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SUMMARY AND CONCLUSIONS

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SUMMARY AND CONCLUSIONS

An empowerment approach to state reform can be viewed as strengthening the demand side of governance for greater public effectiveness. A demand side approach focuses on creating laws, rules and procedures that enable citizens and poor people’s organizations to interact effectively with their governments. Such an approach inverts in educating and informing citizens, in creating institutional mechanisms for their sustained inclusion and participating, and in enabling the emergence of strong poor people’s organizations and citizen’s groups.

Empowerment Approaches are applied in many areas:

1. Provision of basic services, such as, education and health.
2. Improved local governance, village, taluk and district level body.
3. Improved national governance, state level government, NGO’s Banks etc.
4. Pro-poor market Development, PDS and controlled prices for poor
5. Access by poor people to justice law and order at all levels of civil society.
6. Access to join groups and organizations.
7. Physical asset and welfare asset creation like redistribution land for land less and construction of roads and buildings in rural areas.
8. Government rural development schemes and programmes.
9. Reservation for people with disadvantaged, SC, ST and Women and other backward.

The Economic empowerment of rural poor is also possible through the basic educational facilities, rural employment, government schemes and programmes of income generation in rural areas and Physical asset and welfare asset generation activities in rural areas. The training and reservation facilities for people with disabilities are also an integral part of empowerment. Agriculture in rural areas is in the hands of private sector has seen the benefits of employing people at their work and enabling larger output. Employing people with disadvantaged also stands well with the private sector corporate social responsibility.

The Second Chapter represents the review of literature which has been carried out in relations to unemployment, poverty self employment different rural development schemes and programmes, employment of poor IRDP and institutional rural development and rural credit, poverty alleviations and poor infrastructural services etc therefore economic empowerment of rural poor can also be positive through effective implementations of employment generation schemes asset generation schemes and income generation schemes in rural area.

The Third Chapter deals with the Methodology including objectives and Hypotheses.
9.1 OBJECTIVES OF THE STUDY:

The main objectives of the study are as follows:

1. To examine the role of assets creation scheme and income generation scheme for rural poor in Karnataka.
2. To estimate the impact of socio-economic progress of the rural poor in Karnataka.
3. To examine the participation of Government, non-government organizations and self-help groups in promotion of economic empowerment of rural poor.
4. To study the physical and Financial achievements of productive assets, community infrastructure and income generation activities in rural Karnataka.
5. To examine the various welfare and developmental programmes for better participations of poor in rural economic activity in Karnataka.

The above objectives have been tested through hypothesis:

1. Asset and income generation schemes are helping the rural poor in Karnataka.
2. Socio-Economic Progress in improving the condition of rural poor.
3. Efforts of institutions are increasing economic empowerment of rural poor.
4. Welfare and developmental programmes are not helping the rural poor.
9.2 METHODOLOGY:

Methodology of the study on Economic Empowerment of rural poor in Karnataka - A Case study in Tumkur District has been broadly designed with the help of secondary source of data and information of Karnataka state and All India level. Particularly Karnataka Rural Development has been chosen to investigate the programmes, schemes and its impact on Economic Empowerment of rural poor. The scheme-wise and year-wise data has been analyzed for one and half decade. The secondary data has been contained from the published sources such as Government publications, Reports of Rural development and Panchayat Raj Institutions, Economic Survey's of Karnataka.

The secondary source of data has been analyzed with the help of simple and compound growth rate for the period of 1990 to 2004-05 of various schemes and programmes of rural development.

To estimate the external socio-economic condition and economic empowerment of rural poor by the implementation of various schemes and programmes of rural development in Tumkur District has been collected with the help of a primary data which has been collected by well structured questionnaires. A stratified random method has been used for selection of villages on the district as well as beneficiaries from rural villages.

