CHAPTER VI

SUMMARY OF FINDINGS AND SUGGESTIONS
Introduction

In this chapter the researcher as made an attempt to present the summary of findings of the present enquiry and appropriate suggestions to enhance the functional performance of DRDA and its rural development programmes. The nation's economy has been agriculture centered for centuries and it continues to be so even after the unveiling of the structural adjustment programme. According to the Tendulkar committee about 37 percent of those who are depending upon agriculture and non-agricultural activities live below the poverty line. Poverty in rural India is the result of many factors. Some are man-made and others are due to natural calamities. It is man-made because of the faulty distribution of factors of production and nature-made because of the vagaries of nature. Poverty in India has increased till the end of the Fifth Five Year Plan and percentage of people living below the poverty had been rising at an alarming rate. The critical areas of development and the inter linkages amongst the different elements or dimensions of development have to be carefully identified and an appropriate strategy has to be evolved. India could derive some lessons from Japan which, too, once faced the problems that India encounters at present namely the poverty or poverty trap in rural areas.

Long before Independence, in the thirties, Rabindranath Tagore thought of rural development and launched a programme centred at Shanti Nikethan in Birbhum district of West Bengal. Rural development has become a major concern of our policy makers since 1950s. In 1952, the Community Development Programme (CDP) was launched. It was a multipurpose, open-ended programme of rural reconstruction. It was based on the philosophy that rural life was an organic whole and no improvement in any sector was possible unless an attack was made on all sectors simultaneously. It was only when the formal plans were kicked off in 1950s (1951-55) that agriculture including projects that combined irrigation and power generation, received priority. The integrated Rural Development programme (IRDP) was started in 1980-81 and became a major instrument. IRDP was designed to identify beneficiaries below the poverty line and to take up some form of self-employment as a means of generating additional income which might take the household above the poverty line. Approaches to the study of rural development in the country have undergone several changes since the community development programme. The first even nationwide attempt for rural development initiated during
1952. A brief review of these approaches would facilitate the understanding of the policy emphasis from time to time and their implications on the rural scenario.

Review of Literature and Design of the Study

The researcher has reviewed and presented a sizable number of studies that were undertaken by the previous researchers in this chapter. The researcher has also presented the design of the study in this chapter. The design of the study consists of statement of problem, need for and significance of the study, objectives of the study, hypotheses, methodology – data sources, sample design; tools for data collection, tools of analysis, scope and limitations of the study and chapter scheme.

Socio-Economic Profile of Kadapa District

Development of any area usually depends upon the geographical conditions, irrigation facilities, water, mineral and other natural resources available, infrastructural and banking facilities, growth rate of population and literacy and the like. In this context, presentation of district profile is imperative to gauge the development of rural area in any part of the country in general and rural area in Kadapa district in particular through rural development programmes. Kadapa District is surrounded by Anapatu, Chittoor, Nellore, Prakasam and Kurnool Districts. Kadapa District with its present geographical area is in existence since 1911. Kadapa district continues to be one of the most backward districts in Rayalaseema region, with uneven rainfall in different parts of the district and with vast dry tracts. Kadapa District has six municipalities Badvel, Rajampet, Rayachoty, Proddatur, Pulivendula, Jammalamadugu three revenue divisions Kadapa, Rajampet and Jammalamadugu, consist of 18,16 and 17 mandals. Climate in the district is generally hot. Black and red soils are the important soils of the district forming 47 per cent and 53 per cent of the total. The important rivers in the District are Pennar, Kundu, Papagni, Chitravathi, Sagileru, Cheyyuru, Mandava and Gunjana. Kadapa District is endowed with rich mineral resources and it is a part of 'Kadapa Basin' famous for mineral wealth particularly barites, asbestos, limestone, clay and the like.

