Chapter - VII
Summary, Conclusions and Suggestions
In the previous chapters, the data collected through schedules and secondary sources have been analysed with the help of different tools. In present chapter efforts have been made to summarise the whole analysis carried out in previous chapters to draw conclusions. Finally some suggestions have also been given for improvement of these schemes so that proper working of these schemes may be ensured. The present chapter has been divided into two parts viz.:-

7.1 Summary and Conclusions

7.2 Suggestions

7.1 SUMMARY AND CONCLUSIONS

The present research work concentrates on the Impact of Rural Development Schemes in Himachal Pradesh. Rural development means to raise the standard of living of specific group of persons through the development of infrastructure facilities, expansion of irrigation facilities, improvements in the techniques of agriculture, promotion of education, health facilities and tele-communication system. In other words rural development is a strategy which enables a specific group of people, poor, rural women and men to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small-scale farmers, tenants and landless.

In order to uplift the rural community, the Government has started number of schemes, starting with the country wide Community Development Programme in the year 1952. But there has always been a difference of opinion among the Indian economists and planners in whether 'growth per se' can solve the poverty problem or whether a specific redistribution policy is also needed to meet the objectives. Thus keeping in view, the vastness of the country and other aspects like growing population, poor infrastructure facilities, growing need for employment and shelter, old schemes have reviewed and new strategies are being evolved to accelerate growth with social justice and reduce poverty.
7.1 (a) **Performance of Rural Development Schemes:**

The performance of Rural Development Schemes which are implemented by the State Government has been summarized as below:-

The analysis regarding financial performance of Swarnjayanti Gram Swarozgar Yojana (SGSY) revealed that under this scheme the rate of growth of allocated funds is not satisfactory but the percentage of released funds is improving in the right direction during current years. Moreover, it is concluded that there is lack of proper utilisation of funds. Further it is evident that under this scheme *subsidy is the major component of expenditure*. Regarding achievement of credit targets and mobilization of credit and subsidy, it is concluded that Government has succeeded to achieve its credit targets and major share of credit and subsidy is disbursed to SHG's. Further it is observed that less than 50 percent of credit and subsidy is disbursed to SC's/ST's and among both SC's only accounted for majority of share in credit and subsidy disbursed. Further it is observed that more than half of credit and subsidy has been disbursed to women and more funds have been mobilized in terms of credit among women. Regarding sector wise investment under SGSY, it is manifested that primary sector is the major area of investment and the importance of tertiary sector is declining year after year.

As regards to physical performance under SGSY, it is evident that formation of SHG's in coming years is declining but the share of women's SHG's in total SHG's formed is increasing significantly. Further it is noted that under this scheme maximum families have been covered in terms of SHG's. The coverage of SC's/ST's beneficiaries revealed that more than 80 percent SC's/ST's have been covered under this scheme. Regarding coverage of women it is noted that more than half swarozgaries are women and among these majority are covered as SHG swarozgaries. The coverage of disabled beneficiaries do not show satisfactory results. Further it is concluded that majority of swarozgaries have been covered under primary sector and live stock is the favorite area of majority of the beneficiaries.

The financial performance regarding Sampoorna Grameen Rozgar Yojana (SGRY) manifested that the percentage of utilization of funds is increasing but there is lack of full utilisation of available funds. Further as regard to cumulative
expenditure, it is concluded that general works is the major component of expenditure and the State has expanded more than half of total expenditure on this component. Further it is concluded that the percentage of expenditure on SC/ST works is declining and the percentage of expenditure on other works except general works is growing significantly.

With regard to physical performance under SGRY, it is concluded that under this scheme employment has been generated equally for SC’s/ST’s and other categories. Moreover, the share of women in total employment generated is very poor. It shows that SGRY has failed to provide employment to women as per guidelines of the scheme.

With respect to physical performance of Indira Awas Yojana (IAY) for new houses constructed, it is concluded that its performance regarding houses completed, houses constructed for SC’s/ST’s and others is satisfactory. But the growth rate of targets fixed is not satisfactory. Further as regard to physical achievement of upgradation of houses, it is observed that its performance regarding target fixed for houses upgradation, achievement of targets and houses upgraded for SC’s/ST’s and other beneficiaries is desirable.

The analysis regarding financial performance of IAY for construction of new houses concluded that the percentage of expenditure to total available funds is declining in recent years which can’t be considered satisfactory. The distribution of funds revealed that more than half of total expenditure has been utilized on SC’s/ST’s for construction of new houses. The performance regarding upgradation of houses revealed that there is lack of proper utilisation of available funds and the percentage of released funds may be considered satisfactory. Further it is concluded that under this scheme maximum funds have been utilised on SC’s/ST’s beneficiaries for houses upgradation.

The physical performance of Rajiv Gandhi Awas Yojana (RGAY) shows that with respect to target for house constructions, houses completed, houses under completion, houses completed for SC’s, ST’s and others, RGAY has achieved very good results. It shows the good performance of the scheme.

Financial performance of RGAY manifested that allotment of funds is not according to the target fixed for house construction and there is lack of proper
utilization of resources. Further it is concluded that under this scheme more than half of the expenditure has been utilized for SC’s and ST’s.

As apparent from the analysis that the performance of TRYSEM regarding youth trained was not satisfactory and the percentage of unemployed was much higher than the youth settled. Further it is concluded that this scheme had given more emphasis on SC’s/ST’s and women beneficiaries and the percentage of settlement and wage employment was negligible. Further regarding financial performance, it is evident that allotment of funds was considerably poor as compared to utilization of funds. Thus the overall performance of TRYSEM was below satisfactory level.

As regard to financial performance of DWCRA, it is concluded that under this scheme the allocation of funds had been made on uneven basis during period under study and the growth rate was also not satisfactory. The percentage of utilization of funds under this scheme is considered just satisfactory.

As far as physical performance of DWCRA is concerned, it is observed that target of formation of groups have varied significantly during the study period. Regarding achievement of targets, it is observed that above 85 percent targets have been achieved during study period. Finally the coverage of beneficiaries also shows satisfactory results. Thus on the basis of above analysis it can be concluded that the financial and physical performance of DWCRA was neither very good nor very bad. It was just insignificant.

The financial performance under JRY between 1989-90 to 1994-95 revealed that the State has succeeded to achieve its target of 60 percent expenditure on wage component. But the State has never achieved the target of full utilisation of available funds during the period under study and the growth rate of total available funds was also not satisfactory.

Regarding physical performance of JRY, it is concluded that State has succeeded to achieve its target of employment generation. Moreover, it is evident that the State has provided more employment to SC and ST beneficiaries under this scheme and the percentage of women to total employment generated was very low. Finally, regarding assets creation it is concluded that State has created assets in
different areas under this scheme. But the creation of assets in these areas has varied significantly during period under consideration.

