any supplementary investments. From this table it is clear that there is different range of supplementary investment made by the respondents according to scheme obtained and money available with them.

Table No. 24 :-

Distribution of respondents according to their follow up.

S.No.	Follow up	Respondents	Percentage
1.	Good follow up	159	88.33
2.	No <del>x</del> follow up	21	11.67
Total		180	100.00

From this table it is interesting to note that majority of the respondents had good follow up in getting their loans sanctioned, i.e. 88.33 %. It is obvious that some of the respondents had been able to get sanction as early as possible, but many of them did not get it sanctioned in time. These respondents oftenly use to visit either the bank or the gramsevak. Some of the respondents had very bad experience that it has taken more

time in getting their application sanctioned.

Only 11.67 % of the respondents did not make follow up in getting their loan sanctioned.

TABLE NO. 25 :

Distribution of respondents according to their previous experience.

S.No.	Previous Experience	Respondents	Percentage
1.	Had Previous experience.	152	84.44
2.	No experience	28	15.56
Total		180	100.00

Here researcher found necessary to know about the previous experience of the respondents in adopting different schemes, Table 24 shows that majority of the respondents had previous experience about the scheme i.e. 84.44 %. There are 15.56 % of the respondents did not have such experience. From this we can conclude that majority of the experienced respondents are adopting such schemes under the Integrated Rural Development Programme which helps them to get employment and increased their income.

TABLE NO. 26

Distribution of respondents according to their knowledge and skill about schemes.

S.No.	Knowledge of skill Respondents	Percentage
1. No at all	3	1.66
2. To some extent	35	19.45
3. To great extent	14	7.78
4. No opinion	128	71.11
Total	180	100.00

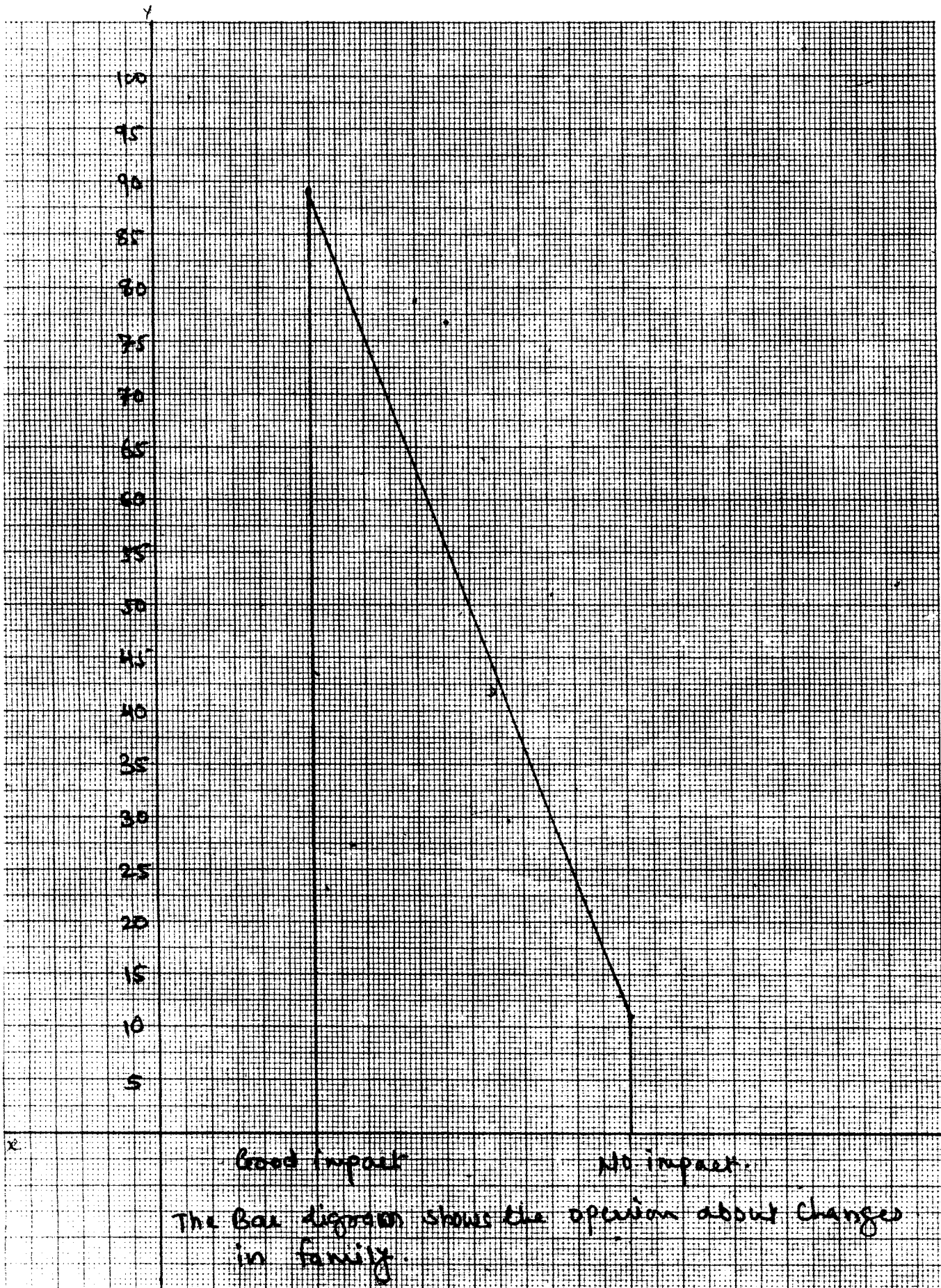
This table clearly explain that 1.66 % of the respondent have knowledge and skill about schmes they obtained, 19.45% have some extent, 7.78 % have knowledge and skill to great extent, 71.11 % of the respondents did not give the opinion about it. From this table we can conclude that majority of the respondents did not give their opinion because they are illiterate and secondly they are not taking any interest to increase their knowledge and skill by obtaining different government schemes.