Total area under forest in the District comprises 32 per cent of the geographical area of the district. Kadapa district is endowed with rich live stock population and it constitute one of the important resources of the District. Trained and skilled manpower is very much essential to make the district an industrialized one. Infrastructure is the most important input for rapid industrialization of any area. The country with its huge
population, largely depends for its food, raw materials and other basic necessities on agriculture. Floriculture is also gaining a significant popularity in the district. Financial Lending Institutions play a vital role in the rural development of the district. Scope for starting mineral based industries would also be high in the district because of the availability of major minerals is more than the availability of minor minerals. Indicates that the proposed industrial undertaking would attract large domestic investment as well as Foreign Direct Investment (FDI) in course of time.

**District Rural Development Agency (DRDA) in Kadapa District – An Overview**

DRDA has become an autonomous agency having its own Governing Body registered under Society Registered Act XXI. 1960. The primary objective of DRDA Schemes is to professionalize the DRDAs so that they are able to effectively manage the anti poverty programmes of the Ministry of Rural Development and interact effectively with other agencies. In 10 States/UTs the DRDAs continue to be separate with the only linkage established with the ZPs is making the President of ZP the Chairperson of the DRDA. An effective delivery agency is necessary for the useful implementation of the programmes which is well designed, none of the anti-poverty programmes can have an impact unless they are implemented with clarity of purpose and commitment of the task. Each district has its own District Rural Development Agency. Ordinarily it is a society and is registered under Societies Registration Act. The organizational structure of DRDAs as recommended under the national policy is very pragmatic and purposive.

It is headed by a Project Director/Managing Director, and below him are placed 7 to 9 Assistant Project Officers drawn from various disciplines engaged in rural development, like agriculture, animal husbandry, credit monitoring, social forestry, accounts, fisheries and the like. From 2003-04 to 2008-09 only women were given top priority for the inclusion of women in the beneficiary list of SGSY programme. More number of beneficiaries have availed the loan facility extended by banks together in 2005-06. Lowest number of beneficiaries have availed financial assistance under SGSY programme given by all banks in 2004-2005. More number of beneficiaries are found in Kadapa Revenue Division than in Jammala Madugu
/Rajempeta over the period. In 2005-06 sizable number of beneficiaries were given financial assistance under SGSY Programme.

Evaluation of SGSY Programme in Kadapa District

Findings

Highest number of respondents, 153 out of 446, irrespective of the sector under which they have selected economic activities fall in the age group of 26-35 and the lowest number of beneficiary respondents fall in the age group of 46 and above years. Further, highest percentage of respondents (40.36 per cent) irrespective of their age ranges have opted economic activities under animal husbandry sector followed by ISB sector and agriculture sector.

Large number of respondents, 241 out of 446, irrespective of the sector under which they have selected their activities are having primary education. Only a small number of respondents, 19 out of 446, irrespective of the sector under which they have opted economic activities are having collegiate education. More respondents who are having higher education and collegiate education have selected business activities under ISB sector. More number of beneficiary respondents who are possessing primary education has selected activities under agriculture, animal husbandry and ISB sectors.

The highest number of select sample respondents, 144 out of 446, irrespective of the sector under which they have opted activities belong to open category. Lowest number of select sample respondents irrespective of the sectors under which they have opted activities belong to minority.

Majority of the respondents, 365 out of 446, of all the three sectors put together belong to married category and the lowest number of respondents, 21 out of 446, of all the three sectors together belong to widowed category. Further it can be inferred from the analysis that majority of the respondents, 180 out of 446, have opted economic activities under animal husbandry sector followed by ISB and agriculture sector.

Highest number of respondents, 206 out of 446, irrespective of their sector under which they have opted activities have a family size of 2-4 persons and the lowest member of respondents, 27 out of 446, have a family size 0-1 person. Highest number of respondents, 180 out of 446, have selected economic activities under animal husbandry
and relatively lowest number of respondents have selected activities under agriculture sector. Majority of the sample respondents of those who have selected economic activities under animal husbandry sector (89 out of 180), business activities under ISB sector (68 out of 162), and agricultural activities under agriculture sector (49 out of 104) have also revealed that their family size is ranging from 2-4 members.

