

Effect of Public Distribution System on Financial Management of Households

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Abstract

Poverty is one of the major social problems facing the nation. The economic inequality created two classes those are rich and poor. Food, cloths, shelter, health, education & entertainment are basic needs of human beings. Every individual struggles to fulfill these basic needs. Rich people can easily achieve these needs on the contrary. Poor class does not even fulfill its basic needs same now these people manage

KEYWORDS: PDS, BPL, APL, Food basket, Ration card, Fair price

1. INTRODUCTION:

Poverty is one of the major social problems facing the nation. The economic inequality created two classes those are rich and poor. Food, cloths, shelter, health, education & entertainment are basic needs of human beings. Every individual struggles to fulfill these basic needs. Rich people can easily achieve these needs on the contrary. Poor class does not even fulfill its basic needs same now these people manage

Above the basic needs, food is unavoidable need. Because every human being required food for the energy. But nowadays the condition is different because food prices are increasing by day to day in market. In this ration plays significant role for this issue. Through ration both categories (APL & BPL) people can purchase the food in chief rate & save money in the comparison of the market or kirana shop.

1.1 Financial Management of Households:

In order to meet their needs they need to have 'Financial Management'. Poor people have to manage their resources as they will spent properly on their basic needs. A person can predict his expenditure before income in his hand and accordingly can manage planning of expenditure with the help of "Financial Management".

1.2 Public Distribution System:

Public Distribution System is an important constituent of the strategy for poverty eradication. The importance of an effective Public Distribution System that ensure availability of food at affordable prices at house level to the poor. The Government of India has given a lot of importance to the proper implementation of targeted Public Distribution System. The new system has been devised to cater mainly to the needs of the population Below Poverty Line.

The Public Distribution System operations commence with procurement of food grains, their movements, storage, stock position and the quantum, and the modality of ration cards, no. of units, items distributed, quantity distributed, enforcement activities etc. are to be reviewed by the State and Central Government administration for proper monitoring of Public Distribution System.

1.3 Effect of Public distribution System on Financial Management Households.

The annual income of poor people is very low. That's why they have to strive to fulfill their primary needs. Among them food is the main one on which they spent more money. Considering these facts governments contribution is considerable. Government provides grains through Public Distribution System. It is helpful to poor people to provide grains. Because of this, poor people could divert their income to other basic needs.

1.4 CONCEPTS:

1.4.1 Below Poverty Line (BPL): The criteria of BPL is the annual income should be below to 18000/- basically landless agriculture, weavers, carpenters, Ironsmith and all others who do physically work with low salary falls under this category. Planning Commission defined poverty line on a nutritional norm of per capita daily intake of 2400 calories in rural areas and 2100 calories for urban areas. A person who fails to obtain this minimum level of calories is treated as being below the poverty line.

1.4.2 Above Poverty Line (APL): Whose annual income is above 18000/- those people come under APL.

1.4.3 Public Distribution System (PDS): The public Distribution System ensures the distribution of essential items such as selected wheat, rice, sugar and kerosene at subsidized prices to holders of ration cards.

1.4.4 Food Basket: Food basket is a food costing tool that is a measure of the cost of healthy eating based on current nutrition recommendations.

Determining the Amount of Food in the Basket.

- a) Providing one serving of dark green vegetables and one orange vegetable per day.
- b) Providing at least half of all grain products as whole grain products.
- c) Providing 2 cups of milk per day.
- d) Providing at least 2 servings of fish.

1.4.5 Fair Price Shop: Through Public Distribution System various essential commodities are being distributed to the ration card holders. They are simply outlets of Public Distribution System.

1.4.6 Ration Cards: A card certifying the bearers right to purchases rationed goods.

2. STATEMENT OF THE PROBLEM:

Poor people cannot fulfil their basic needs. They have many problems due to poverty, but they are living with such problems and solving their problems adopting their own financial management of household. In this financial management of households Public Distribution System is playing a significant role. It is necessary to see whether the Public Distribution System (at village level.) is helpful to rural poor in financial management of their households.