The Fourth Chapter on Rural development is a multifaceted perception of social, economic, empowerment, large food grains production. rural income reducing poverty and improving quality of life with a supply of labour rural economy has been misconceived by economic planning and reforms abut 75 percent of the poor in rural
areas that possess only fragmented land holding which are uneconomical under un-irrigated area the rural population has also been increased from 1.37 percent during 1951-1961 to 1.68 percent of growth during 1991-2001. The growth rate of cultivations has declined from 3.62 percent to 1.43 percent and the percentage of cultivators in total workforce also declined from 50 percent to in 1951 to 31.71 percent in 2001. The agricultural labour growth rate also declined from 4.13 percent during the 1961-71 to 3.71 during 1991-2001. The percentage of agriculture labour has increased from 19.7 percent to 26.69 percent during 1951 and 2001. The operational land holdings of marginal farmers category (less than 1 Ha) has declined from 57.8 percent in 1985-85 to 15.1 in 1990-91 the small farmers operated holdings (1-2Ha) also declined from 18.4 percent to 17.4.

there is no impact of land reforms, economic reforms on condition of marginal and small farmers in rural area semi medium farmers (2-4 Ha) has increased from 13.6 percent to 23.2 percent of operational landholdings the medium formers (4-10 Ha ) has also increased from 8.2 percent 27.0 percent . Large formers operational holdings (above 10 Ha) have also increased from 2 percent to 17.3 percent. The net area of irrigation food grains and institutional credit has been at increasing trend the literacy rate of rural area has increased from 12 percent in 1951 to 59 percent in 2001. The central government plan outlay on rural development, rural employment, and poverty alleviation has been increased in an absolute terms from 1980-81 to 2003-04. A numerous rural development programmes has been implementation since 1975 to eradicate poverty unemployment increase productivity of rural sector. The physical and financial achievements are showing the
enormous efforts been extend by the government but it was lacking proper implementation and accountability the rural development programme and schemes have been worked to reduced the poverty 56.44 percent in 1973-74 to 45.65 percent in 1983 – 84. Further, it has declined to 27 percent in 1999 2000 and estimated to declined 21.10 percent by 2007 the financial allocation of JRY has been increased an annual growth rate of 33 percent during 1990- 91 and 2003-04 effectiveness of IRDP is not spreading at desirable expectation.

The Growth of population in Karnataka has been increased at 1.59 percent annum the literacy rate has also increased from 56 percent in 1991 to 67 percent in 2001. The work force of the state has also increased form 42 percent to 44.6 percent. The marginal workers participation has increased from 3.5 percent to 7.9 percent. The female worker participation has increased from 29.4 percent to 31.9 percent. total workers in rural area has increased from 46.4 percent to 49.2 percent and rural marginal workers also increased from 4.8 percent to 10.5 percent the rural female workers has also increased from 56 percent to 58 percent the growth rate wage employment has increased at 7.66 percent During 1991-92 and 2002-03. Nearly 75 percent of achievement of wage employment over the target would have been reached in 2002-03. The physical and financial progress of Jawahar Gram Samvrudhi Yojana has decline from 12.46 percent in 1996-97 and 21.15 percent in 2000-01. minor irrigation activities are generating employment in rural area by creating potential agriculture land in to minor irrigation has increased from 3258 hectors in 1990-99 to 7295 hector in 2002-03. The
SC / ST beneficiary of SGSY has declined from 45.52 thousands to 21-31 during 1990-91 and 2004-05. It has also made an effort to increased employment and standard of living of the rural poor.

Employment assurance scheme has generated from 32.12 lakh in 1993-94 to 566 lakh in 2003-04 Jawahar Rojgar Yojana in the state as made an attempt in generation Rural Employment. It has been achieved 170.6 lakh man days against 537.8 lakh Mandays of target during 1990-91 it was only 32 percent achievement. By the year 2005-06 the achievement of employment on target reached to 100 percent.

Indira Aawas Yojana aimed at providing houses for sc/st's and freed bonded labours which are below the poverty line DPAP western ghost development programmed IRDP, DWCRA Sampoorna Grameena Rojgar Yojana also generating employment opportunities for rural poor a new scheme Pura Provision of Urban Amenities in rural areas has been launched to develop to infrastructure has that of urban area