177 respondents out of 446 belong to non-agricultural labourer irrespective of the sector under which they took activities. Only 22 respondents out of 446 belong to rural artisans. 180 respondents have selected activities under animal husbandry. 162, respondents have selected activities under ISB sector and 104 respondents have shown interest in selecting activities under agriculture sector irrespective of their economic status to which they belong to. Majority of the sample respondents are belong to non-agricultural labourer have opted activities under animal husbandry and ISB sectors whereas majority of the respondents belong to agricultural labourer have opted activities under agriculture sector.

Majority of the respondent beneficiaries, 172 out of 446, are identified in Kadapa Revenue division when compared Jammalamadugu and Rajampeta revenue divisions. Highest number of respondents have shown keen interest in selecting activities under animal husbandry than in ISB and agriculture sectors.

Majority of the respondents, 213 out of 446, irrespective of the sectors under which they have opted their economic activities fall under the initial land holding range i.e. 0.5-1.5 acres whereas the least number of respondents (4.70 per cent) fall under the highest land holding range of more than 5 acres. It is interesting to note that highest number of respondents who opted their activities under animal husbandry and ISB have land holding capacity ranging from 0.5-1.5 acres whereas for majority of the respondents who have selected agricultural activity the landing capacity is 1.5-3.00 acres.

Highest percentage of respondents (88.12 per cent) of agriculture, animal husbandry and ISB sectors together have expressed that they are aware of about the existence of DRDA. The lowest number of respondents, 13 out of 446, did not respond either positively or negatively. Majority of the respondents, 161 out of 180, of those who have selected economic activities under animal husbandry sector, ISB sector, 143
out of 162 and 89 out of 104 under agricultural sector are aware of about existence of DRDA. Only few respondents of these sectors have not responded.

Majority of the respondents, 423 out of 446, of those who have opted economic activities under agriculture sector, animal husbandry and ISB sectors have been satisfied with the functional performance of DRDA where as the lowest number of respondents, 23 out of 446, of those who have picked up agricultural activities under agriculture, economic activities under animal husbandry and business activities under ISB sector have expressed their opinion that they are not satisfied with the functional performance of DRDA.

Majority of the respondents, 99 out of 104, of those who have opted agricultural activities under agriculture sector (167 out of 180), of those who have opted economic activities under animal husbandry sector and business activities under ISB sector have satisfied with the performance of DRDA. Majority of the respondents who are aware of about DRDA are belong to animal husbandry sector (169 out 180), ISB sector (147 out 162), and agriculture sector (97 out of 104).

Major percentage of respondents (92.60 per cent) irrespective of the sectors to which they belong to have expressed that they knew about the SGSY followed by 26 respondents of all the sectors together have expressed that they are not aware of about the SGSY. Only seven respondents (1.57 per cent) did not respond either positively or negatively. 180 respondents have selected economic activities under animal husbandry followed by 162 respondents have picked up business activities under ISB sector and 104 respondents have selected agricultural activities under agricultural sector. Majority of the respondents, 169 out of 180, of those who have opted economic activities under animal husbandry, business activities under ISB sector 147 out of 162 and agricultural activities under agriculture sector, 97 out 104, are aware of about SGSY. Only 7 respondents of all the sectors together did not respond.

Highest number of beneficiary respondents, 201 out of 446, of those who have opted agricultural activities under agricultural sector, economic activities under animal husbandry sector and business activities under ISB sectors have expressed that their selection was made as beneficiaries under SGSY programme by the officials of the
concern office and the lowest number of respondents of those who have opted agricultural activities under agricultural sector, economic activities under animal husbandry and business activities under ISB sectors have expressed that their selection as beneficiaries was made by other means other than gram sabhas, officials, village elders and political leaders. Further, it can be inferred that highest number of select sample respondent beneficiaries have opted economic activities under animal husbandry sector followed by ISB and agriculture sector. Majority of the respondents, 74 out of 180, of those who have selected economic activities under animal husbandry sector, business activities under ISB sector 76 out of 162 and agricultural activities under agriculture sector 51 out of 104 have revealed that their selection has beneficiaries under SGSY programme was made by the officials of rural development agency.