7.1 (b) Socio-Economic Profile and Awareness Among Beneficiaries:

Further in view of the detailed analysis made in chapter -V regarding socio-economic profile and awareness among beneficiaries in sampled districts and at State level, the summary and conclusions are presented as below:

District Bilaspur

The socio-economic profile of beneficiaries in district Bilaspur reveals that majority of RDS's beneficiaries are males and are in the age group of 25 to 50 years. Further it is evident that majority of beneficiaries are from general/others categories. Majority of beneficiaries are SC's among males but in case of females majority of beneficiaries are from general/other categories. The educational qualification of beneficiaries shows that majority of beneficiaries are matriculate. Moreover, among women beneficiaries majority of beneficiaries are primary pass and in case of male beneficiaries majority are matriculate. The occupational status and family size of beneficiaries shows that majority of beneficiaries are marginal farmers and having the family size upto 5 members. The analysis regarding income of the beneficiaries (at the time of scheme taken) reveals that in district Bilaspur majority of beneficiaries had annual income between Rs. 5,000 to Rs. 10,000. Further it is evident that majority of beneficiaries have taken assistance for construction/upgradation of houses and are in the age group of 25 to 50 years. With regard to sex and purpose of assistance/loan taken, it is observed that majority of beneficiaries of both sexes have taken assistance/loan for construction/upgradation of houses. Further in case of male beneficiaries it is followed by the beneficiaries who have taken assistance/loan for self employment and in case of female beneficiaries the same is followed by the respondents who have taken assistance/loan for animal husbandry respectively. The distribution of beneficiaries on the basis of castes and purpose of assistance/loan taken concluded that majority of beneficiaries of all castes have taken the assistance/loan for construction/upgradation of houses and the same is followed by the beneficiaries who have taken assistance/loan for self employment respectively. Further it is evident that in district Bilaspur majority of graduate/above level beneficiaries have
taken assistance/loan for self employment purposes and majority of beneficiaries below graduate level have taken assistance/loan for construction/upgradation of houses. As regard to occupation of beneficiaries and purpose of assistance/loan, it is manifested that majority of small farmers and marginal farmers have taken assistance/loan for construction/upgradation of houses and it is followed by the respondents who have taken assistance/loan for self employment respectively. Further it is evident from the analysis that majority of beneficiaries having annual income above Rs. 15,000 have taken assistance for self employment and beneficiaries having annual income below Rs. 15,000 have taken assistance for construction/upgradation of houses.

On the other hand, the analysis regarding awareness among beneficiaries in district Bilaspur reveals that majority of beneficiaries are fully aware that Panchayat Pradhan / member is the most popular source of their information about various RDS's and majority of beneficiaries have been selected under RDS's through Gram Sabha. Further it is observed that in district Bilaspur 50 percent beneficiaries are satisfied with the existing selection procedure of beneficiaries under various RDS's. Further it is observed that majority of the beneficiaries are of the opinion that implementing agencies of RDS's do not educate rural people regularly about various RDS's. Moreover, it is observed that majority of the beneficiaries are of the opinion that implementing agency do not convene any kind of beneficiaries meeting and do not seek their advices for improvement in services. Regarding verification of scheme it is noted that majority of beneficiaries are satisfied that Bank/ Block officer come to the site to verify the scheme. The analysis regarding time lag between processing of loan application and disbursement of loan reveals that in this district maximum loans have been sanctioned with in a period of 1 to 2 months and majority of loans have been disbursed with in a period of less than one month. Further analysis manifest that majority of beneficiaries are of the opinion that the procedure of sanctioning loan is complicated. But majority of beneficiaries are of the opinion that there is no favouritism, nepotism and corruption in sanction of loans. Regarding difficulties in getting the benefit of the scheme, majority of beneficiaries have stated that there are more formalities in getting the benefit of the scheme. Scheme wise distribution of beneficiaries in this district manifest that majority of beneficiaries have been
benefited under SGSY. Further it is observed that in district Bilaspur majority of beneficiaries have taken loans/ assistance amount from commercial Banks. The analysis of beneficiaries by arrangement of additional amount of money reveals that majority of beneficiaries have fulfilled their additional money requirements from their own personal money and by taking loans from their friends/ relatives. Finally majority of beneficiaries are of the opinion that RDS’s are appropriate according to the needs of people and requirement of time. Thus the above conclusions shows that in district Bilaspur the awareness level of beneficiaries is much higher.

**District Hamirpur**

As regard to district Hamirpur it is evident that out of total RDS’s beneficiaries, majority of beneficiaries are female and are in the age group of 25 to 50 years. The caste of beneficiaries shows that in this district majority of beneficiaries are SC’s. Moreover, it is observed that in both sexes the number of SC’s beneficiaries is higher as compared to the other class beneficiaries. With respect to educational level of beneficiaries, it is evident that majority of beneficiaries are primary pass and among males majority of beneficiaries are matriculate. But in case of females a major chunk of beneficiaries is primary pass. Moreover, it is noted that lower and middle level education is more popular among women but middle and higher education is greater among male respondents. The occupational status and family size of beneficiaries revealed that majority of beneficiaries are marginal farmers and having the family size up to 5 members. The position of beneficiaries regarding their annual income (at the time of scheme taken) highlights that majority of beneficiaries had annual income upto Rs. 5,000 which is very low. The analysis regarding age of beneficiaries and purpose of assistance/loan taken depicts that majority of beneficiaries have taken assistance/loan for construction/upgradation of houses and these respondents are in the age group of 25 to 50 years. Further it is evident that majority of beneficiaries of both sexes have taken assistance/loan for self employment. But in case of females the same is followed by the respondents who have taken assistance/loan for animal husbandry. Regarding castes of beneficiaries and purpose of assistance/loan taken, it is observed that majority of beneficiaries of all castes have taken assistance/loan for construction/upgradation of houses, but their priorities for other sectors are different significantly. The analysis regarding educational level
and purpose of assistance/loan taken revealed that in this district majority of beneficiaries upto matric level have taken assistance/loan for construction/upgradation of houses but majority of beneficiaries above matric level have taken assistance/loan for self employment purpose. Regarding occupational status of beneficiaries it is clear that majority of small farmers and marginal farmers have taken assistance/loan for construction of houses. The same is followed by the beneficiaries who have taken assistance/loan for self employment purpose. Moreover, it is manifested that majority of the beneficiaries having annual income upto Rs. 10,000 have taken assistance for construction/upgradation of houses and beneficiaries have annual income between Rs. 10,000 to Rs. 15,000 have taken assistance/loan for the purpose of self employment and construction/upgradation of houses equally.

As far as the awareness among beneficiaries is concerned, it is evident that in district Hamirpur, majority of beneficiaries have obtained information about various RDS's through Panchayat Pradhan/member. The selection of beneficiaries shows that majority of beneficiaries have been selected under RDS’s through the recommendation of Gram Sabha. Further it is evident that in this district majority of beneficiaries are not satisfied with the existing selection procedure of beneficiaries under RDS’s. Regarding education of rural people, majority of beneficiaries have opined that implementing agencies do not educate rural people about various Rural Development Schemes properly. Further it is observed that majority of beneficiaries have remarked that implementing agency of RDS’s do not undertake any kind of beneficiaries’ meeting and never seek their advices for improvement in services. As far as verification of schemes is concerned, majority of beneficiaries are satisfied with this process. The analysis regarding time lag between loan sanctioned and actual disbursement of loan reveals that in district Hamirpur majority of loans have been sanctioned between 1 to 2 months and majority of loans sanctioned have been disbursed before one month. Further it is observed that majority of beneficiaries have realised that the procedure of getting the benefit of the scheme is very complicated and stated that delay in sanctioning loan is the major problem of getting the benefit of the scheme. Moreover, it is also manifested that majority of beneficiaries in this district are unaware about favoritism, nepotism and corruption in sanction of loans and are found indifferent.
about this issue. The scheme wise distribution of beneficiaries reveals that in district Hamirpur majority of beneficiaries have been covered under Swarnjayanti Gram Swarozgar Yojana (SGSY). It is followed by the beneficiaries who have taken assistance under Rajiv Gandhi Awas Yojana (RGAY) and Indira Awas Yojana (IAY) respectively. Further it is observed that majority of beneficiaries have revealed that the financial assistance provided under RDS's is insufficient. Moreover, majority of beneficiaries have fulfilled their additional requirements of money from their own personal money and by taking loan from friends/relatives. As regard to financial agency it is evident that majority of beneficiaries have got their loans/assistance from commercial banks. It shows that in district Hamirpur Commercial banks are playing crucial role to provide loans under RDS's. Finally it is manifested that in district Hamirpur majority of beneficiaries are satisfied with the existence/appropriateness of various RDS's.

