CHAPTER-V

SUMMARY OF FINDINGS
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5.1. QUANTITATIVE ANALYSIS

The following are the findings from the quantitative analysis.

5.1.1. Socio-Economic and Demographic Characteristics of Beneficiaries

- in order to study and find out the impact of the Anti-Poverty Programmes (APPs) in Namakkal District of Tamil Nadu, out of 1160 beneficiaries of APPs in three blocks during the period from 1999-2000 to 2003-04, 501 beneficiaries (43.19 per cent) were interviewed. This comprises 206 beneficiaries (41.2 per cent), 148 beneficiaries (29.5 per cent) and 147 beneficiaries (29.3 per cent) from Erumaipatti, Vennandur and Namakkal Blocks respectively. A little more than two-fifths (41.1 per cent) and one-fifth (21.0 per cent) of them were benefited by PMRY and SGSY schemes respectively. A little more than one-third (37.9 per cent) of them were benefited by TAHDCO.

- The mean age of beneficiaries in Namakkal District was 36 years. It was for Erumaipatti Block 36 years, for Vennandur
Block 36 years and for Namakkal Block 35.10 years. A little more than four-fifths (81.4 per cent) of them were in the age group of 30-49 years. It is found that around 40 years of their age the beneficiaries get settled under the APPs.

- The proportion of male and female beneficiaries interviewed was 52 and 48 per cent respectively indicating gender balance among beneficiaries of APPs.

- Almost all the beneficiaries were Hindus.

- Fifty two per cent of beneficiaries belonged to SC/ST caste and forty eight per cent to BC/MBC.

- Eighteen per cent of the beneficiaries were illiterate. The proportion of the beneficiaries having Primary, Middle and High school education were 12, 15 and 30 per cent respectively. 14 per cent of them had Higher Secondary School education and 11.4 per cent had Degree/Diploma.

- The proportion of the beneficiaries living in nuclear and joint family was 50 per cent each indicating no relation between the type of family and the APPs.

- Eighty-five per cent of the beneficiaries were agriculture labour (28.3 per cent), farmer (25.1 per cent) and daily wage worker (31.3 per cent).
• Eighty-seven per cent of the beneficiaries had an annual family income between Rs. 10,000 and Rs. 30,000 whereas ten per cent of them had an annual family income between Rs. 30,000 and Rs. 50,000.

5.1.2. Environmental and Sanitation Conditions of Beneficiaries

• The majority (96.4 per cent) of the beneficiaries had drinking water facility of which 54 per cent had tap water owned and 42 per cent had shared tap water.

• Only about four per cent had hand pump/well drinking water facility.

• Of the beneficiaries, 46 per cent had open toilet facility and ten per cent pit toilet (owned and shared).

• The highest percentage (61 per cent) of fuel used for cooking was electricity / gas and firewood was used by 23 per cent only.

5.1.3. Standard of Living Conditions of the Beneficiaries

• Fifty-eight per cent of the beneficiaries were in the economically well-off and 28 per cent were in moderately well off category. Only 14 per cent of them were economically poor.
5.1.4 Knowledge of Beneficiaries on Anti-Poverty Programmes

Before Availing of Funds

- The majority of the beneficiaries (96.6 per cent) had heard about APPs before getting financial assistance.

- About three-fourths (74.2 per cent) of the beneficiaries had received the information from their friends (26.5 per cent), relatives (25.7 per cent) and neighbours (22.0 per cent) and the rest of them from TV (3.6 per cent), radio (3.4 per cent), magazine (2.4 per cent), newspapers (16.0 per cent) and advertisement (0.4 per cent).

- Almost all the beneficiaries (99.4 per cent) knew the place of getting fund.

- About two-thirds (65.9 per cent) of the beneficiaries could mention the places of getting finance such as Banks (20.2 per cent), Agents (4.2 per cent), District/Block Office (35.5 per cent) and TAHDCO/SGSY Offices (6.0 per cent).

- About three-fourths (74.5 per cent) of the beneficiaries got the information on the exact name of the place through their friends (20.8 per cent), relatives (24.6 per cent) and neighbours (29.1 per cent) and the rest of them, from TV/Radio/Magazines/News Papers/Bank (25.5 per cent).
5.1.5. Views of Beneficiaries on Anti-Poverty Programmes

- The majority of the beneficiaries (94.8 per cent) were contacted by the staff from PMRY or SGSY or TAHDCO.

- Forty-six and 20 per cent of the beneficiaries were approached by Bank officers and District Industries Centre Staff respectively.

5.1.6. Views on Visits of APPs’ Staff

- Sixty-one per cent of the beneficiaries were visited by the Bank / DIC staff once a month and 22 per cent of them were visited by the staff every fortnightly. The proportion of the beneficiaries not visited by the APPs staff was five per cent only.