Highest member of respondents, 143 out of 446, could know about SGSY through village elder irrespective of the sectors under which they have selected their activities. Only a few respondents of all the sectors together could know about SGSY through political leaders. Highest number of respondent beneficiaries of those who have opted economic activities under animal husbandry and ISB sectors could know about SGSY through village elders. Lowest number of respondent beneficiaries of those who have opted economic activities under animal husbandry and ISB sector could know about SGSY through neighbours and political leaders. Further, it can be inferred that the highest number of respondents have opted economic activity and under animal husbandry followed ISB sector and agriculture sector.

Majority of the respondents, 425 out of 446, of those who have selected agricultural activities under agriculture sector, economic activities under animal husbandry sector business activities under ISB sector have opined that they could get maximum satisfaction about the working performance SGSY programme. Only 21 respondents of those who have opted activities under agriculture, animal husbandry and ISB sectors, have opined that they did not satisfy with the functional performance of SGSY programme. Further, it could be inferred from the foregoing analysis that majority of the respondents, 171 out of 180, have selected economic activity under animal husbandry followed by ISB sector, 157 out of 162, and agriculture sector 97 out of 104.
Highest per cent of respondents (90.58 per cent) of those who have opted agricultural activities under agriculture sector, animal husbandry sector (92.78 per cent) and ISB sector (88.27 per cent) have expressed that the choice of selecting economic activities under each of the sectors is left to the discretion of the beneficiaries. The least percentage of respondents (7.56 per cent) of those who have selected agricultural activities under agriculture sector, economic activities under animal husbandry sector and business activities under ISB sector have expressed that the choice of selecting activities under each of the sectors is not left to the discretion of the SGSY beneficiaries but it is insisted upon the beneficiaries by the officials of DRDA. Only 8 respondents (1.80 per cent) of all the sectors together did not respond either positively or negatively. Further, it can be inferred that 180 respondents have opted economic activities under animal husbandry followed by ISB sector and agriculture sector.

Majority of the respondents, who have been operating their activities, for a period ranging from 0 – 2 years are belong to animal husbandry and ISB sectors. Majority of the respondents, 43 out of 104 of those who have opted their agricultural activities under agriculture sector are associated with their activities for a period ranging from 2-4 years. The lowest number of respondents who have been operating their business activities for the past 8 and above years and belong to agriculture sector, animal husbandry sector and ISB sector.

Highest number of respondents, 421 out of 446, of the three sectors together have expressed that they are satisfied with the profitability performance of their present day activity. The lowest number of respondents, 25 out of 446, of different economic sectors have expressed that they are not satisfied with their present day business activities because they are not capable of in generating profit to the beneficiary respondents. Sample beneficiary respondents who have satisfied with their present day business activities are belong to animal husbandry sector (95 per cent), ISB sector (94.44 per cent) and agriculture sector (93.27 per cent) and those who have not satisfied with their present day activity are animal husbandry sector (0.5 per cent), ISB sector (5.56 per cent) and agriculture sector (6.73 per cent).

Highest number of respondents, 224 out of 446, have an income ranging from Rs.2001-3000 per month and lowest number of respondents nine out of 446, have an
income of Rs.5001 and above. Further it can be inferred from the analysis that the highest number of respondents, 180 out of 446, have opted economic activities under animal husbandry sector, irrespective of their income levels and the lowest number of respondents, 104 out of 446, have opted agricultural activities and agriculture sector. Majority of the respondents of those who have selected economic activities under animal husbandry, 84 out of 180, business activities under ISB sector, 87 out of 162, and agricultural activities under agriculture sector have an income ranging from Rs.2001-3000 and the remaining beneficiary respondents of these three sectors have an income of more than Rs.5000 per month.