3. SIGNIFICANCE OF THE STUDY:

The present study is helpful to villagers to make management of their households in well manner. It is significant for the government for policy formulation regarding the Public Distribution System and for making this system effective and efficient. It can contribute to the society at large for the supply of public goods and services in the purview of economic welfare and social justice to rural poor financial condition.

4. OBJECTIVES OF THE STUDY:

1. To study the financial condition of people from selected villages in Karnataka and Maharashtra.
2. To study the profile of Public Distribution System in Maharashtra and Karnataka.
3. To study the idea of food basket in India.
4. To study the pattern of income & expenditure of BPL households & APL households in selected villages.
5. To study the effect of Public Distribution System on financial management of households from selected villages.
6. To suggest the possible remedies on the identified problems.

5. HYPOTHESES OF THE STUDY:

1. Poor people spent more money on food than other needs.
2. Public Distribution system influences the financial management of poor households positively.
3. People below poverty line can fulfill their basic needs only due to Public Distribution System.

6. METHODOLOGY:

The present research has adopted survey method for data collection. A structured questionnaire was prepared keeping in view the objectives of study.

6.1 DATA COLLECTION

a) Secondary Data:

The present researcher has collected the secondary data through books, research papers, articles and various web-sites etc.

b) Primary Data:

The primary data have been collected by using structured interviews and non participative observation for this study. The data have been collected from the people below poverty line & people above poverty line and fair price shopkeepers and food supply officers of respective district.

c) Sample Selection:

Two villages have been selected for the present study as one from state of Maharashtra and one from state of Karnataka. These villages have been selected on the basis of comparative similarities of population. These two villages are Khanapur in the District of Kolhapur of Maharashtra state and Padalihah from the Belguam district of Karnataka state.

**Table 1.1
HOUSEHOLD NUMBERS.**

State	Maharashtra	Karnataka
District	Kolhapur	Belguam
Taluka	Bhudargad	Chikodi
Selected village	Khanapur	Padalihah
Cardholders No.		
BPL	2297	600
APL	173	1800

(Source- Table compiled with the data from Grampanchayat Record Book of Khanapur & Padalihah Village as per census of 2001 .)

Table 1.1 clears that total 2470 population in the Khanapur (Kolhapur District) village & 2400 situated peoples in the Padalihah (Belgaum District) village.

**Table 1-2.
SAMPLE DESIGN.**

Village	Type of Cardholders	Population	Sample	Percentage
Padalihah	BPL	600	30	5%
	APL	1800	90	5%
Khanapur	BPL	2297	115	5%
	APL	173	9	5%

The sample has been selected 5% of population on the basis random sampling method because population is homogeneous in nature.

6.2 METHOD OF ANALYSIS:

The data have been presented in the form of tables & graphs .The data have been analyzed by using statistical tools & techniques such as mean & median used for testing of hypothesis. And the used Income & Expenditure Pattern to get information about financial condition of people & used calculation method for impact.

7. SCOPE OF THE STUDY:

The present study covered the identification of financial problems of BPL households and the effect of Public Distribution System on financial management of rural households. The geographical scope of the present study is confined to two villages that are one Khanapur (District Kolhapur) from state of Maharashtra and another Padalihah (District Belgaum) from state of Karnataka.

8. PERIOD OF THE STUDY:

The period of the present study restricted to only three years i.e. 2007-08 to 2009-10.

9. DATA ANALYSIS AND INTERPRETATION:

The researcher has made an attempt to evaluate the effect of public distribution on financial management of households, the specific objective and hypotheses are covered in this chapter. On the basis of data analysis and interpretation following findings have been put forth.

10. FINDINGS:

Following findings, observations and suggestions have been derived on the basis of the analysis and interpretation .

