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# CHAPTER FOUR

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## CONCLUSIONS AND SUGGESTIONS

From the analysis of the data done in the last chapter, the following conclusions emerge automatically.

1. As regards the age grades of the respondents it is found that most of the respondents are between 26 to 46 and above years of age. The respondents between 20 to 25 years are very small in number.
2. Most of the respondents (88.89) percent are male and 11.11 percent are females.
3. The marital status of the respondents shows that the majority of the respondents are married 91.11 percent 2.22 percent are single, 2.22 percent widows and 4.45 percent are widowers.
4. Religion wise classification shows that most of the respondents are Hindus 91.67 percent Muslims are in second majority 6.67 percent. They are followed by Christians and Buddhas. 0.55 and 1.11 percent.
5. The castewise break up shows that there is a majority of Maratha caste 30.00 percent. The percentage of other castes is almost negligible.
6. The occupation wise distribution shows that a majority of the respondents occupation is caste occupation 30 percent. 32.78 percent of the

respondents are working as labourers. 28.89 percent are doing agriculture work and remaining 2.22% of the respondents occupation is service.

7. The income grouping of the respondents shows that most of the respondents earn Rs. upto 3000 74.45 percent followed by the income group of Rs. 3001 to 5000 percentage of income group between Rs. 5001 to 11001 and above is negligible.
8. Educationally the respondents are found illiterate in majority followed by primary and other qualification holders. The number of secondary educated comes after it. The respondents having qualifications between secondary education and technical education are found negligible in number.
9. A majority of the respondents families are having members in the range of upto six members in the family 9.66 percent having 7 to 9 members in the family only 0.55 percent having 10 to 12 members in the family. Thus a majority of the families are in small size.
10. A majority of the family members are from the age group of 0 to 15 years known as children's group 27.25 percent are from the age group of 16 to 25 years 12.30 percent from the age group of 26 to 35, between the age group of 36 to 45 years have 7.14 percent family members in it.

11. The distribution of the family members shows, majority of the males i.e. 50.66% are more than females i.e. 49.34.
12. Educationally the respondents family members are found primary educated in majority followed by illiterates and other qualification holders. The number of secondary educated come after it. The family members having qualifications between secondary and technical educated are found negligible in number.
13. The marital status of the respondents family members shows that majority of the family members are unmarried 61.51 percent. It also includes the children below 15 years of age 35.55 percent of the family members are married 2.25 percent widows and 0.39 percent are widowers.
14. The occupation wise distribution of the family members shows that a majority of them working as labourers 66.42 percent. Because, most of them have less land and some of them are landless. 15.67 percent are doing agriculture work. It also shows that 10.45 percent of the family members occupation is service and 7.46 percent are doing caste occupations.

15. 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.
16. A majority of the respondents are guided by the village level workers as it is one of the government programmes for which they are the media. Guidance given by Sarpanch, Secretary Co-op. Society Chairman Co-Op. Society and bank officer is negligible.
17. As regards the number of respondents who obtain application forms from gramsevak that is in majority 87.78 percent. Because he is directly connected with the respondents at one side and secondly with the government programme.
18. A majority of the respondents have found difficulties in getting application forms even though the programme is special for them i.e. 92.78 percent.
19. Most of the respondents 77.78 percent have taken help for filling application forms from the gramsevak because he is the right and immediate person connected directly with different schemes. The help taken from Sarpanch, Bank Officer, secretary and chairman of co-operative society, friends, sons, daughters and himself is negligible.

20. About the schemes obtained by the respondents are twenty two in number, in which 42.22 percent respondents have adopted during development programme in majority.
21. A majority 83.34 percent of the respondents have taken advice by the gramsevak at village level. 5.00 percent of the respondents did not taken any advice because they already know about the schemes. Guidance by sarpanch leader, Secretary and Chairman co-op society, bank officer and friends number is negligible.
22. Regarding utilisation of different schemes, majority of the respondents told that they utilised money for which schemes they have taken 97.78 percent. Only 2.22 percent did not utilised money for which they have taken because of some problems.
23. Being asked about extra investments the respondents answered in a majority that they did not made extra investments due to fact that they are from lower income group. Extra investment made upto Rs. 2000 by respondents i.e 37.78 percent. Extra investments between Rs. 2001 to 6001 and above made by the respondents is negligible.