There are a few small rivers and a number of big streams that rise in the hills and feed a number of tanks. The most important rivers of this district are the Shimsha and Jayamangali. Characteristic of zone to which forest region belongs the vegetative growth is of the dry deciduous type, typical of the maidans tracts. The percentage distribution of agricultural population for the four subgroups was- owner cultivators 71.5 percent, tenant -cultivators 3.5 percent cultivating labourer 5.5 percent and non-cultivating labour 3.1 percent, the total agricultural population being 83.6 percent. During 1991-2001 the growth rate of cultivators has increased of 1.87 percent, non-workers of 0.5 percent marginal workers at 3.81 percent main workers of 1.37 percent respectively. According to 2000-01 agriculture
censuses the marginal farmers below one hector who constitutes 48.54 percent of the total farmers and whole possessed only 13.78 percent of total landholdings. The small farmers 1 to 2 hectares how comprised of 26.6 percent of total farmers with the land holdings of 21.84 percent of total area. The economics minerals are found in various parts of districts. Manganese, gold, iron and other minerals deposits. Limestone, china-clay and building stones also available. The per capita income of Tumkur districts was Rs 256 in 1960-61 and it was increased to Rs 15,809 in 2005-06. There is an unlimited supply of unskilled laboures on the one hand to another hand; there is acute deficit of skilled technical and scientific personnel and an absence of optimum utilization of available resources in terms of men. The problem of unemployment in the rural areas in more acute, than in the industrial sector. The literacy rate in Rural area as also increased in the decade of 1991 and 2001 male literacy rate rural area has increased from 63.12 percent 74.2 percent female literacy rate as also increased from 36.98 percent 52.2 percent. Overall female literacy rate of Tumkur district has increased 41.93 percent to 56.9 percent. The total worker in the districts has increased from 47.7 percent to 51 percent. The worker in rural area has also increased from 50.5 percent to 54.4 percent.