10.1 Rationing:

1. In Padalihah village for BPL people the quantity of rationing food is depending on the number of family members, but for the APL people it is fixed. In Khanapur village the quantity of food is fixed of both category peoples.
2. The date of ration distribution which is not fixed in both villages. Nearly, it available within 10th date of month. The distribution of rationing supplies two times per day (Morning & Evening).
3. Ration is important thing for BPL people than APL people. If it is missed in the month that's time face the economic difficulties. So provision is best medicine for that. In the both villages majority BPL people doesn't save special balance because of weak financial condition. Very low peoples save money in advance for rationing they alert about rationing. In Khanapur village APL people doesn't any provision for rationing, in Padalihah very few peoples save money
4. Peoples have taking since 1-10 years they have no perfect idea about the registration after the marriage they make separate ration cards.
5. Researcher observed about quality of foods majority peoples express the opinion Averagely & Medium. And very few peoples disappointment about rationing. In Padalihah majority APL express about quality is low & in Khanapur APL peoples says quality of food is averagely. In the survey of both villages we found that, before 5-6 years the food was so bad condition, it was not able for eat. Today also, Wheat is very low quality but rice is something better than before. Genreal observation clears that, majority people explains about medium quality of food and very few explains about high quality.
6. Reseacher observed about food given on credit, we found that , In Khanapur village of both category peoples doesn't get food on credit, but in Padalihah very few BPL peoples get ration on credit the reason behind in that , the shopkeeper have own land , so he can transfer this money in his farm work.
7. Researcher observed about the sufficiency , we found that , in Padalihah majority BPL & APL peoples express the positive opinion but in Khanapur majority peoples express the negative opinion out of that maximum tells reason of size of family is high after that some tells ration is not sufficient because of create unexpected moment and function in home.
8. In Padalihah village before 2006 the rationing food mostly distribution in Diwali & Dashara festival but after that the system has close this information provided by rationing shopkeeper. In the both village not gets more food from rationing in the festival seasons. In this time maximum people purchased foodgrain from kirana shop some purchased from neighbor and very few BPL peoples taking from owner.
9. In the both category majority peoples express because of the rationing they get benefit of low expenditure on food and complete the primary needs.
10. Majority peoples (Both category) expect from rationing such as, Increase the quantity of foodgrain , low price, & improve the quality.

10.2 Income & Expenditure and Impact:

1. In Padalihah mostly BPL peoples having total income from 21000 to 30000 because their income source is more than others like side business, income of other family members. In Khanapur peoples having income from 31000 to 40000 these peoples also income source is more. In Khanapur income is more than Padalihah village. Because this village has river so the peoples do the side business than Padalihah and also the employment is available whole year than Padalihah.

2. In Padalihah majority farmers having income from 31000 to 50000 but in Khanapur farmers having income from 51000 to 70000 the income is depend on size of land & side business but farmers do not consider the income of family members in the field. In Padalihah the income of farmers is low than Khanapur. Because in Khanapur river is available so farmers taking the different crops. But in Padalihah maximum farming is depend on mansoon.

3. In Padalihah majority BPL peoples having total expenditure from 21000 to 30000 and remaining are from 31000 to 40000 and in Khanapur majority peoples having expenditure from 21000 to 40000 & very low peoples having from 10000 to 20000. In expenditure we consider the Primary needs like Food, Cloths, Housing, Education, Health, Entertainment, Travelling & others. In others expenses consider the addiction. In BPL peoples also includes the small artisans so their expenditure of business also included. The expenses is different of each households. It can be up and down. Because it is depend on the size of family member, uses of things and habits. Food grains is provided through rationing so the expenditure is low but other factors they purchase from market. Some people's children are taking the education some peoples done the expenditure on housing like sitting window or door. Some peoples pays the doctor fees and medicine, some peoples have done the micro expenses on maintenance on TV or DVD player some people watch the the cinema or some purchase Disk. Artisans having expenditure like raw material maintenance of instrument. In Padalihah village cobbler businessman are live they do not prepare the new product they do the business in Nipani city they pays regularly rent of palace and travelling expenses.

4. In Padalihah majority APL peoples are having total expenditure from 31000 to 40000 and some peoples maximally having from 51000 to 70000 and in Khanapur majority peoples having expenditure from 41000 to 50000 & very low peoples having from 61000 to 70000. In APL peoples includes the expenses on Farming activities, Food, Cloths, Housing, Education, Health, Entertainment, Travelling & others. In others expenses consider the addiction. The expenses are different of each household. It can be up and down. Because it is depend on the size of family member, uses of things and habits.

