ABSTRACT

The present thesis is a study on the impact of the anti-poverty programmes in Namakkal District. The study population consists of beneficiaries in three blocks in Namakkal District of Tamil Nadu under three major poverty alleviation programmes, viz., (i) Prime Minister’s Rozgar Yojana (PMRY), (ii) Swarnjayanthi Gram Swarojgar Yojana (SGSY) and (iii) Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) Limited.

Secondary data regarding the schemes were collected from published articles as well as websites. As regards the primary data, stratified random sampling method has been used for the selection of blocks in Namakkal District and also to select beneficiaries for interviewing. In order to bring out certain findings in conformity with the quantitative analysis, a qualitative analysis was carried out, which included six focus group discussions and nine case studies among the beneficiaries of PMRY(3), SGSY(3) and TAHDCO(3). A comprehensive questionnaire that was specially designed and pre-tested has been used in this study. The primary and the secondary data were processed, tabulated and analyzed by using Microsoft Access, Microsoft Excel and Statistical Package for Social Science - SPSS 11.0 Version.
The findings are: (i) About 80 per cent of the beneficiaries were in the age-group of 30-49 years, (ii) Almost all the beneficiaries knew about the APPs before availing of the financial assistance, (iii) The implementing officers as well as the middlemen approached them and discussed the schemes, (iv) The middleman is a hindrance to the successful implementation of the schemes, (v) The middlemen has established linkage with the APP staff and indulges in the collection of commission from the beneficiaries, (vi) The beneficiaries of the schemes are averse to the presence of the middlemen, (vii) The majority of the beneficiaries find little value for the services offered by the middlemen, (viii) The beneficiaries of the schemes have increased their income with the help of the schemes, (ix) The benefit under the schemes are availed of largely by the moderate or well-off persons from the society and only a fragment of the really needy persons are benefited, (ix) The funds availed of by the beneficiaries were fully utilized for the purpose of the schemes, (x) The beneficiaries are of the opinion that while filling in the applications is easy, the procedures for availing of the financial assistance is cumbersome, (xi) The beneficiaries could repay the loan amount besides generating employment for others.

The suggestions and recommendation emerging from the study are: (i) A complete list of the BPL category should be prepared village-wise to reach the benefits of the schemes to the needy persons, (ii) The schemes should be designed in such a way that the involvement of
middlemen at any level is prevented, (iii) The implementing staff in this sector are to be motivated, (iv) Sanction and disbursement procedures should be simplified, (v) Media should be used in dissemination of information to bring about awareness about the schemes, (vi) At least a very short duration motivation programme is suggested for the selected beneficiaries, and (vii) Finally, viable schemes should be identified and administered to help beneficiaries maximize the benefit of these schemes.