CHAPTER-V

CONSTRAINTS WHILE IMPLEMENTATION OF RURAL DEVELOPMENT PROGRAMMES.

5.1. Introduction.

This chapter is devoted to discuss the constraints while implementation of rural development programme like SGSY in the study area. The success of a set of programmes takes rural society upwards. This achievement itself engenders some problems. To resolve which new measures are devised and put into operation. Thus In India, Rural Development is continuous in its very conception with only the contents being changed or the emphasis of the various ingredients & rural development approaches being varied over a period of time. Each and every one has achieved its objectives. However, there is also some problems may be raised at the time of implementation of the scheme. The return from this scheme is not impressive. The major cause relates to the deficiencies at the implementation stages, poor evaluation and monitoring of the schemes, Allocation of funds for the programmes is welcomed. But the incidence of leakages is quite high. Hence, the benefit from the scheme to the target group is much less than expected.

The problems of beneficiaries are broadly classified into two types. These problems were found out by the research study. They are as follows.

1. Specific Problems.
2. Difficulties encountered in obtaining SGSY loans.
3. General Problems.
5.2. SPECIFIC PROBLEMS OF THE SGSY BENEFICIARIES.

There are certain specific problems found in the study area. Some of the observed problems are furnished below.

5.2.1. Uncertain income and risk of repayment of Loan:

There were 38 (36.53 percent) out of 104 (100) beneficiaries obtained loan for animal husbandry, Buffalo unit, and Business/ small traders. In respect of these schemes, Uncertain income and risk of repayment of Loan is one of the main problems among the beneficiaries. There are 20 beneficiaries under animal husbandry, buffalo units and 02 beneficiaries under business/ small traders, who had complained that their income level is uncertain due to absence of regular market, they are not getting remunerative price for their product. And some times due to uncertain rain fall beneficiaries of animal husbandry & Buffalo unit, they do not provide sufficient feed & fodder for animals. And they (all belonging to dairy) have asserted that the yield of milk is very low and diminishing with the passage of time. Another problem is that the sudden death of milching animal on the one hand no renewal of cattle insurance on the others.

The table 5.1 illustrates the response of beneficiaries regarding repayment of loan. The table reveals that 36.56 percent of the beneficiaries are facing the problem of uncertain income and risk of repayment of loan within a time and about 63.46 percent of them are having a capacity to repayment of loan. This shows the majority of beneficiaries are facing the problem of uncertain income and risk of repayment of loan within a time.
TABLE:5.1. Constraints of Risk and Repayment of Loan.

| Constraints. | Number of beneficiaries. | | | | |
| | Animal husbandry/ Buffalo unit | Business & Small traders. | Agarbatti,&Matm &other occupations | Total |
| | | | | | |
| Uncertain income and risk of repayment of Loan | 20 | 02 | 16 | 38(36.56) |
| No difficulties. | 40 | -- | 26 | 66(63.46) |
| Total. | 60 | 02 | 42 | 104(100) |

Source: Survey data

5.2.2. Improper development of occupations.

It has been observed in the field study that regarding different occupation in rural areas. The estimated cost was more than the actual amount of credit disbursed by the bank. In such cases the repayment of credit becomes difficult.

It is the most common problem faced by almost all business/ small traders, and milk-set owners. During the off season, there is very less demands for these goods. So the beneficiaries of SGSY scheme find difficult to earn even 25 per cent of what they were earning during the normal season. It posses a greater problem of repayment. As a result there will not be regular and prompt repayment of credit by the borrowers, naturally leading to over dues in some extent.

It has been observed by researcher that there is close link between the literacy and credit utilization on the part of the rural artisans. Most of them have education only up to primary level. Nearly 60 out of the selected 104 beneficiaries have studied up to primary level, it means nearly 57.69 per cent of the total. It shows the respondents are from rural background having lower level education, literacy and ignorance didn’t allow the beneficiaries to make the best end use of
the credit sanctioned. Moreover they didn’t adopt new technology in the process of production. Therefore, The use of traditional methods also didn’t attract the modern customers towards their products.

