CHAPTER –VIII

Finding and Suggestions

Findings:

- Through the available primary sources it is evident 85% of interviewers are falling under poverty line and only 15% are above poverty line (annual income Rs 10,000 and above)

- Awareness on poverty alleviation programmes in Bangarpet and Malur Taluk were given to some extent by the government agencies. Through the study, it is understood that 45% of the interviewers did not participate in the poverty alleviation programmes. 52% of the members involved only in IRDP programmes which were mobilized by the NGOs. Other programmes were not properly made aware to the people to whom the programmes were designed and targeted.

- The primary occupation of the interviewers is agricultural labour (165/200) They relay on minimum wages and are prone to greater exploitation in the terms of wages and work.

- NGOs are the prime mobilizers of the poverty alleviation programmes in the above mentioned two Taluks. The NGOs are identifying the beneficiaries, training them to take up appropriate
activity and doing follow-ups increasing skills and knowledge and enhancing them to become self-sustaining

- Government agencies announce the programmes and are calling for implementation of the programmes. The officials concerned are not having cordial relational ship with the beneficiaries, in turn the programmes are becoming failure / not reaching the needy.

The NGOs are organizing the women groups into self-help groups, motivating them, tapping financial resources for internal lending thus playing a vital role towards economic empowerment and self-sustainance of the units / groups. So the IRDP programmes were successful in these two Taluks through the intervention of NGOs.

Improvement of living standards of the individuals is very limited. The bargaining power liking with banks, social awareness and leadership qualities have considerably improved in the process.

- The Bangarpet and Malui Taluks – MYRADA, SUNANDA DIVYA SHANTHI and PRAYOG are the major NGOs working towards poverty alleviation.
SUGGESTIONS:

- The poverty alleviation programmes are yet to be made aware to the deprived sections of the society by the government agencies.

- The marginalized communities are to be motivated to utilize the resources properly, schemes in time and to become financially self-sustaining.

- The banking linkages are to be strengthened so that the officials transfer the loans in time to the beneficiaries.

- The nature of programmes, the terms and conditions, repayment procedures, training involved and other matters related are to be told to the beneficiaries before hand, by the government agencies. Regarding this matter, the NGOs are playing better roles in motivating the beneficiaries following up till the end of the programmes.

Micro enterprises to be linked and proper assessment of the beneficiaries and his/her previous experiences, market demand and other matters related must be dealt with all carefulness so that programmes be successful in reaching the needy.
Identification of the beneficiaries to be made in groups / units so that the monitoring of the programmes will be made easily and evaluation of the programmes will be done periodically through which the relevance of the programs could be assessed.

Women groups have to be involved more in majority of the programmes as they are very sincere in repayment and serious about taking the programmes ahead. Banking linkages to be made available easily for these self-help groups to become Micro-entrepreneurs.