**District Shimla**

As far as district Shimla is concerned, it is evident that all the beneficiaries are in the age group of 25 to 50 years and among both sexes majority of beneficiaries are male. The distribution of beneficiaries on the basis of sex and castes reveals that majority of beneficiaries are SC’s and among both sexes a major chunk of beneficiaries is also SC’s. The educational level of beneficiaries reveals that in district Shimla majority of beneficiaries are middle pass and the percentage of male beneficiaries is higher than the women’s in each class of education level. The occupational status and size of family shows that majority of beneficiaries are marginal farmers and having the family size upto 5 members. Further it is evident that at the time of inclusion under rural development schemes, majority of beneficiaries had annual income upto Rs. 5,000. The analysis regarding age of the beneficiaries and purpose of assistance/loan taken revealed that majority of beneficiaries have taken assistance/loan for the construction/upgradation of houses and all the beneficiaries are in the age group of 25 to 50 years. Moreover, it is evident that majority of beneficiaries have taken assistance/loan for construction/upgradation of houses and it is followed by those male respondents who have taken loan for self employment. But in case of females the same is followed by the respondents who have taken assistance/loan for animal husbandry purpose. Further it is evident that majority of beneficiaries of all castes viz. SC,
ST, OBC and general/other have taken assistance for construction/upgradation of houses and the same is followed by the beneficiaries who have taken assistance/loan for self employment purposes. Regarding educational level and purpose of assistance/loan, it is noted that all the graduate/above beneficiaries have taken assistance/loan for self employment purpose and majority of remaining beneficiaries have taken assistance/loan for construction/upgradation of houses. The occupational status of beneficiaries reveals that majority of small and marginal farmers have taken assistance for the construction/upgradation of houses and the same is followed by the beneficiaries who have taken assistance/loan for self-employment purpose. Finally it is observed that majority of beneficiaries having annual income upto Rs. 15,000 have taken assistance/loan for construction/upgradation of houses, but majority of beneficiaries having annual income between Rs. 15,000 to Rs. 20,000 have taken assistance/loan for self employment and construction/upgradation of houses equally.

With regard to awareness among beneficiaries in district Shimla, it is depicted that majority of beneficiaries have obtained information about RDS's through Gram Panchayat Pradhan/Member. The same is followed by the beneficiaries who have got such kind of information from their respective Gram Sewak and Fellow Villagers/relatives. As far as the selection of beneficiaries is concerned, majority of beneficiaries have been selected through other modes of selection except Gram Sabha and Village survey. The opinion of the beneficiaries regarding right selection of families under RDS's is not in favour of this issue. Further it is observed that majority of beneficiaries in district Shimla are not satisfied with the existing education system of implementing agencies being adopted to inform rural people about various RDS's. It is also evident that majority of beneficiaries are of the opinion that there is no provision for conducting meetings of beneficiaries and seek their advice for improvement in services. The opinion of beneficiaries regarding verification of scheme reveals that Bank/Block officers undertake a visit for the verification of scheme. As far as the sanction of loans and disbursement of sanctioned loan is concerned, it is evident that out of total loans sanctioned more than half have been sanctioned between 2 to 3 months and more than half have been disbursed between 1 to 2 months. Further it is noted that majority of beneficiaries assume that loan sanction procedure is very
complicated and like this majority of beneficiaries opinion regarding favoritism, nepotism and corruption in sanctioning loans, manifest that majority of beneficiaries are satisfied with this issue and assume that loan sanctioning procedure is not fair and transparent. Scheme wise distribution of beneficiaries revealed that majority of beneficiaries have obtained assistance under SGSY, followed by the beneficiaries who have been assisted under RGAY and IAY respectively. Further it is evident that 58.2 percent beneficiaries are not satisfied with the financial assistance provided under RDS’s. Moreover, it is clear from the analysis that in this district majority of beneficiaries are dependent upon their friends/relatives to fulfill their additional requirements of money. The analysis regarding financial agencies revealed that in district Shimla majority of beneficiaries have got their loans from co-operative banks. Finally it is concluded that majority of beneficiaries are of the opinion that existing RDS’s are right step in the direction of rural development and are according to the needs of people and requirement of time.

**District Chamba**

With regard to district Chamba it is manifested that out of total RDS’s beneficiaries, majority of beneficiaries are males and are in the age group of 25 to 50 years. The caste of beneficiaries shows that majority of beneficiaries are general/other castes. Further it is observed that in district Chamba majority of beneficiaries are illiterate and among both sexes the percentage of illiterate beneficiaries is much higher than the beneficiaries of other educational level. The analysis regarding occupational status and size of family reveals that majority of beneficiaries are small farmers and are having family size up to 5 members. The income of the beneficiaries (at the time of scheme taken) shows that majority of beneficiaries had annual income up to Rs. 5,000. The analysis of beneficiaries on the basis of age and purpose of assistance/loan taken shows that in this district majority of beneficiaries have taken assistance/loan for the purpose of animal husbandry and these respondents are in the age group of 25 to 50 years. Further it is observed that majority of males have taken assistance/loan for construction/upgradation of houses of beneficiaries but majority of females have taken assistance/loan for animal husbandry. Regarding caste of beneficiaries and their purpose of assistance/loan, it is clear that majority of general and ST’s
beneficiaries have taken assistance/loan for animal husbandry, but in case of SC’s beneficiaries majority of beneficiaries have taken loan/assistance for construction/upgradation of houses. Regarding educational level of beneficiaries and their purpose of assistance/loan taken, it is observed that majority of illiterate beneficiaries have taken loan/assistance for animal husbandry but majority of primary pass, middle pass and matriculate beneficiaries have taken loan/assistance for the purpose of self employment. Further it is evident that majority of marginal and small farmers have taken assistance/loan for animal husbandry. Moreover, in case of small farmers it is followed by the respondents who have taken assistance/loan for construction/upgradation of houses, but in case of marginal farmers the same is followed by the beneficiaries who have taken assistance/loan for self-employment purpose. Finally it is evident that majority of beneficiaries having annual income upto Rs. 5,000 have taken assistance/loan for the purpose of animal husbandry and beneficiaries having annual income between Rs. 5,000 to Rs. 10,000 have taken assistance/loan for self employment purpose.