- Schemes discussed with the beneficiaries by the APPs staff were PMRY (37.3 per cent), SGSY (21.8 per cent) and TAHDCO (35.7 per cent).

- A little more than one-fifth (20.6 per cent) of the beneficiaries were not satisfied with the discussion.

- Seventy-four per cent of the beneficiaries were recommended by the APPs staff for PMRY and TAHDCO (37 per cent each).
5.1.7. Views on Middlemen and Brokerage/Commission Paid

- Regarding middlemen, 72 per cent of the beneficiaries stated that no middleman was necessary. Almost (97.6 per cent) all the beneficiaries stated that middlemen should be avoided.

- Eighty-nine per cent of the beneficiaries stated that middlemen were spoiling the situation.

- Only fourteen per cent of the beneficiaries were satisfied with the service of the middlemen.

- Thirteen per cent of the beneficiaries stated that the middlemen had linkage with the officers.

5.1.8. Views on Utilization of Funds for the Same Scheme

- With regard to utilization of fund, almost (96.2 per cent) all the beneficiaries stated that the assistance was fully utilized. Almost all (99.0 per cent) of the beneficiaries stated that they received the assistance for the same scheme suggested during the discussion by APPs staff.

5.1.9. Views on Sanctioning Procedure

- Eighty-two per cent of the beneficiaries stated that filling in the application form was easy. Sixty-five per cent stated that the
fund was sanctioned immediately and 35 per cent, after a struggle.

- Twenty-four per cent and 17 per cent of the beneficiaries stated that the time taken for sanction was more than three months and after three months respectively.

5.1.10. Views on Visits Made by the Beneficiaries to the APPs Office

- Eighty-five per cent of the beneficiaries stated that they made many visits to the office of the APPs for getting the fund.

- Sixty-two per cent of the beneficiaries stated that they received guidance to some extent from the APPs office and 34 per cent received full guidance.

5.1.11. Utilization of Anti-Poverty Programmes

- It was stated by almost all (99.2 per cent) the beneficiaries that the fund was utilized for the purpose it was sanctioned for and 91 per cent utilized the assets and earned as expected.

- The majority of the beneficiaries (90.6 per cent) stated that the APPs schemes helped them for their income improvement.
5.1.12. Repayment of Loan

- Almost all (98.0 per cent) the beneficiaries, as stated by them, were able to repay the loan, which indicates adequate earning.

5.1.13. Employment Expected and Generated

- About three-fourths (74.3 per cent) of the beneficiaries expected to generate employment for up to four persons. The mean employment expected while applying for fund under the APPs was 3.76 whereas the mean employment generated was 2.52 indicating the generated employment less than the expected.

5.1.14. Beneficiaries’ Suggestions and Recommendations

- Two-thirds (69.3 per cent) of the beneficiaries were satisfied with the quantum of financial assistance and the rest of them suggested enhancement of quantum of financial assistance. The mean quantum of financial assistance suggested by them was Rs. 25,000.

- About three-fourths (73.7 per cent) of the beneficiaries stated that they would recommend the APPs schemes to others. Thirty-one per cent of them stated that the quantum of financial assistance should be increased (25.3 per cent)
and the procedure for sanction and disbursement should be improved (5.4 per cent).

5.1.15. QUALITATIVE ANALYSIS

5.1.15.1. Focused Group Discussions (FGD)

Six Focused Group Discussions (FGD) were conducted for Qualitative Analysis among the beneficiaries of APPs and had confirmed the findings of the Quantitative Analysis. Main findings emerged out of these Group Discussions were presented below.

Summary of Findings

- Almost all the beneficiaries knew about the APPs before availing the financial assistance,
- APPs’ staff and middleman approached them and discussed about the APPs schemes,
- Middleman was spoiling the situation,
- Middleman should be avoided,
- Middleman had the linkage with the APPs staff,
- Brokerage/Commission was paid by the beneficiaries,
- Finding difficulty in filling the application,
- Time taken to sanction was too long and many visits to office.
• Not received proper guidance in the APPs office

• Amount was spent in APPs office for sanction and

• Quantum of assistance was inadequate.

5.1.15.2. Case Studies

In addition to six FGDs organized for Qualitative Analysis, nine case studies were conducted among the beneficiaries of PMRY, SGSY and THADCO and had also brought out certain findings in conformity with the Quantitative Analysis, which were given below.

• Middlemen’s linkage with the APPs staff;

• Brokerage/Commission paid to the middlemen,

• Amount spent in the APPs office,

• More than three months were taken for sanction;

• Inadequate quantum of financial assistance.