TABLE NO. 27 :

Distribution of respondents according to their opinion about changes in families.

S.No.	Opinion	Respondents	Percentage
1.	Good impact on change	160	88.89
2.	No impact at all	20	11.11
Total		180	100.00

From over all observation and discussion with the respondents and information from table 27 shows that 88.89 % of the respondents are benefited by different schemes. They said that many changes have taken place in their families by adopting Integrated Rural Development programme, such as increase in their in ome employment to their famil~~y~~ members only 11.11 % of the respondents said that there was no change in their families ~~it~~ is because some of them have taken fresh loans.



Technical assistance :

Here the researcher found the need and importance of technical help to the respondents, as to whether respondents can get it in the village or they had to go out from his own village. The need was felt mainly in the animal husbandry area where 76 respondents have purchased improved cows, Buffalos and bullocks, 42.22 percent respondents expressed the need for technical assistance at the time of purchase of the animals and some of the respondents needed veterinary services when the animal is sick and some time advice regarding its care.

Evidently, the technical assistant's visits were not made to all the places even though it was their routine work some respondents said that if they take their animals where the centre is located then only they get free services. A few respondents said that help was not available in time and few others said that even if take the concerned doctor to visit their village they had to pay money.

Table No. 28 :-

Distribution of respondents according to their opinion about Technical Assistance.

S.No. Is technical Astt. help ful	Respondents	Percentage
1. Not at all	3	1.66
2. To some extent	35	19.45
3. To great extent	14	7.78
4. No opinion	128	71.11
Total	180	100.00

It is clear from the above table that 1.66 % of the respondents said that technical assistance was not helpful at all. 19.45 % of the respondents said that it was to some extent helpful, 7.78 % said that it is helpful to a great extent. 71.11 % of the respondents have not given any opinion about the need and value of technical assistance. From this table we conclude that majority of the respondents did not know about the importance and necessary help of technical assistance, which could guide properly to run some of the schemes to great success because such schemes need technical assistance.