The eradication of poverty in rural area through employment generation schemes and programmes which also empowers the rural poor. The empowerment of rural poor also influence through asset generation activity such as directly productive economic asset and socio-economic community welfare asset. The socio-economic welfare assets are also empowers the rural poor, which are giving pore
provision for drinking water wells and others waters sources. Rural roads. School buildings, development of households, construction of houses, panchayat home construction, buildings Manila mandel and construction of sanitary. The income generation of rural people by implementation of employment generation's scheme and assets generation schemes are also empower the rural poor. To study the effectiveness of these schemes, the Tumkur District has been selected for research investigation. The district comprised of 10 taluks of which four taluks namely Gubbi, Koratagere, Pavagada and Tumkur are selected. Again in each selected taluks five villages are identified. Namely 20 villages have been selected for the study in each villages 12 beneficiaries are interviewed which accounted of total sample size of 240 beneficiaries. Out of 240 beneficiaries, 120 (50%) are from scheduled caste, 44 (18.33%) are belongs to scheduled tribes 37(15.42%) households from other backward class and 39(16.25%) households from other community. Gubbi and Tumkur taluk comprised of the highest of scheduled caste households which comprised of 56.7 percent in each taluk. A large number of people who are below metric accounts for 56.6 percent in the district of Pavagada, Gubbi, Tumkur and korategere. The population below metric constitutes 60.71 percent, 54.01 percent, 51.28 percent, 60.84 percent respectively. This segment of population below metric in rural area appears to be very large. The rural areas women of the weaker sections are contribution to supplement the household income of villages of Tumkur districts. Agricultural labour dominates in the total labour in the districts which account 63.55 percent of the total labour force. The labour in sericulture concentrated in Tumkur and Korategere with 5.43
percent and 6.49 percent respectively. Rural labour working daily in Tumkur district comprised of 4 percent. The self employment is generated by agriculture comprised by 63 percent non-agriculture with 26 percent wage employment services of 3 percent casual labour with 6.65 percent and other only 1.28 percent. The wage rate self employment in Tumkur districts Rs 55 in average per day but the wage non-agriculture labour is attaining Rs 62, agriculture labour receiving Rs 46. The self employment services are getting Rs 55 and casual labour are receiving Rs 53 per day in Tumkur districts. The self employment put to all activities around 2 persons per family and number of self employed of sample consists of 162 days in years, in which 77 days of self employment generated in agriculture and 47 days in non-agriculture. The average income of self employment all activities accounted for Rs. 8950 of income. Area development programmed has generated ion the employment days worked out to 725 days which is 22.68 percent of total. The watershed development programmed has generated 1820 days of employment which worked out to 56.93 percent which is the highest of the other schemes and programmed. Rural employment generating activity in the district such as TRYSEM has generated 280 employment days, watershed development programmes, in Pavagada generated as much as, 72.2 percent of total employment in the taluk of Gubbi. The small scale industry diary and poultry generated the working days of 273 and 229 days respectively. The percentage increase of income over expenditure or all occupation has worked out the increase of 57 percent over expenditure of different occupation than out of all occupation dairy and poultry registered the average increase of 70.88 percent which is followed by woolen blanket
weaving with 68.5 percent and S.S.1 units with 65.45 percent handicraft including tailors and artisans has increased at 61.43 percent then animal husbandry has increased 60 percent income horticulture with 56 percent and agriculture with 54 percent the details are represented on table 7.8. There are 143 productive economic asset activities conducted in the study sample, of which 20 percent items under wells 17 percent under tanks irrigation 4 percent of field channels, 7.7 percent soil conservation, 19.6 percent of land reclamation, 18 percent under village ponds and tanks and 8 percent under land development assert. On each item an average Rs 10,453 have been spent in rural area. The expenditure on wells for irrigation worked out on an average Rs.36,670. On an average the expenditure on soil conservation accounts for Rs.4,400.Rural poor in the sample villages have worked a total number of days about 7775 in socio-economic community welfare assets, of which, 1068 days worked in sanitary construction 2098 days working construction 3017 days in rural roads. The rural roads have generated about 38.8 percent of total days, which is followed by houses of construction by 27 percent. It shows the overall the employment in the district in rural area has been generated by rural roads and rural housings construction activities. There are 6970 days of work performed by rural poor in the sample villages. Other secondary activities also generated to the extent of 54 percent total employment. The 50 percent of rural poor of different caste availed the credit. As many as 43 percent of scheduled caste people availed the loan facility. Out of total sample, 124 households possessing TV's that is 21 percent being to scheduled tribes 18 TV's of the which backward class, 36 TV's with other
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community people. The households with radio consists 115 of which 42 percent are with scheduled caste people 25 percent with scheduled tribes people 15 percent and 17 percent with other backward community and others respectively. Nearly 40 percent loan has been raised for agriculture purpose and 18.7 percent of loan rose for dairy development. About 17 percent of the loan has been raised for house construction. The repayment has been made to the extent of 43 percent of agriculture loan and 22 percent of diary development loan 12 percent of house construction loan etc. The debt is also remained large portion in agriculture to the extent of 39 percent. The reasonable prices at which more than 50 percent scheduled caste are depending on ration shops for essential foods grains like price, rage (Gandhi), Sugar, Kerosene. The Tumkur taluk, nearly 67 percent of scheduled caste people receiving rice about 69 percent of them receiving ragi as among as 68 percent of them receiving of kerosin and nearly 70 percent of the scheduled caste people receiving of sugar from ration shop. Majority of the rural people, nearly 100 members who expressed that there is a need of loan facility for animal husbandry. 56 percent of the SC/ST’s people expressed the need of loan for animal husbandry even in case of improvement poverty alleviation programmers about 48 people express their view to reduce the poverty, of which 20 percent scheduled caste 10 percent scheduled tribes expressed the opinion to reduced the poverty under DPAP/IRDP programmed. Self employment and economic help for business which accounts for 51 people. Nearly 15 people out of sample who expresses the need of land for land less formers. For cultivators for their livelihood.
Only percent of Net area shown under irrigation the district the district economy is centered on to major crops wise coconut groundnut and ragi is cultivated staple food crops. precipitate holdings is very low which comprised 49 percent of the total holdings less than one hector (26 %) holdings are between 1 and 2 hector nearly 75 percent of the holdings are below 2 hector creation of infrastructural facilities for marketing of agriculture produce rural roads and bridges rural markets etc community irrigation primary school buildings including additions like drinking water supply watershed development works. Poverty alleviation and increased in the production income levels of the rural population. The component of subsidy for the beneficiaries of these programmes for promoting poverty alleviation through self employment SGSY is holistic package and replace in the earlier IRDP, TRYSEM, DWCRA, SITRA, AND MWS programme major part of the programme is aimed at covering groups of beneficiaries including SHG's rather then providing assistance individuals. The agricultural land in the district consists 66 percent of the total geographical area of the district the farmers below 1 hector were called marginal farmers who comprised of 48.54 percent of the total farmers who possessed the area of agricultural land has low as 14 percent of the total agricultural land it shows the un economical land holdings are in the hands of marginal formers. Therefore it cannot be considered for employment generation or income generation. The small formers are considered with 1 to 2 hectares of land who comprised of 25 percent of total formers passed the 22 percent of total agricultural area. Semi medium formers are with 2 to 4 hectares consists of 17 percent of total the main workers in rural area during 1991 and 2001 have increased at the average growth
rate of 1 percent per annum. The female main workers have increased to the extent of 1.8 percent per annum but male rural main workers have increased only 0.6 percent even in urban area the female main workers as increased if the rate of 4.5 percent per annum their male urban main workers have also increased by 3.4 percent per annum. Total main workers urban area has also increased by 3.6 percent per annum. The total marginal rural workers as increased by 3.5 percent per annum. The marginal male workers in rural area have increased to extent of 13 percent per annum and in urban area it has increased by 18 percent per annum. The female marginal worker is in rural area has increased by 1.7 percent in urban area its percentage as increased by 5.3 percent. The literacy rate has increased from 64.48 percent to 67 percent. The male literacy rate has increased 66.49 percent to 76.8 percent and female literacy rate also increased from 41.9 percent to 56.9 percent. The rural female literacy rate is very low which has increased from 36.98 percent in 1991 to 52.3 percent in 2001. In Gubbi taluk the literacy rate in rural has increased from 50.44 percent to 66.4 percent. The rural female literacy rate has increased from 38.28 percent to 56.7 percent unifying the multiplicity of watershed development programmes into a single National initiative, a National Movement of Watershed Development has been launched to create community infrastructure for micro credit watershed project through active involvement of Grama Panchayats, SHGs and NGO's. In order to expedite the completion of on-going irrigation projects an Accelerated Irrigation Benefit Programme has been launched. A new credit linked capital subsidy scheme for construction of cold storage and godowns which will be implemented by the Ministry of Finance.
with the help of NABARD. This would overcome the problem of weak post harvest storage and market infrastructure and prevent post harvest losses. Introduction of an incentive discount to farmers for lifting fertilizers from Co-operative Societies during the lean months of April and May which is expected to remove distortions in distribution as well as use of fertilizers. development of degraded and wasteland seeking greater participation of local SHGs and landless poor especially SC/STs and OBCs. Introduction of National Programme for Rural Industrialization integrating various government agencies with a view to ensuring active community participation Merger of the plethora of self employment programmes into a single programme called the Swarna Jayanthing Grama Swarojgar Yojana with greater involvement of Gram Panchayats