The analysis regarding awareness among beneficiaries revealed that in district Chamba 74.8 percent beneficiaries have obtained information about RDS’s from their respective Panchayat Pradhan/members and majority of beneficiaries have been selected under these schemes through Gram Sabha. Further it is observed that majority of beneficiaries are of the opinion that families are not selected rightly under various RDS’s. The opinion of majority of beneficiaries shows that implementing agencies do not educate rural people properly. Moreover, majority of beneficiaries have stated that implementing agency of RDS’s does not undertake meetings with beneficiaries and does not seek their advice for improvement in services. The analysis with respect to time lag between sanctioning of loans and disbursement of loans highlighted that in district Chamba majority of loans have been sanctioned and disbursed between 1 to 2 months. Further it is observed that 93.3 percent beneficiaries are of the opinion that loan sanction procedure is very complicated. Moreover, it is evident that in district Chamba majority of beneficiaries are unaware about various Rural Development Schemes and their economic importance. The opinion of the beneficiaries regarding transparency of existing loan sanctioning procedure manifest that there is favoritism, nepotism and corruption. Scheme wise distribution of beneficiaries revealed that in district
Chamba majority of beneficiaries have been covered under SGSY. The opinion of beneficiaries regarding sufficiency of financial assistance under RDS's shows that 75.6 percent beneficiaries are satisfied with the adequacy of assistance. Further it is observed that in district Chamba majority of RDS’s beneficiaries have obtained their loan/assistance from Gramin banks. The analysis regarding arrangement of additional amount of money revealed that majority of beneficiaries (who feel that financial assistance is not adequate) have taken loan from friends/relatives to fulfill their additional requirements. Finally it is manifested that majority of beneficiaries in this district are of the opinion that Rural Development Schemes are appropriate according to the requirement of time and people.

**District Kinnaur**

The analysis regarding district Kinnaur concluded that out of total beneficiaries, majority of beneficiaries are males and are in the age group of 25 to 50 years. Further it is evident that majority of beneficiaries in this district are ST’s and among males majority of respondents are SC’s, but in case of females all the beneficiaries are ST’s. The educational level of beneficiaries reveals that majority of beneficiaries are primary pass. Among illiterate all beneficiaries are males and among middle and matric pass all beneficiaries are female. The occupational status and size of family of beneficiaries manifest that in district Kinnaur all the beneficiaries are small farmers and majority of beneficiaries have family size upto 5 members. The income level of beneficiaries (at the time of scheme taken) highlights that majority of beneficiaries had annual income upto Rs. 5,000. The analysis regarding age of the beneficiaries and purpose of assistance/loan taken shows that majority of beneficiaries have taken assistance/loan for the construction/upgradation of houses and are in the age group of 25 to 50 years. Moreover, all the beneficiaries having age above 50 years have taken assistance/loan for animal husbandry. Further it is observed that in this district all the female beneficiaries have taken assistance /loan for animal husbandry and majority of males have taken assistance/loan for construction/upgradation of houses. The same is followed by the respondents who have taken assistance/loan for self-employment purposes. Moreover, it is noted that majority of SC’s have taken assistance/loan for the purpose of self employment and majority of ST’s have taken assistance/loan for construction/upgradation of houses. The analysis with respect to
educational level of beneficiaries and purpose of assistance/loan reveals that all the illiterate beneficiaries have taken assistance/loan for self employment, majority of primary pass beneficiaries have taken assistance/loan for upgradation/construction of houses and all the middle pass and matriculate beneficiaries have taken assistance/loan for the purpose of animal husbandry. Further it is also observed that in district Kinnaur all the beneficiaries are small farmers and majority of small farmers have taken assistance/loan for construction/upgradation of houses. The same is followed by the beneficiaries who have taken assistance/loan for self employment purpose. Finally it is observed that majority of beneficiaries having annual income upto Rs. 5,000 have taken assistance/loan for self employment, respondents having annual income between Rs. 10,000 to Rs. 15,000 have taken assistance for animal husbandry and the beneficiaries having annual income between Rs. 5,000 to Rs. 10,000 have taken assistance/loan for construction/upgradation of houses.

As far as the awareness among beneficiaries is concerned, it is manifested that in district Kinnaur Panchayat Pradhan/member is the most popular source of information about RDS’s. Further it is observed that in this district majority of beneficiaries have been selected under RDS’s through other modes of selection except village survey or Gram Sabha. The opinion of the beneficiaries towards selection of beneficiaries reveals that majority of beneficiaries are not satisfied with the existing procedure of selection of beneficiaries. Moreover, it is depicted that majority of beneficiaries are of the opinion that implementing agencies of RDS’s do not educate rural poor regularly about various RDS’s. The analysis regarding meeting of beneficiaries reveals that implementing agency do not convene any kind of meetings and never seek their advice for improvement in services. As far as verification of schemes is concerned, majority of beneficiaries are satisfied with the mode of verification. Further it is noted that in district Kinnaur out of total loan sanctioned, majority of loans have been sanctioned between 2 to 3 months and majority of sanctioned loans have been disbursed between 1 to 2 months. Regarding loan sanctioning procedure it is noted that more than half of beneficiaries surveyed assume that loan sanctioning procedure is very complicated. Further it is evident that in district Kinnaur majority of beneficiaries have faced the problem of non-cooperative attitude of Block/Bank officers in
getting the benefit of the scheme. Moreover, it is observed that majority of beneficiaries are of the opinion that there is favoritism, nepotism and corruption in sanction of loans. Scheme wise distribution of beneficiaries reveals that in this district more than half beneficiaries have been benefited under SGSY. The same is followed by the beneficiaries who have been assisted under IAY and RGAY respectively. The opinion of beneficiaries regarding sufficiency of financial assistance shows that 86.7 percent beneficiaries are not satisfied with the sufficiency of financial assistance. Further it is observed that majority of beneficiaries have fulfilled their additional requirement of finances by taking loans from friends /relatives. Regarding financial agency it is clear that in district Kinnaur, Co-operative bank is the dominant financial agency to provide loans/assistance under various RDS’s. Finally it is manifested that majority of beneficiaries in district Kinnaur are satisfied with the existing Rural Development Schemes and realize that it is the best way to uplift the rural community as a whole.

**District Lahaul – Spiti**

Finally in district Lahaul-Spiti, it is evident that out of total beneficiaries of RDS’s, majority of beneficiaries are males and are in the age group of 25 to 50 years. The caste of beneficiaries reveals that majority of beneficiaries are ST’s and among both sexes majority of beneficiaries are also ST’s. Further as regard to educational level of beneficiaries it is clear that majority of beneficiaries are primary pass and among illiterate, primary pass and middle pass beneficiaries majority of beneficiaries are males. The size of family and occupational status of beneficiaries shows that majority of beneficiaries are small farmers and having the family size between 5 to 8 members. The income of the beneficiaries (at the time of inclusion under RDS’s) highlights that majority of beneficiaries had annual income upto Rs. 5,000. The analysis regarding age of beneficiaries and purpose of assistance/loan taken shows that majority of beneficiaries have taken loan/assistance for the construction/upgradation of houses and are in the age group of 25 to 50 years. Further it is observed that all the female beneficiaries have taken assistance/loan for animal husbandry. But in case of males majority of beneficiaries have taken assistance/loan for construction/upgradation of houses and the same is followed by the beneficiaries who have taken assistance /loan for self employment purpose. As regard to caste of beneficiaries and purpose of assistance/loan taken it
is observed that all the SC's beneficiaries have taken assistance/loan for self employment purposes and among ST beneficiaries, majority of beneficiaries have taken assistance/loan for construction/upgradation of houses. Further it is observed that majority of primary pass, middle pass beneficiaries have taken assistance/loan for house construction/upgradation and majority of illiterate beneficiaries have taken the same for self employment purpose. Moreover, all the matric pass beneficiaries have taken the assistance/loan for animal husbandry. The occupational status of beneficiaries and purpose of assistance/loan taken shows that majority of small farmers have taken assistance/loan for self employment purposes and majority of marginal farmers have taken assistance/loan for construction/upgradation of houses. Finally it is observed that majority of beneficiaries having annual income upto Rs. 5,000 have taken assistance/loan for self employment and respondents having annual income between Rs. 10,000 to Rs. 15,000 have taken assistance/loan for animal husbandry. Moreover, all the beneficiaries having annual income between Rs. 5,000 to Rs. 10,000 have taken assistance/loan for the purpose of construction/upgradation of houses.