TABLE NO. 29 :-

Distribution of respondents according to distance between the village and centre for getting services.



S.No.	Distance in K.M.	Respondents	Percentage
1.	0 to 2	5	2.78
2.	3. to 5	42	23.33
3.	6 to 8	4	2.22
4.	9 to 11	16	8.89
5.	12 to 14	17	9.44
6.	15 to 17	12	6.67
7.	18 and above	11	6.11
8.	No need	73	40.56
Total		180	100.00

This table shows that to get technical assistance under the scheme 2.78 % of the respondents use to go up to 2 k.m. 23.33 % use to go 3 to 5 K.M. 2.22 % use to go 6 to 8 K.M. 8.89 % use to go 9 to 11 K.M. 9.44 % use to go 12 to 14 k.m. 6.67 % use to go 15 to 17K.M. and remaining 6.11 % respondents use to go 17 and above K.M. There are 40.76 % of the respondents who said that there is no need of technical assistant Because they used these schemes traditionally is improved cows, poultry, use of improved seeds and

and fertilizers etc. under the Integrated Rural Development programme improved cows, chickens are given, for which guidance and treatment is necessary. There are some centres where such technical help is given for the animals from surrounding villages.

Marketing :

It was necessary to know the marketing facilities for the scheme holders, Many a times it was very difficult to get marketing facilities, so people were not ready to go for different schemes though they are getting such schemes easily. Specifically it was found that those who took help for cows and fuffalows, to said milk to milk co-operatives but those did not have such facilities had to go either the nearest village market or the taluka and district market.

TABLE NO. 30

Distribution of respondents according to marketing facilities.

S.No.	Marketing Facilities	Respondents	Percentage
1.	Inadequate	27	15.00
2.	Some what adequate	75	41.67
3.	More than adequate	78	43.33
Total		180	100.00

This table 29 shows that 15% of the respondents stated inadequacy of marketing facilities 41.67 % of the respondents having some what adequate and 43.33 % having more than adequate marketing facilities. From this table it is clear that majority of the respondents having marketing facilities because majority of the villages having co-operative dairy societies, where these respondents sell their milk easily.

TABLE NO. 31 :-

Distribution of respondents by distance for marketing.

S.No.	Distance in K.M.	Respondents	Percentage
1.	Up to 2. K.M.	6-	3.33
2.	3 to 5	23	12.78
3.	6 to 8	00	00.00

Cont. Table No. 31

S.No.	Distance in K.M.	Respondents	Percentage
4.	9 to 11	6	3.33
5.	12 to 14	17	9.45
6.	15 to 17	20	11.11
7.	18 and above	9	5.00
8.	Local market	99	55.00
Total		180	100.00

This table 31 shows that 3.33 % of the respondents use to go up to 2 K.M. for marketing 12.78 % use to go 3 to 5 K.M. 3.33% use to go 9 to 11 K.M., 9.45 % use to go 12 to 14 K.M. 11.11% use to go 15 to 17 K.M. and 5 % use to go 18 and above k.m. for marketing, there are 55% of the respondents having local market, so that there was no need to go out for marketing. From this table we conclude that most of the respondents use to go at different places away from their native place for marketing, those who produces such as shoes and chapples, rope and other things made from sisal fibre and agricultural produce.

TABLE NO.32

Distribution of respondents according to their marketing difficulties.

S.No.	Marketing difficulties	Respondents	Percentage.
1.	Due to lack of transportation facilities.	12	06.67
2.	No difficulties.	133	73.89
3.	Other (Not given reasons)	35	19.44
Total		180	100.00%

This table shows that 6.67% of the respondents have marketing difficulties due to lack of transportation facilities. 73.89% of the respondents do not have marketing difficulties, 19.44% of the respondents have not given any reasons of it. From this table we conclude that majority of the respondents have no difficulties it means they have Local market for selling their produce and where there is no market they adjust to sell their produce without any difficulties.