Majority of the respondents, 278 out of 446, of agriculture sector, animal husbandry sector and ISB sector together have submitted their applications in the 'gramasabhas'. Only a few respondent beneficiaries of animal husbandry have submitted their applications in the offices of the MPDO and VDO. Majority of the sample beneficiary respondents of animal husbandry sector, 104 out 180, ISB sector 85 out 162 and agriculture sector 89 out of 104 have submitted their applications in gramasabhas and a very small number of respondents of the animal husbandry sector have submitted their applications in the VDO.

Highest number of respondents 240 out of 446 of agriculture, animal husbandry and ISB sectors together have revealed that they applied only one time for getting the loan form the bank branches allotted to them and the least number of respondents, 8 out of 446, of agriculture, animal husbandry and ISB sectors together have expressed that they applied four times to get a single loan from the bank branches that are allotted to them. Majority of the respondents of animal husbandry 94 out of 180, 93 out of 162 and 53 out of 104 and the least number of respondents of the three sectors have revealed the same.

Highest number of respondents of agriculture and ISB sectors have expressed that they were instructed by the officials of the DRDA to take loans from RGB and the lowest number of respondents of animal husbandry, ISB and agriculture sectors have revealed that they were directed by the officials of the DRDA to take loans from others.

Highest number of respondents, 175 out of 446, of agriculture, animal husbandry and ISB sectors together have revealed that the banks allotted to them have taken time
gap ranging from 3 – 6 months for the sanction of the loan and the lowest of number of respondents 12 out of 446 of animal husbandry. ISB and agriculture sectors have expressed that the banks allotted to them have taken time gap of 15 and above months to sanction the loan. Relatively majority of the sample beneficiary respondents of animal husbandry (69 out of 180), ISB sector (64 out 162) and agriculture sector (42 out of 104) have revealed the same information regarding time taken by the bank branches allotted to them.

335 respondents out of 446 of agriculture, animal husbandry and ISB sectors together have expressed that they are satisfied fully with the performance of bank branches that are allotted to them, whereas 111 respondents of agriculture, animal husbandry and ISB sectors have strongly opined that they were not satisfied with the performance of bank branches that are allotted to them for availing financial assistance. Majority of sample beneficiary respondents of animal husbandry (134 out of 180), ISB sector (118 out of 162) and agriculture sector (83 out of 104) also revealed that they are satisfy with the performance of bank branches that are allotted to them and rest of the respondents of these sectors have expressed that they did not satisfied with the performance of bank branches.

Highest number of respondents, 264 out of 446, of agriculture, animal husbandry and ISB sectors together have revealed that they could take a loan amount upto Rs.10,000 from the designated banks and lowest number of respondents of agriculture, animal husbandry and ISB sectors have revealed that they could get a loan amount of Rs.50,000 and above from the banks that are allotted to them. Majority of the sample beneficiary respondents of animal husbandry (104 out of 180), ISB sector (99 out of 162) and agriculture sector (61 out of 104) have also revealed the same information about the loan sanctioned by the banks to them.

Highest number of respondents, 72 out of 162, who have taken up business activities under ISB sector are opined that the loan sanctioned to them was sufficient to carry out their business activities. Whereas in case of agriculture the amount sanctioned to them by the allotted banks was not sufficient and therefore they were compelled to approach the money lenders for getting the remaining required amount to carryout their activities and the lowest number of respondents of animal husbandry, ISB and agriculture sectors did not respond in either of the ways. Majority of the respondents of
animal husbandry sector 102 out of 180, and ISB sector 72 out of 162 have revealed the same information. Whereas majority of respondents of agriculture sector 51 out of 104 have revealed that the loan sanction by the allotted bank branches is not sufficient.

Highest number of respondents, 241 out of 446, of animal husbandry, ISB and agriculture sectors together have complained that they last wages because they were compelled by the officers of the DRDA and banks to visit offices in connection with the sanction of loan. The lowest number of respondents of animal husbandry, ISB and agriculture sectors have complained that they paid cash to the officers concerned in connection with sanctioning of loans.

