scheme played an important role in the socio economic upliftment of women in the rural areas of the district. Thus the programme is responsible for the rural development.

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CHAPTER VII

EPILOGUE
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EPILOGUE

7.1 INTRODUCTION

Rural Development programmes are referred to as the means of improvement in the quality of life of the people, especially the rural poor however it requires primary changes in the economic, social, political, psychological, cultural and educational behaviors of the rural people those who are illiterate and ignored.

In the present chapter we present a brief resume of the earlier chapters and the main findings of the study. It will be followed by the suggestions that stem from conclusive remarks on the working of Rural Development Programmes in Sangli district.

7.2 SUMMARY

Chapter first deals with the objectives and methodology of the study. The main objective is to study the implementation and socio economic impact of various Programmes of Rural Development in Sangli district. For this purpose we selected 30 sample villages for case study. The primary data was collected from these select villages. The secondary data was collected from the various offices especially Programmes of Integrated Rural Development were available with the Zilla Parishad, Sangli and IRDP offices.

Second chapter deals with the geographical profile of the district. It deals with the location, boundaries topography drainage pattern, soils, and population. It is pointed out in this chapter, how the district has rich natural environment.

Their are regional variations in the implementation of the rural development programme. In hilly region and in the drought prone region the implementation of Rural Development Programme was not to a considerable extent in comparison with the other irrigated and plain area in the central part of the district. In the river basin the soils and other geographical condition are favorable for the development of
agriculture. The irrigation facilities are also well developed. The literacy rate is also very high. Due to all these reasons implementation of Rural Development Programme was successful. In these areas people are taking keen interest in the Rural Development Programmes. In hilly area especially in Shirala tehsil the people are not interested in these programmes. Again lack of participation is also hampers the effective implementation of the programmes.

The aim of the rural development is to improve the socio-economic life of rural people, especially rural poor. Effective implementation and administration of rural development plans depend to a large extent on the institutional infra-structure at both the central government and state government levels. The administration can turn a programme into great success or utter failure. The administrative structure of Rural Development Programme has been discussed in the third chapter, which is suitable and helpful for the successful implementation of the Rural Development Programmes.

The Sangli Zilla Parishad started functioning on 12th August 1962. The Zilla Parishad has been assigned local government functions and the execution of certain work and development schemes in the Five Year Plans. Most of the schemes which were being executed by the government at the district level have been transferred permanently to the Zilla Parishads. The Village Panchayat, the Panchayat Samiti and Zilla Parishad are the three responsible functionaries that are entrusted with the implementation of the development programmes. These programmes include the development of agriculture, animal husbandry, education, social welfare, public health, buildings, industry, communication, drinking water facilities, irrigation etc.

Division Agriculture Department Sangli was implemented various programmes. In the years 1994-95 to 2003-04 the total expenditure was Rs. 44,87,48,000 and number of beneficiaries was 5,70,423. Agriculture Department, Z.P. Sangli was successfully
implemented the Vishesh Ghatak Yojana comparative to the other programmes.

The total number of beneficiaries of the scheme of Animal Husbandry Department from the years 2002-03 to 02004-05 was 8,40,070. Women and Child Development Department gave benefits to 41,287 beneficiaries during the years 1994-95 to 2003-04.

The total number of beneficiaries of Integrated Rural Development Programmes was 21,385 during the year 1994-95 to 98-99. Some 1605 beneficiaries got training under TRYSEM for to improve their occupation during the year 92-93 and 93-94. In DWACRA scheme total 737 Self Help groups were established during the year 1994-95 to 98-99. After 1999 these scheme was merged in SGSY.

Indira Awaas Yojana was successfully implemented in the district. Total 13,427 houses have been constructed from 1995-96 to 2004-05 under this scheme with an expenditure of Rs. 38,26,69,500.

Government of India restructured a new self employment programme called Swarnajayanti Gram Swarojgar Yojana (SGSY) from April 1999. The Swarnajayanti Gram Swarojgar Yojna (SGSY) is conceived as a holistic programme of micro enterprise covering all aspects of self-employment which include organizing rural poor into Self Help Groups (SHGs). It integrates various agencies like District Rural Development Agencies, Banks, Panchyati Raj Institutions, Non-Government Organization and other Semi Government Organization. This programme is basically a self-employment programme. The objective of SGSY is to bring the existing poor families in to income generating assets through a mix of bank credit and government subsidy. This new programme has been studied in detail and has been discussed in the fifth chapter.

Administratively Sangli district is divided into 10 tehasils; the survey was conducted in all the tehasils of Sangli District. In order to examine the actual implementation of Rural Development Programmes and its impact on the Socio-economic condition of the beneficiaries,
particularly weaker community. Primary data was collect through field survey. For this purpose, out of total 724 villages in Sangli District, 30 villages were selected which accounted for nearly 4.14 percent of the total. Selection of the sample villages is done on the basis of the physiographic condition. They represent hilly and foothill region, plain region and river valley. Sixth chapter include the characteristics of the beneficiaries like sex wise distribution, social classification, literacy status, marital status, family structure, housing condition, land holding position, actual participation, saving magnitude and social status.