In expenditure we consider the expenditure on farming activities and primary needs like Food, Cloths, Housing, Education, Health, Entertainment, Travelling & others. The expense is different of each household. It can be up and down. Because it is depend on the size of family member, uses of things and habits. Food grains is provided through rationing and the use of food grains also in own farming. But other factors they purchase from market. Some people's childrens taking the education some peoples done the expenditure on housing like sitting window or door. Some peoples pays the doctor fees and medicine, some peoples have done the micro expenses on maintenance on TV or DVD player some people watch the the cinema or some purchase Disk. Farming

expenses is also different it is depend on the size of land. Some famers do not take the labour they do the work with the help of family members, for tobacco no need of more water than sugarcane , use of fertilizers , vehicles of product, source of seeds.

5. In Padalihai ration given to BPL at different quantity so the impact is different maximum people's expenditure is high. Very low peoples income is high because their financial condition is strong. Because of rationing impact is positive. If they do not getting ration that's time their impact is negative on Income & Expenditure .Because of rationing peoples can do the saving money and they divert their income towards other needs.

Ration also help to the APL people. Majority people's income is high because their financial condition is strong. Because of rationing impact is positive. If they do not getting ration that's time their impact is negative on Income & Expenditure .Because of rationing peoples can do the saving money and they divert their income towards other needs and they give also more attention towards the farming development.

10.3 Employment Activities & Small Business (BPL Peoples):

1. In the Khanapur water system is available all the year so farmers could get various crops cultivation in the whole year this fact has increased daily wages demand. But in Padalihai water is not available all the year so the farmers take other crops like tobacco and in rest a month's other farm working completed like drainage system repaired & cutting tress so in Padalihai also daily wages in farming available all the year.

2. Both village majority family members like women's and children's participate in employment activities, very low quantity family members are not participating because the women's handled household responsibility.

3. In Padalihai majority peoples have not side business because of lack of grass food, very few peoples do the side business of goat & buffalo farming & household poultry they bring grass from land owner. But in Khanapur village situation is different majority peoples do the side business because in this village water system is available so the farmer taking the annual crop like sugarcane so the quantity of grass is so much. They do the side business like buffalo, goat farming & household poultry.

4. In Padalihai the nature of employment is seasonable because the main crops is tobacco & subsidiary crops is jawar so employment available during the period but in Khanapur village 100% workers do the regularly works because their nature of employment is regularly. The main crops is sugarcane so employment is available whole the year. In Khanapur nature of employment is the whole year. But in Padalihai nature is seasonable. Employment is available regularly 8 months and other times people do the maintenance work in farming in such period farmers Prefer secondary work in fields.

5. Both villages the distance between workplace & home is near. People prefer do the work in proper villages they avoid working to other villages. . In the Khanapur village peoples do the job in the village but in Padalihai nature of employment are seasonable in this period people do the work in the village, but after that remaining period people do work in the village & minimumly other village ,such times the traveling expenses given from owner.

6. In the village of Padalihal daily wages is available both times 8 am to 3. pm & 10.am to 5 pm & in Khanapur also daily wage available both time 8.00 am to 2.00 pm & 11.00am to, 6.00 pm. So both villages determination of wages on the time. . In the village of Padalihal male get 90 Rs & female 70 Rs per day and in Khanapur male given 100 & female 80 Rs per day. The wages is determination by gramsabha of both villages.

7. In Padalihal Jawar, soya is the subsidiary crops. In these season people get their payment in the form of crops, but this duration is only 2 or 3 months ,after that they take their payment in the from of money. In the Khanapur also wheat & rice is the subsidiary crops in these (Cutting) season people get their payment in the form of crops and other times they take payment in the form of money.

8. According to survey the payment of the work is distributed whenever the workers demand's from owner, on day or week. Majority peoples taking their payment on the market day & very few peoples take their payment on the day it is depend on the intensity of need.

9. Majority peoples are satisfied about wages. Work is available two times at the day as well as farming work is low hardable than other work. Very few peoples are not satisfied they say the market price is increased daily to daily so the salary is not sufficient according their opinion.