The analysis regarding awareness among beneficiaries shows that like other sampled districts, majority of beneficiaries have got information about Rural Development Schemes through their respective Panchayat Pradhan/member. The analysis regarding selection of beneficiaries reveals that in district Lahaul-Spiti majority of beneficiaries have been selected under RDS's by the mode of Gram Sabha. The opinion of majority of beneficiaries shows that families are not selected rightly under various RDS's. Further it is noted that majority of beneficiaries are not satisfied with the education system being adopted by the implementing agency to educate rural people about various RDS's. The opinion of beneficiaries regarding meetings of beneficiaries and seek their advices for improvement in services highlighted that majority of beneficiaries are not satisfied with this. Regarding verification of scheme, majority of beneficiaries have revealed that Block/Bank level officers come to the site to verify the schemes. The analysis regarding time lag between loan sanctioned and actual disbursement of loans concluded that in Lahaul-Spiti more than half loans have been sanctioned and disbursed with in a period of less than one month. Moreover, majority of beneficiaries have opined that the procedure for loans sanctioned is very complicated. The analysis further
concluded that more formalities in getting the benefit of the scheme is the major problem which is faced by the majority of beneficiaries. Further it is noted that in this district majority of beneficiaries have realised the existence of favoritism, nepotism and corruption in sanctioning of loans to different beneficiaries. Scheme wise distribution of beneficiaries depicts that majority of beneficiaries have been covered under SGSY and majority of beneficiaries opined that financial assistance provided under these schemes is not sufficient. Further it observed that majority of beneficiaries are dependent upon their friends/relatives to fulfill their additional requirements of money. The analysis regarding financial agency to where the beneficiaries have taken their loans reveal that Commercial banks and other banks (except co-operative banks and Gramin banks) are playing equal role to give loans under RDS's. Finally it is observed that in this district majority of beneficiaries are of the opinion that existing RDS’s are according to the needs of people and requirement of time.

**Himachal Pradesh**

The socio-economic profile of beneficiaries at State level reveals that in Himachal Pradesh out of total beneficiaries of RDS’s, majority of beneficiaries are male and are in the age group of 25 to 50 years. The caste of beneficiaries reveals that majority of beneficiaries of RDS’s are SC and it is followed by the beneficiaries who are in general/other castes. The analysis regarding educational qualification of beneficiaries concluded that majority of beneficiaries are illiterate and it is followed by the beneficiaries who are primary pass and so on. The marital status of beneficiaries at State level highlighted that almost all RDS’s beneficiaries are married. Further it is observed that in Himachal Pradesh majority of beneficiaries are marginal farmers and have the family size upto 5 members. The income level of beneficiaries (at the time of inclusion under RDS’s) reveals that majority of RDS’s beneficiaries’ had income upto Rs. 5,000 and the percentage of beneficiaries having annual income above Rs. 15,000 was almost nil. The analysis regarding age of beneficiaries and purpose of assistance/loan taken shows that there is a significant relationship between age of beneficiaries and purpose of assistance/loan taken. Further it is concluded that majority of beneficiaries having age below 25 years have taken assistance/loan for self employment purpose and majority of beneficiaries in the age group of 25 to 50 years and above 50 years have
taken assistance/loan for construction/upgradation of houses. Further it is observed that majority of males have taken assistance/loan for construction/upgradation of houses but majority of female beneficiaries have taken assistance/loan for animal husbandry. This relationship is found significant at 1 percent level of significance. The analysis further shows that majority of SC, OBC and general/other beneficiaries have taken assistance/loans for construction/upgradation of houses and majority of ST's beneficiaries have taken assistance/loan for the purpose of animal husbandry. The educational qualification of beneficiaries and purpose of assistance/loan taken revealed that majority of graduate/above level beneficiaries have taken assistance/loans for self employment and majority of illiterate, primary pass, middle pass and matriculate beneficiaries have taken assistance/loan for construction/upgradation of houses. The $\chi^2$ test of independence is found significant at 1 percent level of significance and it has revealed that there is a significant relationship between education of the beneficiaries and their purpose of assistance/loan taken. Moreover, it is observed that majority of small and marginal farmers have taken assistance/loans for construction/upgradation of houses. The same is followed by the beneficiaries who have taken assistance/loans for self-employment and animal husbandry respectively. But the value of $\chi^2$ test of independence is insignificant at 1 percent level of significance. Thus it is concluded that majority of small farmers and marginal farmers takes assistance/loans for construction/upgradation of houses and there is no significant relationship between these two variables. Finally, the analysis with regard to income of the beneficiaries and purpose of assistance/loan taken revealed that there is a significant relationship between these two variables and majority of beneficiaries having annual income upto Rs. 15,000 have taken assistance/loan for construction/upgradation of houses. Further it is clear that majority of beneficiaries having annual income between Rs. 15,000 to Rs. 20,000 have taken assistance/loan for self employment purposes and majority of beneficiaries having annual income above Rs. 20,000 have taken assistance/loan for other purposes.

The analysis regarding awareness among beneficiaries at State level concluded that in Himachal Pradesh, Panchayat Pradhan/member is the most popular source of information about various RDS's and Gram Sabha is the major mode of selection of beneficiaries under these schemes. Further it is observed that
majority of beneficiaries are not satisfied with the selection of families under RDS's and feel that families are not selected rightly under RDS's. Regarding education of rural people, it is noted that majority of beneficiaries are of the opinion that implementing agencies do not educate rural people properly about various RDS's. Moreover, it is evident that majority of beneficiaries are of the opinion that implementing agency do not convene any kind of meetings of beneficiaries and do not seek their advice for improvement in services. As far as the verification of scheme is concerned, majority of beneficiaries are satisfied with the verification of schemes by the Bank/Block officers. The analysis of beneficiaries on the basis of time lag between processing of loan application and actual disbursement of loans manifest that in Himachal Pradesh majority of loans have been sanctioned between 2 to 3 months and majority of sanctioned loans have been disbursed between 1 to 2 months and less than one month respectively. Further majority of beneficiaries have stated that the procedure of sanctioning the benefit of the scheme is very complicated. The analysis further highlighted that at State level majority of the beneficiaries are of the opinion that there is farourtism, nepotism and corruption in sanctioning the assistance/loan under various RDS's. Moreover, it is evident that more formalities in getting the benefit of the scheme is the major problem/difficulty which is faced by a major chunk of beneficiaries of Rural Development Schemes. Scheme wise distribution of beneficiaries concluded that in Himachal Pradesh out of total RDS's beneficiaries, majority of beneficiaries have been assisted under Swarnjayanti Gram Swarozgar Yojana (SGSY) and it is followed by the beneficiaries who have been benefited under Rajiv Gandhi Awas Yojana (RGAY) and Indira Awas Yojana (IAY) respectively. Further it is observed that majority of beneficiaries are not satisfied with the adequacy of financial assistance provided under RDS's and majority of beneficiaries have fulfilled their additional requirements of money by taking loans from friends/relatives. Moreover, it is noted that in Himachal Pradesh Commercial banks and Co-operative banks are the major financial agencies which provide loans under RDS's to beneficiaries. Finally, it is observed that majority of beneficiaries are of the opinion that RDS's are appropriate according to the needs of people and requirement of time. Thus on the basis of above summary it may be concluded that in Himachal Pradesh the awareness level among beneficiaries is at optimum level.
7.1 (c) Socio-Economic Impact of Rural Development Schemes:

The Socio-economic impact of Rural Development Schemes being implemented in Himachal Pradesh have been summarised as below:-

**District Bilaspur**

The analysis regarding socio-economic impact of RDS’s in district Bilaspur revealed that after inclusion under RDS’s the income of the beneficiaries has increased significantly. It shows the positive impact of RDS’s on beneficiaries income. Regarding type of houses, it is observed that now majority of beneficiaries have Pacca houses. Further it is observed that RDS’s have added positive impact on different amenities at beneficiaries home. Now majority of beneficiaries have radio set, black & white T.V., cooking gas etc. which were not before the inclusion under RDS’s. Further the impact of RDS’s in terms of repayment of loans, manifested that majority of beneficiaries are capable of paying their loans and majority of beneficiaries are paying their loan installments regularly. It shows the positive impact of RDS’s in district Bilaspur. Further as regard to economic development, majority of beneficiaries strongly agree that RDS’s have increased their income level and have helped to eliminate poverty. But majority of beneficiaries partially agree with the overall economic development and increase in their disposable income. Regarding socio-cultural development, it is concluded that majority of beneficiaries strongly agree with the increased educational level and more employment opportunities. But majority of beneficiaries are not satisfied with improvement in their life style. Further it is elicited that majority of beneficiaries partially agree that RDS’s have increased their social status, over all socio-cultural development and have helped to keep alive traditional art and culture. As far as infrastructure development is concerned, majority of beneficiaries strongly agree with the development of road and health facilities, partially agree with the development of tele-communication system and do not agree with the development of shopping facilities. Regarding development of non-farm and SSI sector due to RDS’s, it is evident that majority of beneficiaries are partially satisfied with the development of handlooms and village industries and do not agree with the development of power looms and rural artisans/other tiny sectors. Further it is observed that majority of beneficiaries strongly agree that RDS’s have helped to develop transportation, partially agree with the development of retail traders,
educational loans, housing loans and do not agree with the development of professionalism and consumption loans.

The opinion of the beneficiaries regarding quality of various Rural Development Schemes concluded that in district Bilaspur, majority of beneficiaries are of the opinion that the quality of SGSY, SGRY, IAY, MMPY and RGAY is good and other schemes are of average quality. Finally it is evident that majority of beneficiaries are of the opinion that methods of selection of beneficiaries, monitoring system should be improved to great extent and the implementation process of schemes and functioning of employees should be improved to some extent.

**District Hamirpur**

The socio-economic impact of RDS's in district Hamirpur manifested that Rural Development Schemes have added positive impact on beneficiaries income, type of house and in terms of different amenities at home. At present majority of beneficiaries have Pacca houses and different amenities at home which they have acquired after inclusion under RDS's. Further it is evident that majority of beneficiaries have paid partial amount of their loan and paying their loan installments regularly. It shows the positive impact of RDS's on beneficiaries' economic position. Further it is observed that majority of beneficiaries are satisfied that RDS's have helped in economic development. As regard to socio-cultural development, it is noted that majority of beneficiaries partially agree that RDS's have helped to increase their educational level, social status, overall socio-cultural development and keep alive traditional art and culture. Further it is observed that majority of beneficiaries strongly agree with the development of employment opportunities due to RDS's and more than half do not agree with the development of their life style. Regarding infrastructure facilities, it is revealed that majority of beneficiaries strongly agree with the development of road and health facilities and partially agree with the development of tele-communication system and shopping facilities due to RDS's. As far as the development of non-farm sectors/SSI is concerned, majority of beneficiaries are satisfied with the development of power looms, village industries, handlooms, but a major chunk of beneficiaries is not satisfied with the development of rural artisans/other tiny sectors. Further it is evident that regarding the development of priority sectors, majority of beneficiaries
strongly agree that RDS's have developed transportation, retail trade and housing loans to great extent. But majority of beneficiaries are not satisfied with the development of professionalism, educational loans and consumption loans due to RDS's.

As regard to beneficiaries opinion regarding quality of various schemes, it is manifested that majority of beneficiaries are of the opinion that the quality of SGSY, SGRY, IAY and RGAY is good and other schemes are of average quality. Finally regarding improvement in RDS's, it is concluded that with respect to methods of selection of beneficiaries, methods of implementation of schemes and monitoring system, majority of beneficiaries wants improvement to great extent. But regarding functioning of employees, majority of beneficiaries are of the opinion that it should be improved to some extent.

District Shimla

As far as the socio-economic impact of RDS's in district Shimla is concerned, it is evident that at present majority of beneficiaries' income is above Rs. 15,000 per annum, which was upto Rs. 5,000 before inclusion under RDS's. It shows the positive impact of RDS's on beneficiaries income to great extent. Further it is noted that before inclusion under RDS's there were only 3 percent beneficiaries who have Pacca houses. But after inclusion under RDS's, now there are 95.8 percent beneficiaries having Pacca houses. This is the great achievement of RDS's in itself. Further like this RDS's have helped the beneficiaries to acquire more amenities to their houses. Moreover, it is observed that in district Shimla, 91.20 percent beneficiaries have paid partial amount of their loan and 88.97 percent beneficiaries are paying their loan installments regularly. It also shows the positive impact of RDS's on beneficiaries economic position. Further as regard to socio-economic and cultural development, it is depicted that majority of beneficiaries either strongly agree or partially agree that RDS's have helped to develop different components of socio-economic and cultural development. It reveals that RDS's have left positive impact on socio-economic and cultural development in district Shimla. As far as the development of infrastructure facilities is concerned, majority of beneficiaries strongly agree that RDS's have increased road facilities, health facilities and tele-communication system and partially agree with the development of shopping facilities. Further it is depicted that majority of beneficiaries are
satisfied with the development of handlooms and village industries and majority of beneficiaries are not satisfied with the development of power looms and rural artisans/other. Moreover, it is revealed that in this district majority of beneficiaries partially agree with the development of transportation/retail trade and are not satisfied with the development of professionalism, educational loans and consumption loans respectively.

Regarding quality of various schemes, it is evident that in district Shimla, majority of beneficiaries have stated good quality of every scheme. Further, it is observed that majority of beneficiaries are of the opinion that methods of selection of beneficiaries, monitoring system should be improved to great extent and functioning of employees, methods of implementation of schemes should be improved to some extent.