In this concluding chapter an attempt is also made to incorporate some of the field level observations. We have also attempted to propose a few viable suggestions to improve the functioning of rural development in future.

7.3 FINDINGS AND SUGGESTIONS

On the basis of field survey and observations an insight is obtained in the implementation of the Rural Development Programme. The major findings and suggestions of the present study are listed below

1) Zilla Parishad, Sangli, District Rural Development Agencies, Sangli and State Government have successfully implemented various schemes under Rural Development Programme in the district.

2) Study of the sample villages in the district reveals that the people in the selected villages have participated to a greater extent in the Rural Development Programmes, sponsored by the State and the central Government.

3) In the 30 selected villages there are total 1587 beneficiaries who are benefited from the various Rural Development Programmes.

4) It was found from the case study, majority that is 65 percent of beneficiaries who participated in the schemes were males. The number of female beneficiaries involved in the Rural Development Programme is comparatively less. Because the
natural tendency of the villagers to fill various forms for
grants and loans by the name of males instead of females.
This is because of male dominance.

However after 1999 the Government launched the
SGSY scheme. Female beneficiaries are involved in the SHGs
and they also got benefits of Rural Development Programme.
The loans were sanctioned to females for their day to day
needs and also for the improvement of their occupation.

5) The cast wise position of 1587 beneficiaries showed that
62.69% were belonging to SC category and 34.40%
beneficiaries were from open category. Thus it is clear that
cross sections of society from all the categories are taking
benefits of the Rural Development Programmes and are
participating in it.

6) It is clear from the case study of the literacy status of the
beneficiaries of the Rural Development Programmes that
nearly 65 percent of them are educated at secondary level and
above, 25.83 percent beneficiaries at primary level and only
9.1 percent beneficiaries are illiterate.

7) It is clear from the study of the marital status of the
beneficiaries of the Rural Development Programmes that
nearly 84 percent of them are married whereas only eight
percent are unmarried. Remaining 8 percent include windows
(5%) and others (3%). Thus it is clear that the benefit goes
to families.

8) It is evident from the study of the family status of the
beneficiaries of the Rural Development Programmes that
majority of the beneficiaries i.e. 62 percent are belonging to
the nuclear families and remaining 38 percent only are
belonging to joint families.

It also throws light on the fact that there is a change in
the family structure in the rural region from joint to nuclear
and the change is suitable for the implementation of Rural Development Programmes. In the nuclear families the responsibilities are on the shoulder of particular person. He can take decision and also can be held responsibility for the financial matters.

9) The study of housing condition of the sample beneficiaries of selected villages reveals that majority of the beneficiaries lived in the kuccha houses. Some 69 percent beneficiaries lived in kuccha houses and only 31 percent beneficiaries lived in pucca houses.

10) It is clear from the study that most of the beneficiaries in the selected villages are marginal and small land holders. Some 62 percent beneficiaries are marginal farmers and 23 percent beneficiaries are small land holders. Some 15 percent beneficiaries were landless.

11) It is clear from the sample studies that 94 percent of the total beneficiaries from the sample villages personally participated in the Rural Development Programmes.

12) The saving magnitude of the beneficiaries increase due to the implementation of Rural Development Programmes. It is evident from the sample studies that 93.38 percent of the beneficiaries were able to increase their saving magnitude.

13) It is clear from the sample studies that the opinion of the beneficiaries about the Rural Development Programmes is favorable. As far as to success of the participated Rural Development Programmes is considered. 95.33 percent of the total beneficiaries from the sample villages are of the opinion that the Rural Development Programme was successfully implemented in the villages.

14) It is clear from the sample studies that the social status of the beneficiaries was improved. Some 95 percent beneficiaries in the sample villages improved their social status and only three
percent beneficiaries can not improve their social status. Some two percent were unable to answer.

15) In the selected villages 1081 Self Help Groups were established in under Swarnajayanti Gram Swarojgar Yojana and some 13,229 beneficiaries involved in it.

16) In all the selected villages Indira Awaas Yojna was mostly implemented. The majority of the beneficiaries are benefited by this scheme. The village development schemes are also implemented in almost all the villages for example Sampoorn Gramin Rozgar Yojana and Yashwant Gram Samrudhi Yojana. Thus it is clear that these Programmes have gained popularity among the villagers.

17) The beneficiaries either got the financial grant for the equipments required for their occupation like farm equipment, sewing machines, bicycles, and set of kitchen utensils. Some beneficiaries are provided training under TRYSEM so that they have improved their skills and also improved occupational quality.