#### REPAYMENT OF LOANS

Recoverability of the loan is an important aspect of any scheme. ~~Where~~ the researcher has tried to explain the procedure of repayment of loans taken under the Integrated Rural Development Programme.

TABLE NO.33:

Distribution of respondents by their procedure of repayment.

S.No.	Procedure of Repayment	Respondents	Percentage
1.	Yearly	38	21.11
2.	Monthly	128	71.11
3.	Weekly	14	07.78
Total		180	100.00

This table shows that 21.11% of the respondents are repaying their loan instalments on yearly basis. 71.11% and 7.78% of the respondents are repaying their instalments monthly and weekly respectively. Many of the respondents stated that the provision for repayment on monthly and weekly basis due to their payments made by milk co-operative societies, where these or respondents use to give their milk. Here we found that the repayment was mostly based on their income.

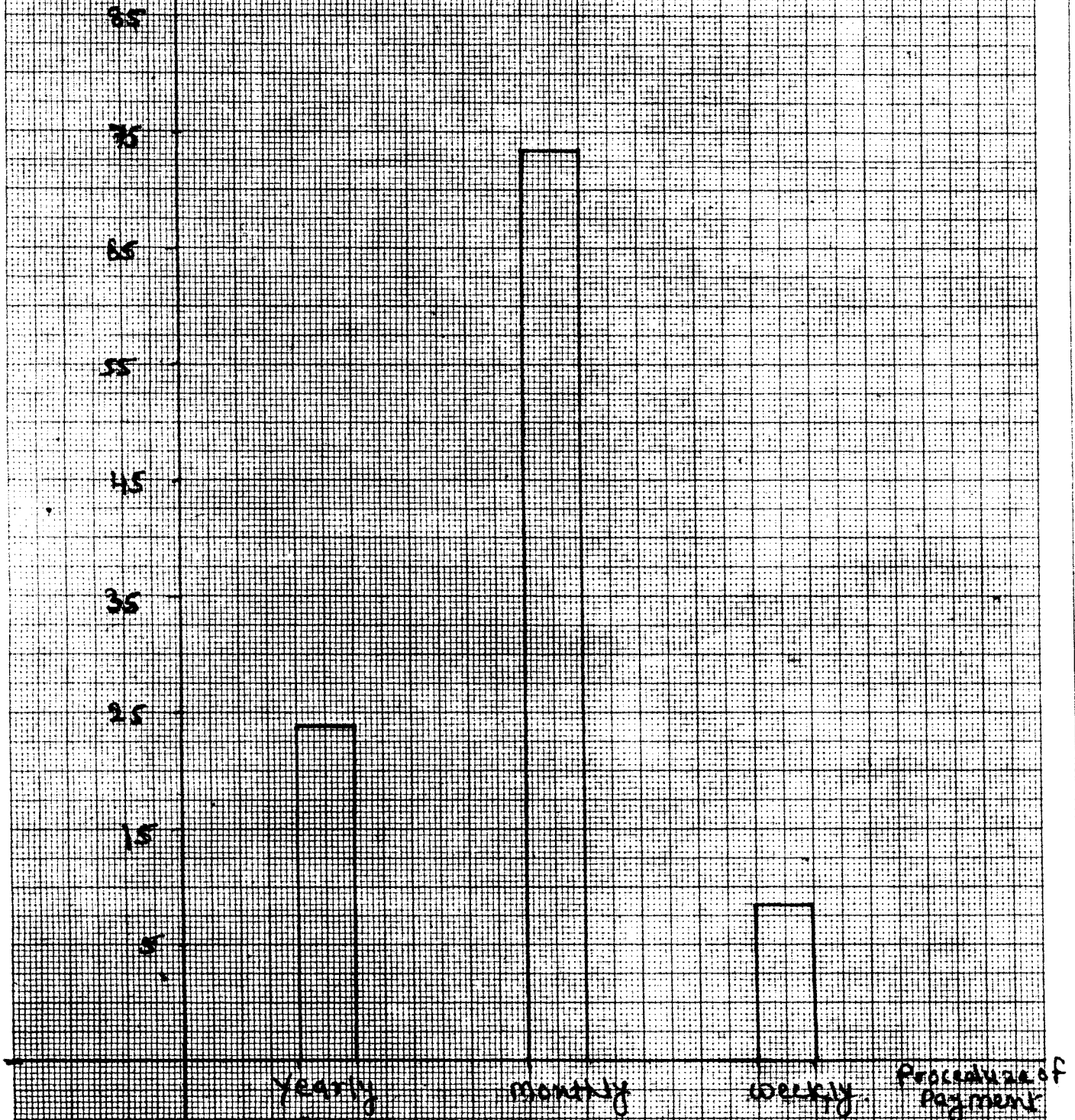
TABLE NO.34

Regular Instalments by respondents.

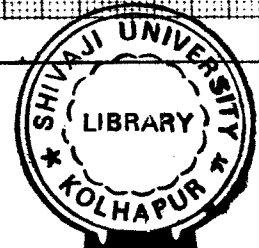
S.No.	Installments	Respondents	Percentage.
1.	Regularly paid	121	67.22
2.	Not paid regularly	52	28.89
3.	New Loan	7	03.89
Total		180	100.00

Scale  
1 cm = 5%

Percentage



Bar diagram showing the distribution of the respondents by their procedure of Repayment.



From this table it is found that majority of the respondents were repaying ~~xxx~~ loan instalments regularly i.e. 67.22% some of the respondents ie.28.89% were not paid their instalments regularly. 3.89% said that they did not pay regular instalments because they had just taken loans. From this table we conclude that majority of the respondents are repaying loans regularly. because if they repaid their first loan they should able to get another new loan immediately including subsidy.

TABLE NO.35:

Respondents repayments in time.

S.No.	Repayments	Respondents	Percentage.
1.	Always in time	76	42.22
