CHAPTER 7

FINDINGS IN PERSPECTIVE
CHAPTER 7

FINDINGS IN PERSPECTIVE

7.1. IRDP AND ECONOMY

7.1.1. The study showed that majority of respondents who received loans under IRDP had not repaid them. The significant reasons of non-repayment were that respondents were not aware about the repayment procedures, first. Second, no insurance coverage had been provided. Third, the respondents were not provided with guidance for proper utilization of loans. Fourth, delay in the grant of loans and subsidy was not provided in time therefore, the respondents suffered financial losses because till the receipt of subsidy, they were required to pay interest on the full amount of loan.
7.1.2. It was observed during the investigation that middle men had played a vital role during the sanction of loans for poor, illiterate and ignorant respondents who had received Rs. 20,000 to 50,000 as amount of loan. The middle men approached the prospective borrower with the proposal that if they were ready to pay some money, they would get the loan.

7.1.3. Another significant observation was that not a single loan had been provided for agricultural purposes viz., crops, fruits, and plantation and to check soil erosion and improve the fertility of land.

7.1.4. The study indicated that only minority of respondents (48.00%) had changed occupation while majority of respondents (52.00%) had not changed occupation. The respondents who had changed occupation were engaged with shawl work, carpet work, and wood work, and pottery, poultry respectively. Similarly, those respondents who had not changed occupation were engaged with cooking, washing, mending, rearing of children and agricultural work respectively.

7.1.5. The study showed that 53.93% had raised income above Rs. 20,000 per-annum. This was certainly a positive development since these respondents had raised income by making profit on their business. The profit rise ranged
between Rs. 1,000/- to Rs. 3,000/- per month. This was spent mostly on food, clothing, medicines and education of their children. These respondents usually kept cash at home for the reason of comfort.

7.1.6. However, the study also revealed that 46.07% had failed to raise their income above Rs. 20,000 per annum. The reasons cited were failure in business, amount of loan not up to requirement, proper training not provided, and subsidy not given on time.

7.1.7. The study showed that the assistance was not provided by IRDP to increase the yield of crops. There was no marketing facility to sell the surplus agricultural produce through IRDP. They suggested that it would have been beneficial if there had been a marketing facility.

7.2. IRDP AND EDUCATION

7.2.1. The findings showed educational backwardness of the Block Ganderbal. Literacy rate was only 46.62%. The main reasons for educational backwardness found were agriculture as an occupation, large family size with more dependents, lack of motivation among children, corrupt administration, poverty, and non-functional Social Welfare Organizations.

7.2.2. The study showed that favorable educational
atmosphere was created in which people felt that they could send their children to school for the attainment of education because now the schools were found in vicinity. Construction of school buildings, fencing of schools, repair of sanitary latrines, bath rooms and facilities of pure drinking water had increased scope for the attainment of education in block Ganderbal.

7.2.3. It was observed that besides achieving education, these children had to work in the agricultural fields, rear cattle and work on handicrafts to support the family income. Agriculture was a hindrance in attainment of education since this economy needed more labour, the parents preferred their children to work in the agricultural fields. Another notable reason for educational backwardness was large family size with more dependents. The parents could not afford the schooling expenses of their additional number of children.

7.2.4. The study showed that out of 125 Government Schools of the Block Ganderbal, 45 schools had been repaired and the amount of assistance varied between Rs. 2000 - 15,000, 30 school buildings had been constructed and the amount of assistance varied between Rs 1,00,000 - 5,00,000, 8 schools had been provided sanitary bathrooms and latrines and the amount of assistance
varied between Rs 5,000- 20,000, 32 schools had been provided facilities of pure drinking water and amount of assistance varied between Rs.1,000 - 5,000. 10 schools were fenced and amount of assistance varied between Rs 10,000-50,000.

7.3. IRDP AND HOUSING

7.3.1. In block Ganderbal, it was observed during the study that houses were not well-ventilated and has no sanitation facilities. There was no drainage system therefore, having a clear bearing on the environment of the block. The people of the block lived in poorly-built, overcrowded and scantily furnished houses which lack nearly all civic facilities as these respondents possessed their own houses.