5.2.3. Lack of demand for the product especially for the handicraft products.

Demand is most components for the price fixation in the market. But it was considered as a main problem especially for handicraft products. There were 15 out of 104 beneficiaries belonging to rural artisans like mat making, agarbatti making, cobbler and weavers etc, have faced the lack of demand for their product. Recently, the demand for village industrial product is gradually declining. Because they are totally primitive and traditional in nature. They rarely attract the attention of the modern customers. It leads to a fall in demand. Due to lack of demand for their product, rural artisans were not interested to get loan for these activities. This shows that the productions of village industrial products are gradually declining.

5.2.4. Lack of infrastructure facilities in rural area:

Infrastructure facilities like Drinking water, Marketing, Transport & Communication facility, Proper Road facility, electric power, water supply etc., are most important to development of any nation. Unfortunately, these facilities are very poor in India. The following table illustrated the response of beneficiaries regarding the problem of infrastructural facilities in the study area.
There were 79.80 per cent of beneficiaries are facing inadequate infrastructure facilities. And about 20.19 per cent of them are having adequate infrastructure facility. It shows us that infrastructure facilities for rural area in general and rural artisans in particular are inadequate. This is one of the problems of the development of the rural business/ small traders.

5.3. DIFFICULTIES ENCOUNTERED IN OBTAINING SGSY LOANS:

There are many problems in availing the benefit of the scheme. The respondent beneficiaries under the SGSY loan through Nationalized commercial Banks have not experience difficulties asserted by 3 of them while 12 respondents however, expressed the opinion that there is much work involved in the disbursement of loans. The following table illustrated the response of beneficiaries regarding the difficulties encountered in obtaining SGSY loans in the study area.

The table 5.3 reveals that 26.92 percent of respondent have had the complaint about undue delay in sanction. Nearly 19.23 percent of respondent have stated that there is lack of co-operation between government officers and beneficiaries. Even 25.00 percent of beneficiaries have asserted that there is lack of proper supervision. Further the beneficiaries have also not encountered any additional or excess expenditure involved in obtaining SGSY loans from the Banks.

### TABLE:5.2. Constraints of Infrastructure Facilities in rural area.

<table>
<thead>
<tr>
<th>Constraints</th>
<th>Number of beneficiaries.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate infrastructure facility.</td>
<td>83. (79.80)</td>
</tr>
<tr>
<td>Adequate infrastructure facility.</td>
<td>21. (20.19)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>104 (100)</strong></td>
</tr>
</tbody>
</table>

**Source:** Survey data
TABLE: 5.3. Difficulties Encountered in obtaining SGSY Loans.

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of beneficiaries.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of co-operation between the Govt. officers and beneficiaries.</td>
<td>20. (19.23)</td>
</tr>
<tr>
<td>Undue delay in sanction of the loan</td>
<td>28. (26.92)</td>
</tr>
<tr>
<td>Lack of proper supervision.</td>
<td>26. (25.00)</td>
</tr>
<tr>
<td>More of paper work.</td>
<td>24. (23.07)</td>
</tr>
<tr>
<td>No difficulties.</td>
<td>06. (5.76)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>104 (100)</strong></td>
</tr>
</tbody>
</table>

Source: Survey data

5.4. GENERAL PROBLEMS OF THE SGSY BENEFICIARIES:

There several General problems for poor the performance of SGSY scheme found in the study area. some of the observed problems are furnished below.

a) Lack of knowledge to identify which developmental activity suits them and can be pursued with greater interest among the beneficiaries.

b) They have to frequently visit to Gram Panchayat level and Taluk Panchayat office to get sanctioned a scheme.

c) Illiteracy is the main obstacles, which is keeping them away from development programme.

d) Undue delay between selection of the beneficiaries and distribution of scheme.

e) People are not informed and educated about the development programme at regular intervals.

f) Villagers have visit several times for just submitting the application. Some times corruption is common tendency at every stage in the sanctioning of loan or scheme.
g) Due to lack of information majority of the rural people are unaware of the large subsidies available to them under the specific scheme.

h) Communication gap between those who run the programme and beneficiaries.

i) Lack proper co-ordination between the Banks and local officials. And some of the managers of banks are have indifferent attitude towards the subsidy scheme.

j) Due to lack of skilled labour majority of the rural people do not take an interest to start innovative production in the rural area by the use of modern equipments.

k) Due to nuclear family at village level and diversification of family workers, sufficient family workers are not available as our requirements. So majority of the rural people are not interested to start the self-employment programme.