24. On being asked for the follow-up for getting their loan sanctioned 88.33 percent said that follow-up has been made to get schemes sanction as early as possible, because they are in need of it only 11.67 percent of the respondents did not made follow up for sanction.
25. A majority of the respondents i.e. 84.44 percent have previous experience for adopting different schemes which helps to increase their income only 15.50 percent did not have such previous experience.
26. Being asked about the knowledge and skill about schemes, majority of them did not give their opinion because they are illiterate some of the respondents said that they have knowledge and skill to some extent. 7.78 percent said that they have knowledge and skill to great extent only few respondents have no knowledge a skill at all.
27. 88.89 percent of the respondents said that many changes have taken place in their families by adopting schemes under Integrated Rural Development Programme. Only 11.11 percent said that there is no change in their families, it is because some of them have taken fresh loans.

28. Most of the respondents 71.11 percent were not able to give their opinion about technical help. Technical assistance is help ful to some extent told by 19.45 percent of the respondents 7.78 percent said it is helpful to great extent only 1.66 percent told that technical help is not helpful at all.
29. A majority of the respondents 59.44 percent use to go for technical assistance under the scheme up to 18 and above K.M. 23.33 percent said that there is no need of such assistance because they used these schemes traditionally.
30. Regarding marketing facilities most of the respondents said 43.38 percent more than adequate . and 41.67 percent have some what adequate marketing facilities only fifteen percent said about inadequate facilities.
31. A majority of the respondents 55.00 percent said that they are having local market 45.00 percent respondents use to go for marketing upto 18 and above K.M. at different places.
32. Regarding market difficulties a majority of the respondents 73.89 percent said that they do not have marketing difficulties 6.67 percent of the respondents told about transportation difficulties 19.44 percent did not given any reasons about it.

- ~~32.~~ No question of repayment at the time of interview
33. A majority of the respondents 78.89 percent repaying their instalments monthly and weekly due to supply of milk to dairy 21.11 percent respondents are repaying on yearly basis.
34. As regards to repayment of loans 67.22 percent respondents are regular and 28.89 percent did not pay regularly some of the respondents have taken new loans so, there is no question of repayment at the time of interview.
35. A majority of the respondents repayments was made in time i.e. 42.22 percent and 37.78 percent only on some time. It is found that some of the respondents did not repay their loan rarely or never in time because some of them utilised it for other purposes or some of them are failed in their schemes.
36. For repayment of loans, it must also 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.
37. A majority of the respondents 59.45 percent had not given any reasons for repayment of their instalments. Major reasons for non-repayment is famine i.e. 23.23 percent. Secondly 8.33 percent

38. A majority of the respondents 73.89 percent did not apply because most of them did not able to pay first loan. 26.11 percent of the respondents had re-applied again for the scheme.
39. 99.44 percent of the respondents did not give any money for sanctioning the scheme only 0.56 percent said that he had given money. But, through the information collected by the researcher it is found that some of the bank agricultural officer takes money for sanctioning the scheme i.e. hybrid cow.
40. It can be concluded that 175 respondents were satisfied with the schemes only 5 respondents were not satisfied with the schemes.
41. Being asked about guidance at village level. 53.33 percent i.e. a majority said that they have guided by gramsevak who is directly connected with the village population and the schemes some 4.45 percent said that block level worker has given guidance, 2.22 percent said that block development officer and sarpanch guided each 1.67 percent said that secretary of co-op. society has guided 2.78 percent said that they are guided by chairman co-op society and bank officer each. 30.57 percent said that they did not get any guidance.

42. A majority of the respondents 34.45 percent did not give any suggestions about the schemes they have implemented. 28.89 percent of the respondents asked for more loan amount, 22.22 percent asked for more subsidy. 4.44 percent asked for reduction in interest rate 2.22 percent asked about more period of repayment and 2.78 percent asked for loans should be available in time.

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### SUGGESTIONS

The following are the suggestions to overcome the difficulties for implementing Integrated Rural Development Programme.

1. It is necessary to give proper understanding and guidance to rural people for implementing Integrated Rural Development Programme by the government.
2. Delivery of loans by banks should be made in time and it should be distributed properly.
3. There is provision of giving pass-book to every individual to understand in detail about the loan he has taken, but still it was not distributed to them. so it must be distributed to all the beneficiaries.
4. It is necessary that frequent and regular meetings will have to be organised in the clusters and hamlets of residence for involvement of poor people in the programme.
5. The government should appoint properly trained and ~~xx~~ aspect people for implementing Integrated Rural Development Programme.
6. The government should give instructions to the various organisations and government offices that there should be co-ordination and co-operation

7. It is important that the beneficiaries should be given some education in order to develop scheme which he has obtained, it should be given individually as well as to related groups.
8. After delivery of loans, there should be necessity of constant follow-up by the banks as well as the government people..

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