New integrated handloom promotion scheme called Deendayal Hath Kargha Prathisthan Yojana which will encourage processing facilities, new design inputs and opening of new avenues for marketing of handloom fabrics. Setting up of National Bio-resources Board under the Chairmanship of Minister of Science and Technology to coordinate .

9.3 FINDINGS OF THE STUDY:

The specific findings of the analysis have been estimated with the help of SPSS to understand the influence of different schemes and programmes on economic empowerment of rural poor. The results are as follows:

Hypothesis-1: Land asset is positively influencing to increase the level of rural income significantly at 5% level of significance and t-value is around 2. Therefore null hypothesis is rejected because land property
and its value are determining the level of rural income. Besides, rural credit also positively influencing the level of rural income at higher level of t-value.

**Hypothesis -2**: The social condition in rural areas is considered as the level of education of rural poor. The education at metric level and ITI Industrial Training/ Vocational Training both are positively responding to the rural income. The t-value of ITI/ Vocational education is at 1.997 representing at 5% level of significance in promoting the rural income. In this case also the null hypothesis is rejected.

**Hypothesis -3**: The efforts of institutions in implementing the rural development schemes and programmes are also uncourageous in increasing the rural incomes. The scheme like well irrigation has a great significance at the higher t-value. Lesser the significance value presents greater effect on income level. The tanks irrigation, soil conservation and land development has envisaged less influence and positive effect at the higher level of significance at 1 per cent level of significance. Therefore Ho is rejected.

**Hypothesis-4**: The development programmes like Area Development Programme (ADP), DPAP, TRYSEM, and Watershed Development Programme (WDP) are also contributing in generation of rural employment. TRYSEM has been positively contributing rural employment significantly at 5% level of significance with t.-value of 2.190. The TRYSEM is an important factor for generation of rural employment.

The general findings of the case study of Tumkur District for Economic Empowerment of Rural poor in Karnataka are as follows: the
study covers the social group of scheduled caste scheduled, OBC and others accounts for 50 percent, 18 percent, 15 percent and 16 percent respectively.

The Educational levels of the people in the study are comprised of 56.6 percent with below metric 23 percent with metric qualification and 12 percent with PUC qualification.