7.3.2. The study revealed that majority of respondents had well-ventilated and pucca houses and separate cow sheds while minority of respondents had no well-ventilated and pucca houses and separate cow sheds. They were living in poor quality houses with no sufficient ventilation. These houses had less number of rooms and ground floor was used as cowshed.

7.3.3. It was observed that respondents who had received assistance for the construction of their houses only 480%
belonged to STs, 800% to SCs and 31 20% to poor category. STs, SCs and BPL respondents other than STs & SCs had received Rs. 5,000-15,000, Rs 15,000-30,000, Rs.30,000 and above respectively. These respondents had well-ventilated, *pucca* and *tin-roofed* houses with suitable doors and windows.

7.3.4. It was interesting to mention here that some rooms were used for food grain storage. Even fodder for animals was seen in sleeping rooms. Such arrangements had made life unhygienic. In some cases, the cattle were put in the ground floor of the house for the purpose of security and even the family members slept in the same rooms. In such circumstances, one could easily assess its implications on their accommodation, health and hygiene.

7.4. IRDP AND WOMEN

7.4.1. The study revealed women still performed their traditional role of washing, cooking, and mending, rearing of children and helped men in agricultural work. Women did not play any role in decision making. They were not consulted before any decision was taken and had least to say in decisions like marriage of children, construction of house, sending a child to school, selling and buying of movable and immovable property. It was found that these women were mostly illiterate, ignorant and unaware about
7.4.2. However, other view of the study was that some women had adopted new occupations like shawl work, carpet work, wood work and pottery which were profit-oriented but the irony was that they were dependent on men for economic support because the earnings of women were still controlled by men. The respondents argued the change that was felt not only widened the chances of a suitable match for them but also regard for the girl. A household with only male earners could not afford a decent living which ultimately resulted in poverty. Therefore, women empowerment is quite important to cope up with the existing poverty in rural areas. They further expressed earning women perform better in dealing with domestic and outside home situations as compared to economically dependent women.

7.4.3. The study reflected that 48.89% respondents were consulted for marriage of youngsters, 12.22% for sending a child to school, 10.00% for construction of house, 22.22% for selling and buying of movable property, respectively. It was observed simultaneously that although these women were consulted for decision-making but the final say remained with in the male members of their families. The implication was that men were still
the key decision makers and the role of women in decision making was not at par with men. This could be correlated with the educational backwardness of the block (literacy rate being only 46.62%, customs and traditions.

7.4.4. The findings also revealed that for 43.76% respondents decision making was not their role since it was the role of men, 8.12% reasoned that prevalent customs, traditions did not allow them to take part in decision making, 15.62% argued that decisions taken by men were good for family, 13.75% argued that society was male dominated, 18.7% gave the reason of religion respectively.

7.4.5. Further, the study revealed that IRDP had not helped women to raise their status at par with men. Although some women had adopted new occupations and earned for themselves and possessed some role in decision making but they were subordinate to men who control them and their family because the men were still dominant. They had been the victims of social situations and exploitation. They gave the reasons of illiteracy, poverty, superstitions and male domination responsible for low social status.

7.5. IRDP and Sanitation / Hygiene

7.5.1. The fact stands that majority of respondents, 55 20%
had been provided sanitary latrines cum bathrooms through IRDP while 44.80% respondents had not been provided. The main reasons for not possessing sanitary latrines cum bath rooms were 26.79% respondents were unable to pay warranted money of Rs.1000/-, 19.65% argued that sanitary latrines cum bath rooms were provided to influential people, 14.6% reasoned corruption and 39.28% gave the reason that they were unaware about the procedure of getting sanitary latrines-cum-bath rooms.