10. Both villages majority peoples get salary in advance The important reason of these, mostly workers do the work of one farm owner they avoid do the work of different farm owner so, farm owner completed their unexpected needs through credit. Very few peoples do not get the salary on credit because the farm owners have not guarantee of their repayment.

11. 100% workers of both villages are not getting benefit of Government Employment Scheme. In their opinion the skim is not permanently, so there nature is irregular. And workers are prefer to farm work in the village of owner they says, farm owner is helps to difficulties situation ,so we are helps and our relation is strong.

12. In the BPL category also includes small artisans. Their Nature of business is traditional & income is also low so they included in BPL category .During the study of both villages the, we found, in Padalihal cobbler & blacksmith artisans are live & only blacksmith artisans lives in khanapur. Besides there is no small artisans in both villages.

13. In Padalihal 6.67% peoples are cobbler these artisans are outsiders, they situated in village since 16 years now they recognized the citizen in the village & they get rationing facilities, 16.67% peoples are the original citizen of this village who are blacksmith total 10 houses is blacksmith community. In the Khanapur village 4.34% Peoples are blacksmith. Besides there is no small artisans in this village total 7 houses are blacksmith.

14. The nature of business of artisans is traditional in Padalihal as well as Khanapur. The business is inherent, so they are not interested to leave their own business start a new.

15. Basically the business is small, so they cannot afford a labour instead they perform through family members. Mostly the wife's helps their husband's and the children's not

going to school they also help to father in their business. In Padalihal Very few businessman don't use their family members because there is no such need. Because they business doing in the city, so one person is sufficient. Majority people aggress that in Khanapur & Padalihal, their family members involved in their business. Because these business cannot be done alone and they require help of family members, to use various instruments at one time they need family members as workers.

16. In Padalihal & Khanapur blacksmith artisans having their own land for business. But in Padalihal cobbler businessman having no land they doing business in Nipani city on the rental charges 10 Rs per day charged from Nagarpalika.

17. The cobbler requires raw material like leather, screw, gum, sole etc. & blacksmith businessman require coal, wood etc.

18. In both villages businessman nature has maintenance of product or repairs the old product. In Khanapur repairer old things as well make new. Mostly before the harvesting seasons started new products launched and after harvesting started old products maintained.

19. In both villages blacksmith businessman make new products like khurape, vile, Tikav, Khore, Kudal, ladder etc

20. In Padalihal businessman determination prices on customer and remaining determination prices on demand of product & competition .In Khanapur majority artisans determination of prices on competition. Demand increase in the harvesting season at that price is high. But after that season the price of the product does decided by the contemporary competition of customer

21. In both majority businessmen getting right price of their product Very few businessmen in Padalihal not get right price, the reason behind this the available competition in the market & changes choices of customer.

22. In both villages businessman faces the problems of competition & lack of capital. But nobody faces the difficulties of supplition of raw material.

10.4 Farming Business (APL Peoples):

1. In Padalihal tobacco is main crops and Jawar & soya are subsidiary crops. In the Khanapur village sugar cane is main crop & soya, rice are subsidiary crops. In Padalihal Majority farmers having land from 1 to 3 acre & in Khanapur farmers having from 4 to 6 acre.

2. In Padalihal village farmers taking the six monthly crops because no more available the water supply maximum farming depends on the monsoon so tobacco is the suitable crops. This crop not essential of more water. And it gives also good income as per sugarcane crops. In the village of Khanapur 100% farmers take the yearly crops because river available here so, many facilities of water in this village.

3. In Padalihal mostly farmers taking seeds from native farmer & shop. In Khanapur farmers give the preference to native farmer & agricultural department and majority

farmers the quality of seeds is good after that averagely & medium. Mostly farmers do not face the problems of availability of seeds.

4. In Padalihhal there is no river, well is only one source of water that's why farmer taking the crops of tobacco this crops is not essential of more water. The crops has cultivated in monsoon season. In Khanapur village have river so many water facilities available here.

5. Mostly farmers used traditional method and they use chemicals & compost fertilizers. They use totally instrument of farming. Majority farmers require labour between 5 to 10 & very low farmers do not requirement they handled with the help of family members.