Major per cent of respondents (80.27 per cent) have opted economic activities under the three sectors together have opined that they are given subsidy whereas lowest number of respondents have opined that they are not given any subsidy along with loan amount. Majority of the respondents of animal husbandry 134 out of 180, ISB sector 141 out of 162 and agriculture sector 83 out of 104 have revealed that they have availed subsidy along with the loan.

Highest percentage (76.46 per cent) of the respondents have procured raw material within the local area and lowest number of respondents who have selected their business activities under animal husbandry, ISB and agriculture sectors have procured raw materials out side the district but within in the state. Majority of the sample beneficiary respondents of animal husbandry 137 out of 180, ISB sector 141 out of 162 and agriculture sector 63 out of 104 have revealed that they have procured raw material needed by them with in the local area.

Major per cent of respondents (73.32 per cent) of the respondents of all the three sectors together have expressed that raw materials are adequate for them to take up their economic activities without any interruption and the least per cent of respondents (2.69 per cent) have not responded at all. Further it can be inferred that 180 respondents have opted economic activities under animal husbandry, irrespective of the opinions of the respondents about the extent of adequacy of raw materials followed by 162 respondents of ISB sector and 104 respondents agriculture sector. Majority of the respondents of animal husbandry, 129 out of 180, ISB sector, 131 out of 162, and agriculture sector, 67 out of 104 have responded that the raw materials was adequate for them.
Majority of the respondents, 343 out of 446, of those who have opted activities under agriculture, animal husbandry and under ISB sectors have expressed that the raw material was not available adequately because it was scarce. Only for a few respondents the raw material was not available because of other reasons. Further, it can be inferred that 180 respondents have selected activities under animal husbandry irrespective the reasons expressed by the sample respondents for the non-availability of raw materials followed by 162 respondents of ISB sector and 104 respondents of agriculture sector.

Highest number of respondents, 230 out of 446, of agriculture, animal husbandry and ISB sectors together have been expressed that they have purchased the raw material needed for their business operations on cash basis and the lowest number of respondents of all these sectors together did not respond at all. Further, it can be inferred that 180 respondents have selected economic activities under animal husbandry sector irrespective of the terms and conditions agreed upon by the trades for the supply of raw materials to the beneficiaries followed by 162 respondents of ISB sector and 104 respondents of agriculture sector.

Highest number respondents, 132 out of 446, have been habituated to use truck for carrying their products to the centres of markets and only less number of respondents use other modes of transportation to carry their products to the centres of markets. Majority of the respondents of animal husbandry sector, 79 out of 180, have expressed that they utilized the services of truck owners for carrying their products from the point of production to the centres of market. 63 out of 162 sample beneficiary respondents of ISB sector have expressed that they have utilized the bus as mode of transportation for carrying their products to the centres of markets. 49 out of 104 sample beneficiary respondents of agriculture sector have expressed that they have used bullock carts for carrying their production to the centres of market.

Highest number of respondents of agriculture, 54 out of 104, and animal husbandry, 74 out of 180, have expressed that they sell their products through middle men. Highest number of respondents, 83 out of 162, of ISB sector expressed that they sell their products in the local market itself. Lowest number of respondents of agriculture 3 out of 104 and animal husbandry 4 out of 180 and ISB sectors 2 out of 162 not responded in either of the way.
Majority of the respondents, 355 respondents out of 446, (79.59 per cent) of those who have chosen economic activities under the three sectors have responded that they have paid their loan regularly. The lowest number of respondents of different sectors viz., agriculture, animal husbandry and ISB sector have not responded and at all.

Highest number of respondents, 351 out of 446, of agriculture, animal husbandry, and ISB sectors together have repaid their loan instalments on monthly basis and the lowest number of respondents who belong to animal husbandry and ISB sectors have repaid their loan instalments on yearly basis. No respondent who belong to agriculture sector has preferred to make his mode of repayment of loans on yearly basis.

Suggestions

In the light of the findings arrived at for the present enquiry, the following suggestions are made to enhance the functional performance of DRDA in general and the rural development programmes in particular.