7.5.2. The study showed that although these respondents had been provided sanitary latrines-cum-bath rooms but they were used occasionally. The respondents passed their stools in the open fields as usual. The main reason found was that the villagers worked for most of the day and it was difficult for them to return home for ablutions. This process contaminated/polluted the surroundings and made living unhygienic which had immediate effect on the health of week, aged, pregnant mother and her child. People had not taken care of sanitation. The environment was unhygienic with no proper drainage system. The streets were dirty and people generally take unfiltered water from Local River, pump sets, springs, ravines and river-lets. The use of cow dung or wood for fuel badly affected the hygiene of these people. In such a state of affairs, their
health had broken down and resulted in other problems. In spite of several programme launched by the government to improve the hygiene and health conditions and check the diseases, the position still remained alarming and a matter of concern for welfare and reconstructive agencies.

7.6. IRDP AND FAMILY SIZE

7.6.1. The study revealed that 76% respondents lived in joint families and 24% in nuclear families, only 25.50% had adopted two child norm, 74.80% had not adopted it. The lower class had large ratio of joint families as compared to middle and upper class. Those respondents who were having joint families, 57.90% belonged to lower class, 26.31% to Middle class and 15.79% to upper class. Those respondents who were having nuclear families, 20.00% belonged to lower class, 26.67% to Middle class and 53.33% to upper class respectively.

7.6.2. Agriculture in the Block Ganderbal favoured joint family system because it as an occupation needed joint labour. People used traditional methods and techniques of agriculture and there was less scope for mechanized farming because of small size of land holdings which usually varied from 5 Kanals to 40 Kanals. The figures revealed that education, modernization and urbanization
were the key factors responsible for the increased number of nuclear families in the upper class. The significant reason for joint family being replaced by nuclear family was that joint family seen as a consumption unit rather than a production unit.

7.6.3. The study highlighted that 25.20% had adopted two child norms, 74.80% had not adopted it. Out of respondents who had adopted two child norms, 14.28% belonged to lower class, 36.51% belonged to middle class and 49.21% belonged to upper class. Simultaneously, respondents who had not adopted two child norm, 51.34% belonged to lower class, 34.22% belonged to middle class and 14.44% belonged to upper class respectively. It could be observed from the table that most of the nuclear families were found in upper class and joint families in lower class.

7.6.4. The study showed that 31.05% respondents opined agricultural economy as the reason for joint family, 16.32% as economic security, 15.79% as social security, 11.05% as old age security, 10.53% as recreation and 15.26% as joint labour respectively. It was found that agriculture as an occupation needed joint labour which could be easily achieved through joint family system. Besides joint family system provided
economic and social security to the aged, weak, diseased, and idle persons. Joint family was seen as a source of recreation both for children as well as adults. During rainy days and off season the children played together and women sung songs.

7.6.5. The study also revealed respondents who had nuclear families, 31.67% argued that insufficient accommodation was the reason for adopting nuclear families, 21.67% as modernization, 18.33% as attainment of education, 11.67% as materialistic outlook, 3.33% as individualism and 13.33% as proper upbringing of children respectively.

7.6.6. There was no hospital in block Ganderbal and the people interested to limit family size went to city hospital which was situated at a very long distance of 20 to 30 kilometers. They also faced the problem of getting the oral pills, contraceptives, nirodhe etc., and these were not available at local medical shops.

7.7. IRDP AND HEALTH

7.7.1. The study indicated that 9.60% consumed meat, 12.80% as eggs, 7.20% as fish, 11.20% as milk, 20.00% as pulses and 39.20% as vegetables respectively.
3.26 % consumed meat, 4.35 % as eggs, 1.08 % as fish, 8.70 % as milk, 21.74 % as pulses, 60.87 % as vegetables respectively. Like wise in the Middle class, 10.29 % as consumed meat, 12.98 % as egg, 9.09 % as fish, 11.68 % as milk, 20.78 % as pulses, 35.06 % as vegetables respectively. In the Upper class, 16.04 % consumed meat, 22.22 % as egg, 12.35 % as fish, 13.59 % as milk, 17.28 % as pulses and 18.52 % as vegetables respectively.