6. In Padalihhal villages have given wages from farmer to woman labour Rs 70 per day & male Rs.90 Per day .In Khanapur given wages to male 80 & female 100 Rs per day. Wages decided on the time. Majority farmers of both villages do not give money in advance, because they not believe on repayment. But some farmers give the money on credit because of credit, labour lives in their control, so they can use them, when they need.

7. Maximum farmers get fair value of their product. In village politics has exist prominently, mostly farmers send their product on the base of political party. Majority farmers send the tobacco to 30 .No.Pvt.Ltd.Nipani. & Sadashivrao Sasane in Padalihhal. After that remaining farmers send Mohan Patil Padalihhal & Walve Brothers Nipani. In Khanapur farmers send the sugarcane to the Bidri Sahakari Karkhana Bidri.& remaining sadashivrao Mandlik Hamidwada & Shau Sahkari Kharkhana Kagal.

8. Majority farmers doing the side business like Buffalo farming, Goat farming and both. Very low peoples are not involving side business, as per their opinion one man requirement for this business and the possibilities of ignorance towards main business.

10.5 Loan/Saving/Investment:

1.In both villages majority BPL peoples do not taking loan they no need of loan or some fears about the fulfillment of loan or strict loan of loan ,some peoples taking the loan from 1000to 5000 for family expenditure & illness problems and other reason. Mostly peoples taking the loan from owner, sawkar, chiet fund, self help group & Cooperative society. And the duration of loan has year & month. Majority people's interest rate has from 11% & above. They take loan on the basis of jewellery and other (Bailment.) .The payment of loan on timely in Khanapur but in Padalihhal it is impossible of repayment.

In Khanapur mostly APL peoples taking the loan from 11000to 15000 for farming business family expenditure, illness & other reason. They take loan from Bank, self help group & Cooperative society. And the duration of loan has year & month. They take loan on the basis of document of farming & jewelry. They do the payment of loan on timely. Some peoples not requirement of loan.

In Padalihhal mostly farmers do not taking the loan because they not requirement and some fears about procedure. But some peoples taking the loan from 6000 to 10000 for farming business, family expenditure & illness problems. They taking loan from Sawkar, chit fund, Bank, self help group & Cooperative society. And the duration of loan

has year & month. Majority people's interest rate has 11% to 15%. They take loan on the basis of document of farming & jewellery. They do the payment of loan on timely.

2. Both villages' majority BPL people not having A/C in bank. Majority APL peoples having A/C in bank, because their payment of product through banks.

3. In Padalihal the BPL quantity of saving is low than Khanapur. The mostly peoples do the saving in self help group, chiet fund, bank & spoil pot. In Padalihal majority peoples do the saving amount from 100 to 500 & in Khanapur do the saving amount from 500 to 1000 and the used method of weekly, monthly, daily and they used saving for family expenditure, other reason & education.

In both villages majority APL peoples do the saving and they use of source self help group, chiet fund, spoil pot & Bank. Mostly peoples do the saving from 600 to 1000 and they used method of weekly monthly and daily. And they use saving for business, family expenditure, education & other reason.

4. Nobody BPL people done investment of both villages in the since 2/3 years, because of lower income. In Padalihal APL people do the investment is low than Khanapur village. Majority peoples having investment from 21000 to 40000 in the form of jewelry in business activities and keeping some amount in bank. 100% peoples of both the villages have taken benefit of their investment.

10.6 Others:

1. In both villages all BPL peoples have own house and their nature of house is soiled house after that stone house & cement house. Mostly poples have two rooms in Padalihal and three rooms in Khanapur and light, water & bathroom these have all facilities in their house and mostly people's use instrument for cooking chool, after that stove & bayogas in Padalihal majority peoples get benefit of Indira Awas Yojana than Khanapur.

In both villages all APL peoples have own house and their nature of house is stone house after that cement (slab) house. Mostly peoples have three rooms in Padalihal and more rooms in Khanapur and light, water & bathroom these have all facilities in their house and mostly peoples use instrument for cooking biogas after that cylinder, stove & chool and majority peoples do not get benefit of Indira Awas Yojana .