2.	Only some time	68	37.78
3.	Rarely in time	5	02.78
4.	Never in time	31	17.22
Total		180	100.00

The above table 34 reveals that the majority of the respondents repayments was made always in time, i.e. 42.22%. It shows the level of awareness of the respondents concerning to the repayments they have made 37.78% of the respondents have regular repayments only



on some times. 2.73% of the respondents are repaying rarely in time. It is found that some of the respondents those who did not repay their loans rarely or never in time because they utilised their income of their schemes for other purposes and some of them are failed in their schemes.

TABLE NO.36:

Respondents extent of loan repayments.

S.No.	Extent of loan repayment	Respondents	Percentage.
1.	Not at all	35	19.44
2.	Partly	111	61.67
3.	Fully	34	18.89
Total		180	100.00

This table 35 shows that 19.44% of the respondents did not pay at all. Majority of the respondents paid their loan instalments partly i.e. 61.67%. There are 18.89% of the respondents did not pay at all. It must also be remarked that the level of awareness of the respondents concerning the financial aspects of the schemes, including procedures of repayment is more or less better.

TABLE NO.37

Respondents reasons for nonrepayments.

S.No.	Reasons	Respondents	Percentage.
1.	Famine	42	23.23
2.	No Income	15	08.33
3.	Sickness	3	01.67
4.	Other	13	07.22
5.	No reasons	107	59.45
Total		180	100.00

From this table it is clear that 23.33% of the respondents did not repay their loans because of famine, 8.33% not paid because of no other income and whatever income they received from the scheme they utilised it for their own consumption. 1.67% did not pay due to sickness, 7.22% respondents have given different reasons. Majority of the respondents had not given any reasons for repayment of their instalments i.e. 59.45%

TABLE NO.38

Respondents reapplication for the scheme.