**District Chamba**

The analysis regarding impact of RDS's in district Chamba revealed that however, Rural Development Schemes have added positive impact on beneficiaries' income, but type of houses and amenities at beneficiaries home have not been improved significantly. It depicts that in district Chamba, RDS's have not shown more good impact on beneficiaries personal position. Further it is observed that majority of beneficiaries have given partial amount of their loans and majority of beneficiaries are paying their loan installment regularly. Moreover, as regard to economic development, it is concluded that majority of beneficiaries partially agree that RDS's have helped to develop different aspects of economic development. Regarding socio-cultural development it is evident that majority of beneficiaries are not agree with the development educational level and overall socio-cultural development. Further it is observed that majority of beneficiaries partially agree that RDS's have helped to increase their social status, life style and keep alive traditional art/culture and majority of beneficiaries strongly agree that RDS's have produced more employment opportunities. Regarding development of infrastructure facilities due to RDS's, it is evident that majority of beneficiaries are not satisfied with this. It reveals that in district Chamba RDS's have no impact on infrastructure development. Moreover, it is noted that majority of beneficiaries strongly agree with the development of village industries, rural artisans/other tiny sectors, partially agree with the development of handlooms and do not agree with the
development of power looms in their areas. Regarding development of priority sectors, it is concluded that majority of beneficiaries are of the opinion that RDS’s have helped to develop priority sectors in this district.

The opinion of majority of beneficiaries regarding various Rural Development Schemes revealed that the quality of SGSY, SGRY, IAY, RGAY and SGSY-Special Project is good and majority of beneficiaries have stated that quality of National Family Benefit Programme is poor. Further majority of beneficiaries have remarked that other schemes are of average quality. Finally it is concluded that in district Chamba, majority of beneficiaries are not satisfied with the existing selection procedure of beneficiaries and want improvement to great extent. Moreover, they are partially satisfied with the existing implementation process of RDS’s, functioning of employees and monitoring system and require improvement to some extent.

**District Kinnaur**

In district Kinnaur majority of beneficiaries’ income, type of house and amenities at home have improved significantly after the inclusion under RDS’s. It shows the positive impact of RDS’s with respect to above mentioned variables. Further it is observed that majority of beneficiaries have paid partial amount of their loans and 80 percent beneficiaries are paying their loan installments regularly. It shows the positive impact of RDS’s. As regard to the socio-economic and cultural development, it is evident that majority of beneficiaries partially agree that RDS’s have helped to improve/develop various socio-economic and cultural factors in their areas. Further it is concluded that majority of beneficiaries partially agree with the development of infrastructure facilities and development of non-farm sector/SSI due to the introduction of RDS’s in their areas. Moreover, regarding development of priority sectors due to RDS’s, it is depicted that majority of beneficiaries are satisfied with the development of transportation, retail trade, professionalism, education loans and housing loans due to RDS’s. But a major chunk of beneficiaries is not satisfied with the development of consumption loans due to RDS’s.

Further it is evident that majority of beneficiaries are of the opinion that quality of SGSY, SGRY, SGSY-SP, IAY, RGAY and NFBP is good. As far as the
quality of WDP, IRHP and TSCP is concerned, majority of beneficiaries have considered it as an average. Moreover, regarding other schemes majority of beneficiaries have stated good and average quality of these schemes equally. Finally as regard to improvement in RDS’s, majority of beneficiaries are of the opinion that methods of implementation of schemes, functioning of employees should be improved to great extent, monitoring system should be improved to some extent and they do not want improvement in selection procedure of beneficiaries.

District Lahaul-Spiti

The socio-economic impact of RDS’s in district Lahaul Spiti revealed that the income, type of house and amenities at beneficiaries home have improved significantly after the inclusion under RDS’s. Further it is observed that majority of beneficiaries have given partial amount of their loans and 90 percent beneficiaries are paying their loan installments in time. It shows the positive impact of RDS’s on socio-economic position of beneficiaries. Further it is concluded that majority of beneficiaries partially agree that Rural Development Schemes have facilitated socio-economic and cultural development in their areas. In the same way majority of beneficiaries partially agree that RDS’s have developed road facilities, health facilities, tele-communication system and shopping facilities in their areas. Further as regard to non-farm sector/SSI, majority of beneficiaries partially agree that RDS’s have helped to develop power looms, hand looms, village industries and rural artisan/other tiny sectors in their areas. Finally with respect to development of priority sectors viz. transportation, retail trade, professionalism, housing loans, consumption loans and educational loans, it is evident that majority of beneficiaries are partially satisfied with their development due to RDS’s.

As regard to the opinion of the beneficiaries towards quality of schemes it is concluded that in district Lahaul-Spiti, majority of beneficiaries have stated good quality of almost all schemes. Finally with respect to improvement in RDS’s, it is concluded that majority of beneficiaries have opined that the procedure of selection of beneficiaries, methods of implementation of schemes, functioning of employees and monitoring system should be improved to some extent.
Himachal Pradesh

As far as the socio-economic impact of RDS's in Himachal Pradesh is concerned, it is evident that after inclusion under Rural Development Schemes, majority of beneficiaries' income level have increased significantly. Further it is observed that before inclusion under RDS's, majority of beneficiaries had kacha houses but after inclusion under RDS's majority of beneficiaries have Pacca houses. Moreover, it is also concluded that due to RDS's the percentage of different amenities at beneficiaries home has increased significantly. The above analysis reveals the positive impact of Rural Development Schemes regarding economic factors. Regarding repayment of loans, it is observed that at State level, 75.45 percent beneficiaries have refunded partial amount of their loan and nearly 88 percent beneficiaries are paying their loan installment regularly. It also shows the positive impact of RDS's. Regarding economic development at State level, it is depicted that majority of beneficiaries strongly agree that RDS's have increased their income level, disposable income and helped to eliminate poverty. Further it is noted that regarding overall economic development, majority of beneficiaries are almost partially agree. It shows that RDS's have added positive impact on economic development. Regarding socio-cultural development, majority of beneficiaries are of the opinion that their educational level, social status, life style and traditional art/culture have not developed significantly. But majority of beneficiaries are fully satisfied that due to RDS's, employment opportunities have increased remarkably. Further it is observed that majority of beneficiaries are fully satisfied that after the introduction of RDS's road facilities, health facilities and tele-communication facilities have developed significantly. But regarding development of shopping facilities, majority of beneficiaries have been found dissatisfied. It shows that in the development of infrastructure facilities, RDS's have played an important role. As far as the development of non-farm sector/SSI is concerned, it is manifested that majority of beneficiaries are satisfied that handlooms and village industries have developed remarkably due to RDS's. But regarding development of power looms and rural artisans/other tiny sectors, majority of beneficiaries have been found dissatisfied. Further with respect to development of priority sectors, it is concluded that majority of beneficiaries are fully satisfied with the development of transport sector, retail trade and housing loans. But on the other hand majority of
beneficiaries do not agree that RDS's have helped to develop professionalism, educational loans and consumption loans.

Regarding quality of various rural development schemes it is concluded that in Himachal Pradesh, majority of beneficiaries are of the opinion that the quality of SGSY, SGRY, SGSY-Special Projects, IAY, MMPY and RGAY is good and regarding quality of NFBP, majority of beneficiaries have stated that its quality is average. Further with respect to IRHP, TSCP, ECTMM and IHUDWLML, majority of beneficiaries are found dissatisfied. Finally, it is concluded that majority of beneficiaries are of the opinion that methods of selection of beneficiaries, methods of implementation of schemes, functioning of employees and monitoring system should be improved significantly.