✓ Youth of the rural area shall be given priority while selecting the beneficiaries under any of the rural development programme. As it is being done by DRDA under SGSY Programme in case of 62.55 per cent.

✓ The candidatures of rural educated youth shall be given priority while selecting the beneficiaries under any of the rural development programme by any of the agency or authority in the area concern as the present educational status of the rural youth is not impressive because 17.94 per cent, are illiterate, 54.03 per cent are having primary education and 17.04 per cent are possessing secondary education.

✓ Rural development agency/local authority shall give due priority to the people belong to schedule caste and schedule tribe while selecting the beneficiaries for any of the rural development programme in the area concern. The caste composition shall be 50 per cent from SC/ST and the rest of 50 per cent from OC, BC and Minority.

✓ Married youth shall be given priority by the rural development agency while selecting the beneficiaries for any of the rural development programme as it is being done at present because the married youth may commit themselves in excelling the activity.
✓ Rural development agency/authority shall give top priority to the members in
the nuclear families instead of to the members in the extended families because
the members in the nuclear families may be more committed, more enthused and
more ambitious than people in the extended families.

✓ People identified as Non-agricultural Labours under BPL survey should be
encouraged to take up activities under animal husbandry and ISB sectors instead
of asking them to take up activities relating to agriculture activities under
agriculture sector. Similarly people who are identified in rural areas with
agricultural labour shall be encouraged and asked to take up activities relating to
agriculture.

✓ Rural development agency/authorities shall made proportional selection based
on the living population in each of the revenue divisions. Instead of selecting the
beneficiaries under some other criteria. The criteria used for selection of
beneficiaries in each of the revenue divisions of the district shall be very specific
and transerent.

✓ People identified with land to an extent of 1.5 and more acres be given priority
for taking up agricultural and allied activities under agricultural sector. Similarly
people identified with land to an extent of less than 1.5 acres be encouraged to
take up activities under animal husbandry and ISB sectors.

✓ Full awareness about the existance of DRDA shall be created among the rural
people.

✓ District rural development agency shall perform its fuctions through its staff
more effectively and efficiently. So as to satisfy all the people in the rural areas
who ever has been selected under rural development programmes, to the fullest
extent.

✓ No doubt, there is significant awareness among the rural people about the
programmes. However, rural development agency shall create 100 per cent
awareness about the various rural development programmes that are being
launched by it from time to time.

✓ The responsibility of selecting the beneficiaries for rural development
programmes shall be vested with officials. In other words selection of
beneficiaries by officials (45.07 per cent) village elders (14.80 per cent), political
leaders (5.83 per cent) and others shall be dispensed with immediately under any
of the rural development programme.
✓ Initial announcement about the introduction of rural development programmes shall be made in the gramasabhas at periodical intervals. Respondents need not explore the sources like villagers (32.06 per cent), friends (24.22 per cent), relatives (20.40 per cent), political leaders and neighbours (12.33 per cent) to know about the rural development programme.

✓ The operators of SGSY programme shall turn the respondents (4.71 per cent) who are not satisfied with the functional operations of SGSY programme into satisfied beneficiaries by performing their duties more effectively and efficiently.

✓ The officers of the rural development agency shall give freedom to the respondents (7.62 per cent) who have not selected the activities of their choice under rural development programme, to select the activities on their own choice.

✓ The officers of the rural development agency shall encourage people who are living in the rural areas and are associating with the activities for a longer time (4-8 years and 8 above years) shall be given more priority while selecting the beneficiaries under any rural development programme.

✓ The officers of the rural development agency who are associating with the rural development programmes shall give more freedom to the people who are living in the rural areas and who have been selected under any of the rural development programme as beneficiary while selecting the activity under any of the sectors to make them satisfactory (5.61 per cent).

✓ The officers of the rural development agency should collaborate with the labs which are conceiving new product ideas and put such new product ideas in front of the beneficiaries for their perusal and acceptance so that they can select the potential product ideas for manufacturing and generate profit and move from lower levels of income ranging from Rs.1000-5000 to Rs.5000 and above for month.