S.No.	Re-applied	Respondents	Percentage.
1.	Re-applied	47	26.11
2.	Not applied for second time.	133	73.89
Total		180	100

This table shows that 26.11% of the respondents had re-applied for the scheme. Majority of the respondents did not apply because most of them could not pay first loan instalments regularly, i.e. 73.89%. These who fully repaid the first loan were eligible to reapply for the scheme. From this table it is found that majority of the respondents were happy to re-apply for loan under the scheme which benefited to support their families better.

TABLE NO.39

Respondents given money for sanctioning their loans.

S.No.	Money given	Respondents	Percentage.
1.	Yes	1	00.56
2.	No	179	99.44
Total			100.00

This table 38 clearly shows that 0.56% of the respondents who had given money in order to get the scheme sanctioned 99.44% of the respondents said that they did not give any money for sanction the loan. But, it is better to explain here that the researcher was able to get information while he was taking interview of the respondents, they were discussing among themselves that there was some bank agriculture field officer who took Rs. 200/- for sanctioning the loan proposal of improved cow.

TABLE NO.40

Distribution of respondents according to their satisfaction with the scheme.

S.No.	Satisfaction	Respondents	Percentage.
1.	Satisfied	175	97.22
2.	Not satisfied	5	2.78
Total		180	100.00

From this table it is clear that majority of the respondents were satisfied with the schemes they have adopted, that is 97.22%. Only 2.78% of the respondents were not satisfied with the schemes they adopted. From this table we can conclude that majority of the respondents were happy by getting benefit from these schemes which enable to increase their income and family members could able to get some employment to look after the scheme. i.e. Cows, buffalows, bullocks etc.