The SGSY has performed poorly in achieving desired result. It may be stressed here, that Government does not have any specific monitoring cell to check proper functioning of this development programme. The another major problem noted here on the basis of field survey are indifferent attitude of banks, lack of infrastructure, illiteracy, lack of confidence. Therefore the Government should take the suitable action to avoid the above said problems.
CHAPTER VI.

SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS.

In this chapter, an attempt has been made to present a bird’s eye-view of the analysis which has been made in the previous chapters. The summary of findings, conclusion and suggestions are put forth in this chapter under two important sections. Namely, first section deals with a brief summary of main findings of the previous chapter and second section highlights the some suggestions for the upliftment of the rural poor people by the effective implementation of rural development programmes.

6.1. SECTION-I: SUMMARY OF FINDINGS & CONCLUSION

This Section summarises the major findings and conclusion from the present study pertaining to the SGSY. The major thrust of this research work has been to study the impact of SGS Yojana undertaken by Bilagi taluk panchayat on rural development. Taluk Panchayat which is a second tier of the Panchayat Raj System was selected. As seen in the earlier chapter, the Taluk Panchayat has been Shouldering the responsibility of managing and administering the work of its own as well as various development programmes of the central and state governments.

In order to have scientific insight into the working of the Taluk Panchayat, we have adopted the case study method. The study comes out with interesting and more revealing facts, which signify the impact of SGSY on rural development. Here we have defined the impact of SGSY in terms of expectation
and performance i.e., functioning of an institutions within the given frame work as provide in the Acts and Government documents.

The present Research work is an attempt to describe and analyze the organization and working of the Taluk Panchayat as its background in achieving the objectives of the rural development. The Panchayat Raj Institutions were established in the wake of the failure of the community Development Programme.

The implementation of the rural development programmes process can transform a backward economy of an area into a prosperous. It is revealed in the study that majority of the people have gained additional income with the help of employment opportunities from the SGSY scheme. The SGSY scheme is benefited to the small and Marginal farmers and land less labour. Due to implementation of the programmes by the Taluk Panchayat, people have been actively engaged in their activities.

The economic pattern of Bilagi Taluk Panchayat in line with the social pattern is based on inequalities. The Kuruba is the dominant caste in the panchayat area largely own the means of production, particularly the land holdings, rendering a few to enjoy the benefits while depriving the minimum necessities to a large majority. The persisting economic gap endures social hierarchy on the one hand and results in the monopoly of political power on the other.

An analysis of the impact of the socio-economic structure (chapter II) on the Taluk Panchayat highlights some of the constraints inherent in the development process. The caste hierarchy, which symbolizes rural life in India, it is found to be actively prevalent in Bilagi Taluk Panchayat Caste continues to play an imposing role in the political life of the Panchayat. With the result, the
Taluk Panchayat which is intended to bring about social changes has itself become a victim of the caste divisions.

An examination of the socio-economic background of the Taluk Panchayat members (Chapter-III) reveals that they mostly belong to the middle and upper incomes groups and castes. It is evident from the analysis that ascriptive values and considerations have continued to play a prime and supportive role in acquiring leadership positions in the Taluk. However, the data also states that the members had better educational background, given their affiliation to political process. It is our feeling that given the opportunities with their reasonably better socio-economic and politically background, the rural leaders are sure to enter into an arena of Taluk and state level politics.

Meetings are regarded as one of the important indicators for assessing the working of an institutions. The majority of members are attended the meetings properly and regularly. The members in general had taken active interest in the discussions. They were found indifferent and left the decisions to the president and other influential concentration of authority in the Taluk Panchayat president and in a coterie of individuals.

The Taluk Panchayat committees have to take over the development of agriculture, improvement of cattle, promotion of local industries, public health, welfare, administration of primary schools and other functions. The administrative structure between block and village levels was streamlined by instituting Executive officer as field administrative officer and village level workers as operational personal. The practical development of local institutions of administration was one of the primary influences in the emergence of grassroots of democracy. But it was a slight deviation from Gandhian concept of Panchayat
Raj, which was in terms of interlocking of villages. The democratic decentralization process has linked the villages with district administration.

It was observed that during the meeting that the presence and participation of the SC/ST and women was up to the desirable level. The socio-economic conditions are not conducive for their effective involvement and presence in the council. This has resulted in a mere formality. Again, their social, educational and economic background have prevented them from taking advantages despite their numerical strength to gain influence in the decision making institutions like Taluk Panchayat.