On the basis of summary regarding performance of rural development schemes, socio-economic profile and awareness among beneficiaries and impact of rural development schemes at state level, the following conclusions have been drawn:

1. The overall financial and physical performance of SGSY, SGRY, IAY and RGAY is almost satisfactory. But there is lack of proper utilisation of funds.
2. The performance of TRYSEM was not satisfactory and the financial as well as physical performance of DWCRA and JRY was neither very good nor very bad. It was only average.
3. In Himachal Pradesh, majority of RDS beneficiaries are male and are in the age group of 25 to 50 years.
4. The majority of RDS beneficiaries are illiterate/primary pass and belongs to schedule caste, followed by the beneficiaries who are from general/other castes.
5. The majority of beneficiaries are marginal farmers and having family size up to 5 members.
6. The annual income of the beneficiaries is upto Rs. 5,000 in majority of the cases.
7. At State level, majority of beneficiaries have taken assistance/loan for construction/upgradation of houses and there is a significant relationship
between demographic variables viz. age, sex, caste, educational qualification, income level and purpose of assistance/loan taken.

8. The majority of beneficiaries have been identified for these schemes through Gram Sabha and Panchayat Pradhan/Member is the most popular source of information about these schemes.

9. The majority of beneficiaries are not satisfied with the selection of families under these schemes and are of the opinion that there is favoritism, nepotism and corruption in sanctioning assistance/loan.

10. The majority of beneficiaries are of the opinion that implementing agency does not educate rural people about different rural development schemes and their economic importance. Moreover, it is concluded that implementing agency does not convene any kind of meetings of beneficiaries and never seek their advice for improvement in services.

11. The time lag between loan application, loan sanctioned and actual disbursement of loans is higher.

12. There are only three schemes which are most popular in Himachal Pradesh, namely, Swarnjayanti Gram Swarozgar Yojana, Indira Awas Yojana and Rajiv Gandhi Awas Yojana.

13. The majority of beneficiaries are of the opinion that procedure of sanction of assistance/loan is complicated and they have stated more formalities as major problem/difficulty in getting the benefit of the scheme.

14. The majority of beneficiaries are not satisfied with the adequacy of financial assistance provided under these schemes and they have fulfilled their additional requirements of money by taking loan from friends/relatives.

15. In Himachal Pradesh RDS's have added positive impact on beneficiaries annual income, type of houses and amenities at home.

16. The rural development schemes have added positive impact on the economic development of Himachal Pradesh.

17. The impact of RDS's regarding socio-cultural development is not satisfactory except increase in employment opportunities.
18. At State level infrastructure facilities viz. road facilities, health facilities and tele-communication facilities have shown positive impact of RDS’s.

19. Regarding impact of RDS’s on development of non-forming sectors/SSI and priority sectors in Himachal Pradesh, it is concluded that RDS’s have positive impact on development of handlooms, village industries, transportation, retail trade and housing loans. But RDS’s have added no impact on the development of power looms, rural artisan/other tiny sector, professionalism, educational loans and consumption loans.

20. The majority of beneficiaries have rated the quality of SGSY, SGRY, SGSY-special projects, IAY, MMPY and RGAY as good and the quality NFBP is rated as average. Moreover, the quality of other schemes have been rated as poor.

21. Finally, regarding improvement in RDS’s, it is concluded that majority of beneficiaries are of the opinion that methods of selection of beneficiaries, methods of implementation of schemes, functioning of employees and monitoring system requires improvement.

7.2 SUGGESTIONS

On the basis of finding of the study the following suggestions have been made. It is hoped that these suggestions and recommendations will prove helpful to policy planners and scheme executives of RDS’s for making the schemes more people oriented. Further it will also be helpful to remove various problems and bottlenecks which are prevailing in the way of effective functioning of existing rural development schemes.

1. It is observed from the study that majority of beneficiaries are not satisfied with the selection of families/beneficiaries under RDS’s. Thus, in order to ensure that the benefit of RDS’s directly flows to poorest among poor, the selection process should be made transparent and full proof. For this responsibilities and accountabilities of persons should be fixed and it should be clear and concrete. The same is also suggested by the majority of beneficiaries.

2. Further it is evident that there is no proper system of education of rural people about various RDS’s and their importance. Due to this the number of
people in rural areas are unaware about the existence and role of various RDS's. Therefore, to overcome this deficiency and make rural poor familiar about RDS's the Government should accelerate the pace of their publicity efforts. For this the government should make separate marketing department for the publicity of various RDS's. Moreover, seminars may also be organised at Village/Block level in this regard.

3. Moreover, it is concluded that implementing agency does not convene any kind of meetings to beneficiaries and never seek their advice for improvement in services. Therefore, efforts should be made to arrange beneficiaries meetings properly and their suggestions should be incorporated for improvement in services. It will create a sense of belongingness among beneficiaries and it will lead to proper working of schemes.

4. As far as time lag between processing of loan/assistance applications is concerned, it is noted between 2 to 3 months at State level which is much higher. Thus the time period for sanction of loan/assistance should be reduced. The period of disbursement of sanctioned loans is also noted 1 to 2 months, therefore efforts should also be made to minimise it to its optimum level which may be fifteen days or less then one month respectively.

5. It is evident that majority of beneficiaries are not satisfied with the functioning of employees and are of the opinion that it should be improved to great extent. Therefore, in order to improve the functioning of employees at various level of management, the element of responsibility and accountability should be introduced at each level. These responsibilities should be clear and measurable so that it could be linked with their actual performance. Moreover, criteria should be developed to measure the performance of employees in terms of quantitative achievements rather than qualitative one.

6. The study highlights that majority of beneficiaries have realised favoritism, nepotism and corruption in sanctioning of loans/assistance. Moreover, majority of beneficiaries are also not satisfied with the monitoring system being implemented by the State. Therefore, to avoid red-tapism at various levels of sanctioning assistance/loan, monitoring system should be strengthen and the guidelines issued by the Government regarding each
programme/scheme should be strictly followed. Moreover, there should be a provision of prompt punishment if any one found guilty of corruption.

7. At State level majority of beneficiaries are not satisfied with the adequacy of financial assistance provided under various rural development schemes. Therefore, the Government should increase the amount of financial assistance/subsidy under various RDS's.

8. The study further revealed that the procedure of getting benefit under RDS's is very complicated and majority of beneficiaries have stated that more formalities in getting the benefit of the scheme is the major difficulty faced by them. Therefore, efforts should be made to simplify the procedure of getting loan/assistance at each level. The Government should also minimise the level of formalities because maximum rural people are illiterate and they face problem to meet these formalities.

9. It is also concluded that methods of implementation of RDS's are not appropriate and majority of beneficiaries are not satisfied with this. Therefore, to improve the implementation of various RDS's, we should involve the participation of beneficiaries at management level. There suggestions should be introduced in strategic decision making. There should be a proper link between functionaries and beneficiaries. Like workers' participation in management the Government should develop the concept of beneficiaries participation in management of RDS's.

10. There has not been a significant improvement in eradicating poverty despite the implementation of poverty alleviation programmes for so many years. Therefore, it is recommended that target approach should be abandoned and stress should be laid on quality. Pragmatic approach should be adopted in this regard.

11. To avoid the misuse of benefits derived from RDS's, it is suggested that strict provisions should be made in this regard and there should be proper check of assets from time to time.

12. From evaluation of different RDS's, it is observed that there is lack of proper utilization of funds. Therefore, the Government should made efforts to achieve full utilisation of resources. For this the Government should give
attention on future planning. Moreover, vigilance committees may be formed at village and panchayat level in the regard.

Finally the government efforts alone will not be able to make proper functioning of various RDS's. For success of any programme or scheme peoples' involvement is also essential. Because one way efforts never brings 100 percent results. Therefore, efforts should be made from the government side as well as beneficiaries side. When both powers will act for common goals, the effective functioning of RDS's will ensured.