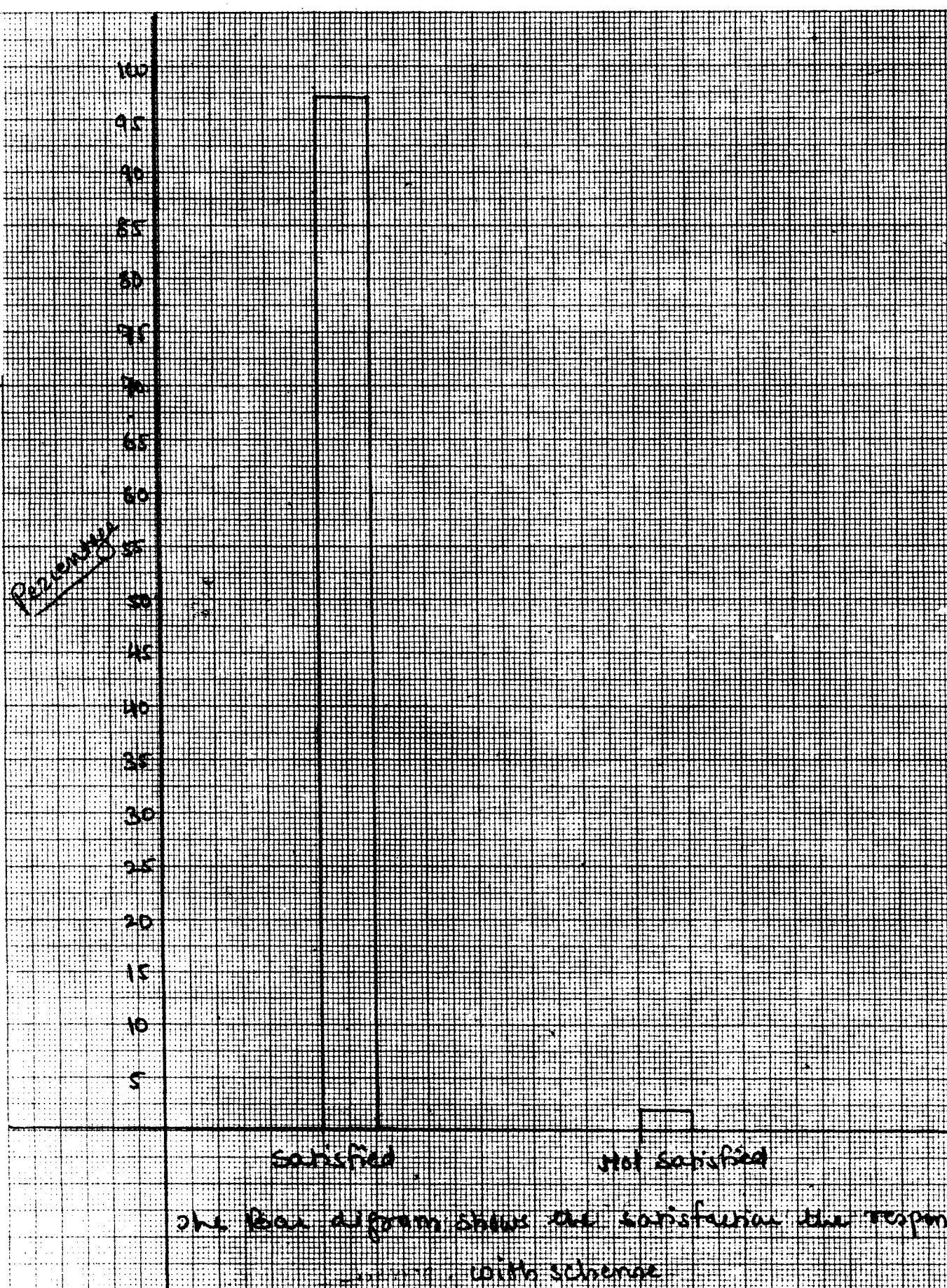


TABLE NO. 41

Respondents opinion about guidance given them at village level.

S.No.	Guidance	Respondents	Percentage.
1.	Village level worker (gram sevak)	96	53.33
2.	Block level worker (Extension officer)	8	04.45
3.	Block development officer Sarpanch	4	02.22
4.	Secretary co-operative Society	3	01.67
5.	Chairman co-op. Society	5	02.78
6.	Bank officer	5	02.78
7.	No guidance	55	30.57
Total		180	100.00

This table -41 shows that there are 53.33% of the respondents gave their opinion that they were given guidance for adopting schemes by the village level worker i.e. gram sevak. 4.45% of the respondents had given guidance by Block level worker, 2.22% block development officer, 2.22% Sarpanch, 1.67% Secretary Co-op. Societies, 2.78% Chairman Co-Op. Societies, 2.78% bank officer. 30.57% of the respondents were not able to give any opinion about the guidance given to them.

From this table we conclude that majority of the respondents were given guidance by village level worker who was directly connected with village population. It is also found that majority of the villagers told that no special meetings were held for giving information of different government schemes to village population. It is also clear that the guidance to the villagers was not given by the government officials, i.e. Block development Officer, extension officers. It may be because of the fact that they had to look after about upto hundred villages, so, it is difficult for them to hold such meetings.

TABLE NO. 42

Respondents according to their suggestions.

S.No.	Suggestions	Respondents	Percentage.
1.	Loan amount should be increased.	52	28.89
2.	Need of more subsidy	40	22.22
3.	Interest rate should be reduced	17	09.44
4.	Period of repayment should be extended	4	02.22
5.	Loans should be available in time.	5	02.78
6.	No suggestions.	62	34.45
Total		180	100.00

This table-41 shows the distribution of the respondents as per their suggestions about loan distribution under Integrated Rural Development Programme. From this table it is clear that the majority of the respondents i.e. 28.89% suggested that the amount given under the scheme should be more. While discussing with the respondents it was found that the amount given for purchasing hybrid cows were not sufficient because the cost was more than the amount sanctioned. 22.22% of the respondents asked for more subsidy and 9.44% asked for reduction in interest rate 2.22% of the respondents asked for more time period for repaying the loan amount and 2.78% suggested that loan should be given in time. 34.45% of the respondents did not give any suggestions about the scheme.

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