The decision-making process is considered a collective activity. But our study reveals that the decision making process is conditioned by many pressures and pulls. In theory, the president and committees are the important decision-making bodies but in practice, the president and other member make most of the decisions. This is mainly because of the overwhelming majority of the president’s group in the Panchayat.

Another finding of the study is that the implementation of rural development programmes has created jobs in the study area. Because of the implementation of SGSY scheme, agriculture still proved its significance as major source of employment in the village. After the implementation of SGSY scheme, majority of the people engaged in various activities rather than agriculture and allied sectors. The process of implementation is not only affected the occupational structure but it is also positively affected the duration of employment of the people in selected area. It is noted in the study that rural development programmes increased the working hours as well as number of days of the
people. This is evident through greater number taken to self-employment via assistance under rural development programmes.

It is noted in the study that the SGSY scheme has resulted in the increased total income of the people. Because of the increased income from agriculture yield and animal husbandry, the economic condition of the people progressed. Moreover the increasing opportunities to generate income also resulted in the over all high income of the people.

It is clear from the given table No 4.16 that the majority (36.53 per cent) of the People have approached the Anganawadi workers and (33.65 per cent) of the people are concerned the Gram sabha and Taluk Panchayat office and members and gram panchayat office has playing more important role in providing information pertaining to SGSY facilities.

Panchayat Raj institutions has dramatically changed the political situation in the selected centre. Now-a-days people are much interested about the welfare of their village. At the village level the knowledge of the weaker section about the role of Panchayat Raj institutions in decentralized planning, SGSY scheme and rural development is not effectively designed in the Taluk. Particularly the beneficiaries of SC and ST population are not in a position to understand their institutions and the selection procedures. With this in mind, we sought the opinions of our respondents about the rural development through the Panchayat Raj institutions and whether they were satisfied with the working of Taluk Panchayat. The views were that the Taluk Panchayat did play its role satisfactory irrespective of the constraints. Further, they expressed that the major constraints for the better performance of the Taluk Panchayat were mainly lack of sufficient power and functions, especially in the financial sphere. Given
these the Taluk Panchayat and PRIs as a whole could play a significant role in meeting the aspirations of the rural masses, particularly the weaker section of the society. The analysis is done in view of the legitimacy of the system and with an assumption that the PRIs do not have an important role in the formulation and implementation of rural development programmes.

In order to assess the impact of the SGSY in income and employment generation in rural area. We analyzed the SGSY programme and rural development. It is observed that with the inflow of the special programme, the office of the Taluk Panchayat has a crucial role to play in integrating developmental activities of the village. At the times it is very difficult for the Taluk Panchayat to co-ordinate these activities due to the existence of complex organizational structure at the village level. However, the extension staff of the panchayat put in a good deal of the efforts although they were under strain.

An analysis of the SGSY programme reveals that the PRIs have been successful. In regard, the beneficiaries of the programmes/schemes expressed their satisfaction about this scheme. They could get assistance and used the same for their improvement. However, there were quite a few beneficiaries who expressed dissatisfaction with the implementation of the programme/scheme encouraging feature is that most of the beneficiaries expressed satisfaction with the working of the Taluk Panchayat.

An analysis of the organic and functional linkages reveals that the more important activities of the Taluk Panchayat have been situated in the fields of agriculture, small, education, infrastructure facilities etc., An examination of the machinery of supervision, control and guidance shows that it heavily relied on officials, which further strengthens the bureaucratic control and the dominance of
the State Government over these institutions. This is exercised through financial, administrative and technical channels. Instead of giving a positive direction to these institutions, it exhibits a narrow negative approach. Keeping our case study as reference point, we feel that there is a need for a change and perception among the functionaries to tackle the problems involved in the implementation of this programmes.

The impact of SGSY loans on the saving capacity of respondent beneficiaries has been studied. The results are quite encouraging with regard to 104 respondents. Majority of them asserted that their saving have improved consequent to the utilization of SGSY loans. Small number of respondents have mentioned that there has not been any improvement in their saving after they made use of the SGSY loans obtained. This is quite natural since there was not improvement in their income status after utilization of SGSY loans. The subsidy linked SGSY loans have almost transformed the economic life of majority of respondent beneficiaries. Benefits have accrued to the respondent raising their living standards.