Majority of scheduled caste people possess only dry land which constitutes SC/STs 89 percent and wet land with 11 percent in case of other community who possessed 26 percent of wet land 74 percent dry land.

In the taluk of Gubbi, the wetland constitutes 41 percent of the total area.

The productive economic assets by Irrigation wells comprised of 30 percent, Irrigation by tanks 17 percent, soil conservation with 7.7 percent and construction of village ponds and tanks with 18 percent etc.

The average Annual Income of Rural poor in Tumkur district are with Rs. 17,779.166. The annual Income of Scheduled Caste consists of Rs.13,646, scheduled Tribe people with Rs. 14,843 and other backward lasses with Rs. 22,776 and others community people with Rs.29,000 and above respectively. It shows that the annual income of scheduled caste is below of other community.

Nearly 55 percent of the scheduled caste people are receiving of the benefit of public distribution system in Ration shops for getting rice, ragi, kerosene and sugar at reasonable prices.
Most of the formers in the study area are in debt of 73.32 percent. The repayment of percentage constitutes 26.68 percent of the total credit. Nearly 70 percent of the scheduled castes rural poor are in debt. But other community people who are in debt at 84.5 percent in the taluk of Pavagada the repayment of loan is very poor and nearly 86.17 percent of the rural poor ion debt balance.

The major loan has been made for agriculture development dairy development and home construction, which constitutes 40.4 percent, 18.69 percent and 17.33 percent respectively.

The occupation of rural poor as labor's working to the extend of 63 percent in Sericulture, one percent in Woolen blanket weaving, 2 percent in Horticulture, 7 percent in Small scale industries, 9 percent in Artisans and handicrafts and 4 percent in business.

In respect of self-employment structure of the households 63 percent of the family members working in Agriculture labor, 26 percent of the non-agriculture labour, 3 percent of them wage employment service and 7 percent of them are casual labours.

The scheme wise employment generation activities also contribution for employment generation in rural area namely area development programme with 2.3 percent, DPAP with 7 percent, TRYSEM 9 percent, Watershed Development programme 57 percent days of employment.

Nearly 71 percent rural poor considering asset as irrigation by bore wells and 12 percent of them are considered tanks as assets for irrigation.
Community welfare assets such as drinking water wells, Rural roads, school buildings, construction of houses and sanitary also generation rural employment.

Nearly 39 percent of workdays are generated by rural roads and 27 percent of the work in construction by rural area. Handicraft and handlooms are generating 36 percent of the rural secondary sector and 32 percent of the income generation from this sector.

9.4 SUGGESTIONS:

The suggestions for Economic Empowerment of Rural Poor in Karnataka a case study in Tumkur District are as follows:

1. There is wide gap between the targets and achievements of different schemes and programmes in rural area should be minimized. The annual budgetary allocation should be made on previous year appraisal and achievement. Monitoring authority must be aware of the extent of implementation the programmes for the poor.

2. Many rural development schemes and programmes are not implemented due to inordinate delay in receiving funds for execution of the work. This is a need to consider this is as serious and should be released funds immediate after the approval of budget.

3. There is a need of development of rural infrastructure on education, health, roads, dry lands, minor irrigation and micro irrigation for small and marginal farmers.

4. The basic needs such water, electricity and animal sheds for marginal farmers and animal husbandry in rural areas.
5. In drought seasons, there is a need of supply of fodder to animals of small and marginal farmers in rural areas.

6. There is a need of supply of Milch Animals, sheep and goats rearing activity under loan with minim interest rate.

7. There is need of encouragement in an environmental knowledge to all types of farmers for which there is need of participatory approach to make more green fields in rural areas.

8. The knowledge of the schemes and programmes and benefits must be made known to all the rural farmers and agricultural labourers by the government.

9. The participatory approach of the villages along with monitoring authority in implementation of rural development schemes and programmes.

10. The beneficiaries must be 100 percent shareholders of sanctioned fund for a particular scheme it has been sanctioned.

11. The middle man must be deleted in extending loans / micro credit to small, marginal farmers and women beneficiaries.

12. In slack season in rural areas women must be trained through the vocational or Handicrafts training by the government.

13. The self -employment schemes must be implemented for rural youth so as to attain supplementary income.

14. The level of education, training must be improved among the rural youth, because education is directly empowering the people who can concentrate and absorb in different sectors of the economy.

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