✓ All the beneficiaries should submit their applications to the officers of rural development agency in the gramasabha instead of submitting the applications in the banks (26.91 per cent), MPDOs (1.79 per cent), VDOs (3.59 per cent) and DRDA (5.38 per cent) as it is being done by many of the beneficiaries at present.

✓ The officers of the rural development agency should guide the beneficiaries who are applying for loans so as to avoid to commit more mistakes in the application while filling the applications. The respondents who have applied for more than one time shall be converted into one time appliers.
✓ The bankers shall not take more than three months for sanctioning the loan to the beneficiaries identified under each of the rural development programme. Pending applications with the bankers for more than three months - 3-6 months (15.70 per cent), 9-12 months (10.08 per cent) 10-15 months (4.04 per cent) and 15 and above months (2.69 per cent) be avoided.

✓ The officers of the rural development agency shall allocate the beneficiaries of any rural development programme on proportional basis to each of the bank branches which are selected in the rural areas instead of having putting pressure on a single bank branch for sanctioning the loans.

✓ The bank officers can turn the not satisfied respondents (24.89 per cent) into satisfied beneficiaries by rendering effective and efficient services in an honest and transferant manner.

✓ The initial loan amount should be enhanced from upto Rs.10,000 to upto Rs.25,000. Then the sub-sequential ranges of the loan amount can be increased accordingly.

✓ The officers of the rural development agency shall seriously think over to convert the respondents who are not satisfied with the loan sanctioned to them (39.24 per cent) because it is not sufficient and the respondents who have not responded (12.11 per cent) into respondents who have revealed that they expressed that the loan is sufficient.

✓ The officers working in the bank branches and as well as in the office of the district rural development agency should avoid taking cash from respondents (4.71 per cent), should sanction loans at an early date (30.27 per cent) and minimise expenditure and avoid wage loss by sanctioning loans to the beneficiaries at an early date.

✓ The respondents who have responded that the subsidy is not availed (14.80 per cent) and respondents not responded (4.93 per cent) can be converted into satisfied respondents by granting subsidy to all the beneficiaries who have been selected as beneficiaries under rural development programme.

✓ Suppliers have to supply the raw materials to the beneficiaries who have not satisfied with the suppliers because material moderately adequate, (18.39 per cent), not adequate (5.60 per cent) and not responded (2.69 per cent).

✓ The suppliers shall not create any artificial demand for the products which are available with them (17.26 per cent), the government shall not impose any
restriction with regard to supply of raw material (4.71 per cent). Others also come into their way in the supply of raw material and therefore they must be avoided.

✓ Terms and conditions of the suppliers to supply raw materials to the sample beneficiary respondents be simplified and they can supply raw material on credit and credit cum cash instead of asking the beneficiaries to pay cash at one time.

✓ The beneficiary respondents who are selling their products within the radius of 11 -50 kms and beyond 50 kms shall take steps to dispose of them within the radius of 10kms. If they do so they can minimize expenditure to the greater extent and increase profit significantly.

✓ Respondents who are moving their products by means of bullock carts (22.19 per cent), bicycles (16.82 per cent), trucks (30.49 per cent) and others (0.90 per cent) shall change their mind set and move their products to the local and other markets by means of bus transportation which is convenient, fast and economical. In this regard the APSRTC authorities shall extend their cooperation to them.

✓ Respondents who are selling their products through middle men (38.34 per cent), through others (4.70 per cent) and who are not responded shall find some time and spare it for selling their products atleast in the local market to get remunerative price.

✓ Respondents who are not repaying their loans regularly (14.80 per cent) and the respondents who have not responded (5.61 per cent) should cultivate the habit of paying their loans regularly.

✓ Respondents who are repaying their loans once in three months (15.25 per cent), once in six months (5.16 per cent) and once in a year (0.89 per cent) should cultivate the habit of repaying their dues promptly every month.