The analysis reveals that the existing sources of income is limited. However, the expenditure pattern shows a development orientation trend than establishment orientation. The Taluk Panchayat should not have enough financial powers to raise its own resources. But government gives grants, which are developmental based, the Taluk Panchayat has no control over them. As the scope for taxation is extremely limited the Taluk Panchayat have to depend heavily in external resources like Government Grants. The financial management of the Taluk Panchayat thus suffers from inadequacy, improper priorities, and
mechanical procedures. All this acts more as a constraint on development than as a catalyst.

Thus, the hypothesis that Panchayat Raj Institutions are looked upon as an instrument of rural development and the Swarn Jayanati Gram Swarojgar Yojana (SGSY) scheme is a single strategy for removal of poverty through the creating widespread income generating activities in elevating the positions of the rural people stands confirmed.

CONCLUSION

It may be concluded that although the performance of the SGSY has improved since its inception, albeit gradually, yet a great deal remains to be done. The SGSY has not yet been able to take off in the study area as per the guidelines and stated objectives. The knowledge about the scheme and its components was limited. Very small proportion of beneficiaries and non-beneficiaries could tell the different components of scheme. Even some of the officials of the Rural Development Department and Financial Institutions in the State were not fully aware about various components of the scheme as well as their responsibilities in implementing the scheme. Lack of commitment of officials, their inability to mobilize the self help groups and illiteracy among rural women were some of the reasons for poor performance of the scheme.

6.2. SECTION-II: SUGGESTIONS AND RECOMMENDATIONS FOR IMPROVEMENT.

The present study has provided an insight into the working of SGSY in the selected area along with its weaknesses and strength. The overall impact on the socio-economic life of beneficiaries has been positive. However further streamlining of the programme in its implementation is necessary, so that better
results could be achieved in keeping with its objectives. The contents of rural development have been changed from time to time in the perception of local dynamics of rural society as well as the impulses and forces released by the success of earlier programmes. Since Independence the Government has introduced several policy measures, specially related to self-employment programme, for eradication of poverty and also the tackling the problems of unemployment in the rural area. But these policy measures are not sufficient enough to bring the expected fruitful results. In the view of ever increasing unemployment and its far reaching adverse effect on the economy. On the basis of the result of the present study measures can be taken in order to enhance self employment. The following suggestions would go a long way in improving the working of SGSY in general and in selected study area in particular.

1. PRI has to make special efforts to involve premier academic research to undertake action research studies on SGSY. It should empanel institutions having experience in social sector research and professional manpower.

2. It is suggested to appoint fulltime skilled core staff to improve the effectiveness of PRI system. The present system of having inadequate functional staff can hardly be expected to show adequate commitment.

3. Knowledge about the scheme and its various aspects is limited. Hence, there is a need to create awareness about the scheme. This can be done by giving wide publicity to the scheme, its components and procedure to avail the benefit from them through electronic and print media.

4. The Scheme lays heavy emphasis on the formation of Women Self Help Groups. Around fifty percent of the Groups formed in each block are expected to be exclusively for women. However more importance has been given to
the formation and organization of such Groups. In study area. There is a lot of scope for involvement of women under SGSY, Therefore, this issue needs to be addressed immediately. It is suggested that the allocation and release of funds should be increased for Woman SHGs.

5. It was found that lack of co-ordination between Banks and the Implementing Agencies. Due to illiteracy, the borrowers’ were not able to complete the formalities in time, the sponsoring agencies were bunching the applications and submitting these to banks at the fag end of the year. The banks were hesitant to sanction loans to applicants, who are below poverty line (BPL) because, of their inability to repay loans. The banks mostly prefer to sanction loan to individual beneficiaries, particularly those beneficiaries who deal in retail trade rather than SHGs. Hence, it is suggested that the banks should directed to ensure that the people residing in far-flung areas are also covered under the scheme, rather than the practice adopted by them to finance only those SHGs who are residing within 10 kilometres from the location site of the bank. It was reported by most of the SHGs/beneficiaries that the present ceiling of loan amount was very low and the interest rate charged was very high for BPL Category of beneficiaries. Hence, there is need to enhanced the loan amount to Rs. two lakhs and decrease the rate of interest considerably.

6. The Self Help Groups have restricted their activities only to the extent of acquiring loans and release of revolving funds. Some of the groups had initially started economic activity, but abandoned it later. The concerned authorities should look into it and take remedial measures.