7.7.3. The study revealed that respondents in the lower and middle class of Ganderbal block often take vegetables and pulses as food and seldom take meat, eggs, fish and milk. This level of diet consumption had low calorific value and adverse impact on their health. Weak eye sight, backache and anemia were the common diseases.

7.7.4. The people of Ganderbal block had not taken care of sanitation except a few. The environment was unhygienic with no drainage system. The streets, lanes and by-lanes were dirty. People generally took unfiltered water from local rivers, ravines and pump sets. Cow dung/wood was used for fuel and kerosene oil for lighting which badly affected their health.

7.7.5. The government had provided only 2 PHCs.
SHCs and three Allopathic Dispensaries in different villages of Gander Bal block but the condition of these was very dissatisfied. All the health centers were ill equipped with no less qualified doctors and nurses. It was observed that the villages buy medicines from retail medical shops manned by unqualified persons.

7.8. IRDP AND DRESS PATTERN

7.8.1. The study revealed that 60.80% from all the three classes (Lower, Middle and Upper) used modern dress viz., Jean Pants, Jackets, Leather and Sports Shoes, and Scarf. 39.20% from all the three classes (Lower, Middle and Upper) used traditional dress viz., Pheran, Kurta pajama, Topi, Burqua, respectively.

7.8.2. Class wise analysis showed that 14.47% from Lower class used modern dress, 30.93% from Middle class and 54.60% from Upper class respectively. Similarly, 53.06% from lower class used traditional dress, 27.56% from Middle class and 19.38% from Upper class respectively.

7.8.3. The study highlighted that 60.80% who used modern dress also used traditional dress side by side and 29.20% only used traditional dress. In the former
case Jean pants, jackets, shirts and leather and sports shoes had become common. In the latter case, Pheran, Kurta pajama, Topi, Burqua were common in use. Low per-capita-income illiteracy, ignorance, superstition and love for tradition were the main reasons found for the use of traditional dress. The overall response revealed that there had been change in the dress pattern of respondents. It showed that IRDP had a role to play here indirectly because if there had been change in one aspect of society; it had more or less impact on other aspects of society. However, the role played by other factors in change of dress pattern could not be ruled out.

7.9. IRDP AND LAND REFORMS

7.9.1. The study highlighted that for 30.40% land reforms lead to economic security, 15.20% to prosperity, 21.20% to progress, 11.20% to emergence of a class of peasants, 17.60% to development of orchards, 44.0% to fragmentation of land.

7.9.2. Land reforms lead to a positive development in block Ganderbal. There was improvement in the living condition of peasants. Orchards were developed which lead to increase in income. Apple, grapes, walnut are common fruits grown. Further it was found that land reforms contributed to their enhancement of social status. The
implication was that those people who had more land were ranked high than those who possessed no land. Besides positive change, land reforms also lead to negative change. It resulted into fragmentation of land into small and un-economic land holdings. Large scale commercialization and mechanization of agriculture and horticulture is not possible in the block since this requires large size of land holdings.

7.10 IRDP AND SOCIAL CONFLICT

7.10.1. The study revealed that disintegration of joint family, interfamily conflict, disobedience of women, decrease in the respect of elderly people was responsible for social conflict. It was observed that joint families were disintegrating and nuclear families emerging.

7.10.2. The main reasons cited for disintegration of joint families were spreading of urban traits among village people, gap among the income of family members, increase in income, desire to take independent decisions. Women had become disobedient as compared to past. In the past, the women had been very obedient and did not take part in decision making. Nowadays women sometime questioned and they take part in decision making but still
the final authority lied with male members.

7.10.3. Younger generation did not respect the elderly people. The main reasons cited were generation gap, difference in attitudes, tastes and ideas. The respondents argued that IRDP led to changes in culture. Tension existed because of clash between tradition and modernity. Among the prominent factors resisting social change, they mentioned fear of the new things, ignorance, traditions, religion, illiteracy and vested interests. These respondents cited the examples of women becoming disobedient, younger generation loosing respect for the elderly people, interfamily conflict, disintegration of joint families, decrease in neighborly relations and lower classes and castes becoming arrogant.