2. Majority BPL people having yearly expenditure on cloths from 1000 to 2000 & APL from 2100 to 3000 in Padalihal. Majority BPL people having yearly expenditure on cloths from 3100 to 4000 & APL from 4100 & above in Khanapur.

3. In both villages all APL peoples do attend the doctor when, they are ill. Majority peoples in Khanapur getting the benefit of Government Primary Health. But very few peoples do not getting this benefit as per their opinion diagnostic is not good and that's why result is not quick so they take the consultancy of Private hospital. Maximum people do not getting this benefit in Padalihal. In both villages very few BPL peoples do not attend the doctor when, they are ill because of lower income and some do not believe on doctor and some use the home medicine. Majority peoples getting the benefit of Government Primary Health. But very few peoples do not getting this benefit as per their

opinion diagnostic is not good and that's why result is not quick so they take the consultancy of Private hospital.

4. In both villages majority BPL & APL peoples are satisfied about their children education.

5. In both villages mostly BPL peoples having entertainment instrument like TV ,DVD & both, and maximum peoples do not watching cinema but very few peoples watching cinema in years 2 In both villages all APL peoples having entertainment instrument like TV ,DVD ,Radio & all these, and maximum peoples do not watching cinema but very few peoples watching cinema in years 2 or 3 times.

11. SUGGESTION:

1. In Karnataka states Dashara is celebrate and Diwali in Maharashtra at any cost. In this festival government should be provided supplementary things like edible oil, flour of wheat, Sugar, pulses through rationing. APL people can purchase this thing easily, but a BPL person strgulled. Today's the rate of this thing is increased daily to daily. So their adversely effect on income and expenditure of BPL people.

2. If ration missed from people in month that's time people not getting ration double quantity, there corrupt form ration shopkeeper and raised sale of black market. So the committee attention carefully and provisioned double quantity ration. Corruption is more in Kerosene. It is sale in black market.

3. If ration card missed from cardholder that's time they do not get ration and shopkeeper sale their quantity to black market so the people should alert and committee also indicates that points.

4. In Padalihal employment is not available whole year. The Grampanchayt started Rojgar Hami Yojana But people not taking this benefit. Grampanchayt should encouraged the peoples and also implemented the work in summer period because this time people not available work.

5. The wages should be increased from farmowner.

6. The farmer and small businessman should keep their A/C. Because of A/C they know the progress of their business.

7. In Padalihal no maximally water facilities , so the crops is depend on mansoon that affect on employment, so the farmers come together and brings irrigation scheme.

12. TESTING OF HYPOTHESES:

Statement showing the result of Hypotheses Testing

1. Hypothesis:

H₀: There is no significant difference between food expenditure and non food expenditure made by poor people.

H₁: There is significant difference between food expenditure and non food expenditure made by poor people.

Test	Mean	S.D	d.f	T Value	P Value	Result
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One Sample t test	5.669	6597.99	10.409	0.275	.000	H ₀ =Reject H ₁ =Accept
2. Hypothesis:						
H ₀ : The public distribution system does not significantly influence the financial management of poor households positively.						
H ₁ : The public distribution system significantly influences the financial management of poor households positively.						
Test	Mean	S.D	d.f	T Value	P Value	Result
One Sample t test	3.890	3681.280	0.824	144	.000	H ₀ =Reject H ₁ =Accept
3. Hypothesis:						
H ₀ : People below poverty line cannot fulfill their basic needs only due to public distribution system.						
H ₁ : People below poverty line can fulfill their basic needs only due to public distribution system.						
Test	Mean	S.D	d.f	T Value	P Value	Result
One Sample t test	0.92	0.276	100.972	1	.000	H ₀ =Accept H ₁ =Reject

13. CONCLUSION:

Researcher makes the effect of public distribution on financial management of households. The analysis and interpretation of data is divided two villages into two sections. Researcher has three pre set hypotheses and for testing of these hypotheses used statistical test like One Sample ‘t’, ‘chi-square’ etc.

This research is helpful to villagers to make management of their households in well manner. It can contribute to the society at large for the supply of public goods and services in the purview of economic welfare and social justice to rural poor financial condition.

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