18) It is clear from the study some 770 families were given grant for construction of houses under Indira Awaas Yojna (IAY), 556 from SC categories, 16 from ST categories and 244 from open categories. Some 74 SC families were given grant for construction of houses under Vasant Gharkul Yojana.

Department of Women and Child Development (DWCD) has given 198 sewing machines and 49 sets of kitchen utensils to the women Below Poverty Line and 120 bicycles to the girls in the selected villages.

19) The important problem found in all the selected villages is of identification of BPL families. A large number of non poor families have been enrolled in the list of BPL. And real poor families have been left out from the list; so they were not able to get the facilities and benefits of Rural Development
Programmes. It is also observed that the beneficiaries in the target groups have not been correctly identified in many cases.

Therefore, it is suggested that fool proof procedure of identifying BPL families should be adopted so that the benefits of the programme should go to the real poor and deserving families.

20) In hilly and drought prone region due to ignorance and illiteracy of beneficiaries the poor people were unaware of many schemes under Integrated Rural Development Programmes. In the absence of such knowledge they were often exploited by the parties with vested interests. Due to the absence of systematic publicity there is a lack of awareness among the rural people about the various schemes introduced for rural development. The majority of the beneficiaries complained that they have come to know about the programme from secondary sources and from the others who got benefits of the programmes.

It is essential that rural people must be made aware of the various schemes under Integrated Rural Development Programmes, which aims at their multidimensional development. The publicity of Rural Development Programme is most important. The authorities of IRDP and the Z.P. should organize camps in the rural area to educate and make the rural people aware of the existing schemes of Rural Development. This task can also be undertaken by the voluntary organization and Non Government Organizations.

21) The BPL beneficiaries are unable to repay the loan amount so the SHGs are closed. The banks have not taken the SHGs in gradation because of this the beneficiaries do not get the loan amount and subsidy.
Therefore, it is suggested that the BDO and Bank Officers should give the detail information about the scheme to illiterate women. So they should keep the record of the SHGs up-to-date.

22) The amount of the loan disbursed is not sufficient to carry on the business activities profitably. Generally the additional income instead of saving and reinvesting is used for domestic needs and they have no money left for repayment of the loans.

23) In the tehsils like Shirala many villages are located in the hilly area. There are no transport and communication facilities from the villages to the tehsil Head Quarter or the District Head Quarter.

It is beyond the reach of the BPL families to contact the officials at the tehsil or District Head Quarter. The poor families can not afford to travel to these places and are deprived of the benefits of the Integrated Rural Development Programmes.

To overcome this problem it is suggested that the BDOs should visit the hilly area at regular intervals. They should also provide advisory facilities about the RDPs to the needy families. This step can save time and money of the families especially in villages in hilly region in the western part of the district.

24) In the western hilly areas and the eastern drought prone areas the basic facilities like medical facilities, drinking water, education, transport and communication are not available. This affects the implementation of Rural Development Programmes. These facilities should be provided on the priority basis.

25) It is clear from the sample studies that in hilly as well as remote areas the participation of people in Integrated Rural
Development Programmes is not satisfactory. Without people’s participation the success can not be achieved.

Therefore it is suggested that the Government Organizations and Non Government Organizations so also the Voluntary Organizations should take up programmes to increase the participation of the people in the RDPs.

26) Under some schemes of Rural Development Programmes government gives funds and subsidy to the beneficiaries for their economic activities. The people start a business and manufacture many products however due to lack of marketing facilities and lack of periodical markets they are not able to sell the goods. For selling their goods and services they have to travel from villages to villages and from the villages to the urban markets. This is a major hurdle in the progress of Rural Development Programmes.

Therefore, it is suggested that the consumer marketing facilities should be provide by the Panchayat Samitte and Zilla Parishad.

27) Administrative staff and the officials of the Banks are involved in the preparation of loan proposals; sanction and disbursement of loans. It would be useful to organize short duration common training programmes for them where the mutual problems can be discussed in an amicable manner. These kinds of trainings will increase the awareness among the bank personals.

28) While analyzing the rural development planning process, it was found that there is intra-regional disparity in the implementation of RDPs. In some areas the Rural Development Programme has been implemented in a satisfactory manner and in other areas the programme was utter failure. Hence, there is a need for maintaining intra-regional equity in the implementation of RDPs.
29) It is observed that after releasing credit, the Rural Development Officers or the bank officers do not take any interest in the further progress and rarely visits the beneficiaries. After disbursement of loan their responsibility ends. They are unaware about the actual utilization of the funds. The continuous contact and interaction with the beneficiaries will be helpful in ensuring the economical use of financial recourses.

This will be helpful in the successful implementation of the programme. Thus there is a need for the follow up Programmes, by the competent authorities.