7. The overall performance of the sample SHGs in terms of administrative capability, financial management and availability of marketing facility was
observed to be very poor. Lack of training, faulty planning to form groups and lack of monitoring were some of the reasons for such state of affairs. Hence, proper training programmes regarding financial and administrative management, maintenance of records and marketing facility should be arranged by the certain reputed agencies, both for Self Help Groups and individual beneficiaries.

8. Marketing of produce of SHGs and individual beneficiaries is reported to be the major problem. The State Govt has neither played any direct role in the marketing the products of SGSY beneficiaries nor it has facilitated in marketing of the goods produced by the beneficiaries.

9. The guidelines of the scheme envisage roping in NGOs under SGSY, on the premise that they have a better institutional capacity to carry out the process of social mobilization. But, the government agencies were reluctant to enter into a partnership with NGOs. Hence, it was observed that no NGO has so far been involved, which needs to be addressed as early as possible. Besides NGOs, participation of Universities and Research Centres in monitoring and evaluation of programme should be encouraged.

10. The DRDA/ programme implementing agency has not identified any institutions and for technological transmission to the SHGs or Individuals beneficiaries. Thus, inherent skills of the swarozgaris have not been upgraded. They are not in a position to apply the modern skills and re-designs in their products and activities. Hence, there is a need to involve some national level credible NGO, local Engineering/ Polytechnic Colleges and Industrial Training Institutes for upgrading the technical skills of swarozgaris to use modern techniques and thereby increase their productivity and efficiency.
11. The Panchayat Raj system is not relatively functioning in the study area. Hence, the State Government should direct panchayatraj institutions at the earliest and involve them in planning, implementation and monitoring of SGSY at the village/block level. The monitoring of SGSY should be made an essential feature in the functioning of the Panchayats and they should be assigned the responsibility for monitoring all the developmental programmes in their respective areas.

12. The inter-group networking should be promoted for developing ties to understand mutual group requirements and support each other. Further, inter-group trading, outsourcing and dialogue may be promoted. Further, the cooperatives can be quite helpful in choosing viable non-farm economic activities and can play a pivotal role in marketing the products of SHGs on better remunerative prices than other organizations through its network of marketing cooperatives.

13. Usage of computers in information management has recently been introduced in the State. Hence, investment in development of computer network and regular training of staff in the usage of IT needs to be given due importance. Further, there is urgent need to connect Panchayat, Block/District/State Level Offices through LAN/WAN to improve flow of information from primary source that will, in turn, improve monitoring as well as corrective mechanism at grass roots level.

14. There is a need to identify suitable performance indicators so that there is consistency between performance indicators and the scheme objectives. It is also important to strengthen the capacity of the district/block level agency to generate and transmit quality data on identified parameters to help in
decision-making. Increasing use of information technology should be made for speedy transmission of data to decision-making authorities and making the system effective. Besides, to strengthen the monitoring system, it is suggested that inspection reports should be enclosed with the proposal for release of grants.

15. Combined training programmes for the DRDA and block officials, bankers, NABARD, NG0s and elected representatives of PRIs is prerequisite for the successful implementation of SGSY. The SIRD and other research organizations can explore the possibilities of organizing such training programmes, at regular intervals.

16. Banking sector should be extend their branches in rural area and adopt easy methods to provide subsidy loan to the rural poorer and avoid unnecessary delay tactics while sanctioning the loan.

17. In every annual budget compulsorily target rate (quote) must be fixed to each Taluk level offices, and to each nationalised bank. Hence, Increments and promotion of those officials and Banks staff should be linked with rate of achievement.

18. The revenue of Taluk Panchayat is limited and there is no own sources of revenue to collect the sufficient income. Unless sufficient revenue, it cannot take any developmental activities in the Taluk. Moreover, it is working as a mediator between the Zilla Panchayat and Gram Panchayat. So powers of the Taluk Panchayat must be improved to take independent decision.

19. Systematic surveys should be undertaken for identifying beneficiaries and the selection process should be made completely transparent. Involvement of panchayat and village population should be enhanced. Banks and voluntary
organization should also be involved in the process of selection of Beneficiaries.

20. It is suggested that documentation of success stories and positive features of SGSY must be done in an extensive manner by the DRDAs and training/research faculty of SIRD and other training and research institutions in the state. The success stories should be published in English and other regional languages for wider dissemination.