

## Impact of Gram Panchayat schemes on women beneficiaries

SUMAN M. PUJAR AND UMA S. HIREMATH

Department of Extension and Communication Management, College of Rural Home Science  
University of Agriculture Sciences, Dharwad - 580 005, Karnataka, India  
E-mail: pujarsuman8@gmail.com

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**Abstract:** Panchayat programmes and schemes are implemented to provide the standard of living by creating livelihood opportunities for women and they can be achieved through micro credit and self help groups (SHG) which are considered as better source to bring change and improvement in their life style. Hence, the study was undertaken to know the impact of selected housing and employment schemes implemented by Gram Panchayat on women beneficiaries. The data was collected from 160 women beneficiaries selected from four villages of Uppin-Betageri Gram Panchayat of Dharwad taluk of Dharwad district. The selected schemes were Aashrya Vasati Yojane (AVY), Indira Aawas Yojane (IAY) Swarna Jayanti Gram Swarozgar Yojane (SGSY) and Sampoorna Grameen Rojgar Yojane (SGRY). The overall knowledge level of women beneficiaries about housing schemes was high (46.25%) and low (46.25%) in employment schemes. More than fifty per cent of women beneficiaries became the member of the SHG group (85.00%) followed by member of NGO's (59.37%). Majority of beneficiaries had high economic change by housing schemes (81.25%) followed by employment schemes (25.00%). After availing benefit from the schemes, the beneficiaries improved socially and economically.

**Key words:** Gram Panchayat, Impact, Schemes, Women beneficiaries

### Introduction

Gram Panchayat has a vital role in rural development. It basically aims at upliftment of socio-economic condition of rural community. The main objectives of rural development programmes are to uplift the people living below the poverty line by providing self-employment through income generating activities, to provide wage employment to rural persons and also to create permanent assets for strengthening the rural economy. These programmes are meant for poverty alleviation, reducing unemployment and to give additional employment to people living in the rural areas. The developmental programmes are being implemented in the country through various community development blocks (Kadam, 2012). Create permanent assets for strengthening the rural economy. These programmes are meant for poverty alleviation, reducing unemployment and to give additional employment to people living in the rural areas. The developmental programmes are being implemented in the country through various community development blocks. Following are the selected housing and employment schemes implemented by Central and State government (Chattarji, 2009).

- a) Aashrya Vasati Yojane (AVY) is to provide grant for houseless rural people, widows and non-SC/ST rural poor of below poverty line. Under this scheme, fund is provided as subsidy cum credit.
- b) Indira Aawas Yojane (IAY) was implemented in the year 1985-86. The objective of the scheme are primarily to provide financial assistance for construction of houses to SC/ST people, free bonded labourers and non-SC/ST rural poor of below poverty line.
- c) Swarna Jayanti Gram Swarozgar Yojane (SGSY), a centrally sponsored scheme of the Ministry of Rural Development is the largest credit-based poverty alleviation scheme in the world. The scheme was started in the year 1999 of 1<sup>st</sup> April. The main objectives of the scheme are to provide self employment to rural women, establishment of Self Help Groups and to provide sustainable income.

d) Sampoorna Grameen Rojgar Yojane (SGRY) was sponsored by Central Government. The scheme was started in the year 2001 of 25<sup>th</sup> September. The primary objective of the scheme is to provide additional wage employment in all rural areas, thereby provide food security and improve nutritional levels (Manoharan, 2009).

Hence, the study was conducted to know the knowledge level and impact of the schemes implemented by Gram Panchayat on the socio-economic status of women beneficiaries

### Material and methods

The present study was conducted during the year 2012-13 in Dharwad taluk of Dharwad district of Karnataka state. Uppin-Betageri Gram Panchayat was purposively selected for the study because it has implemented many programmes and schemes for the development of community and recognised as one of the 'Best Gram Panchayat' among 37 Gram Panchayat working in Dharwad taluk. This Gram Panchayat consists of four villages namely Uppin-Betageri, Hanumankoppa, Saibankoppa and Hanumnal. From each village 40 beneficiaries availing benefit of AVY, IAY, SGSY and SGRY schemes were randomly selected. Thus, the total sample of the study was 160.

Keeping in mind the objectives of study, an interview schedule was structured. Based on the experience gained in pre-testing, the schedule was modified and the data was collected by personal interview method. Data was coded, tabulated, analyzed and interpreted using suitable statistical parameters.

### Results and discussion

Table 1 shows that more number of women beneficiaries were having medium (42.50%) knowledge level about Aashrya Vasati Yojane housing scheme followed by high (40.00%) and

Table 1. Knowledge level of women beneficiaries about housing scheme  
n=80

Housing schemes	Categories	F	%
Aashrya Vasati Yojane (AVY)	Low	7	17.50
	Medium	17	42.50
	High	16	40.00
Indira Aawas Yojane (IAY)	Low	17	42.50
	Medium	9	22.50
	High	14	35.00
Overall knowledge level	Low	27	33.75
	Medium	16	20.00
	High	37	46.25
Mean - 8.18		SD - 1.62	

low (17.50%). Whereas in case of Indira Aawas Yojane more number of women beneficiaries belonged to low (42.50%) knowledge level followed by high (35.00%) and medium (22.50%). However, overall knowledge level was found to be high (46.25%) followed by low (33.75%) and medium (20.00%).

The data projected in Table 2 depicts the knowledge about Aashrya Vasati Yojane where in, cent per cent of women beneficiaries had knowledge about objectives of scheme and beneficiaries for house allotment. Equal numbers of beneficiaries were knowing the interest amount, facilities to be provided in constructed house (95.00 % each); person in charge for selection of beneficiary, year of starting of the scheme (85.00% each); fund and assistance for construction of house (57.00% each). Channel for disbursement of sanctioned amount was known by 82.50 per cent of beneficiaries whereas about three fourth of them knew preference of beneficiary (72.50%). The knowledge about criteria for selection of beneficiary and subsidy amount was found to be 67.50 and 65.00 per cent, respectively. The overall knowledge index was 80.20.

In Indira Aawas Yojane scheme, cent per cent of women beneficiaries had knowledge about main objectives of the scheme, preference of beneficiary, criteria for selection of beneficiary, assistance for construction of house and facilities provided in constructed house, whereas, more than three fourth of them were knowing about the person in charge for house allotment (77.50%) and selection of the beneficiary (72.50%). The knowledge about year of starting, channel for disbursement of sanctioned amount and provision of fund was found to be 65.00, 60.00 and 57.50 per cent, respectively. The overall knowledge index was 83.25 (Table 2).

In these two housing schemes women beneficiaries visited gram panchayat to submit related documents to get sanction for construction of new house, renovation of kaccha house to pukka house or extension of existing house. The frequent visits to gram panchayat might have helped the beneficiary to get every detail of the scheme and thereby influenced the knowledge of the schemes (Kumawat and Sharma, 2000).

It is clear from Table 3 that the knowledge level of employment scheme wherein, more number of women beneficiaries were having high knowledge level with respect to Swarna Jayanti Gram Swarozgar Yojane (50.00%) and Sampoorna Grameen Rojgar Yojane (60.00%) followed by low *i.e.*, 45.00 per cent and 40.00 per cent, respectively. The overall

Table 2. Knowledge of women beneficiaries about Aashrya Vasati Yojane (AVY) and Indira Aawas Yojane (IAY) housing schemes  
n=80

Statements	AVY (n=40)		IAY (n=40)	
	Yes	No	Yes	No
Year of starting	34 (85.00)	6 (15.00)	26 (65.00)	14 (35.00)
Main objectives of the scheme	40 (100.00)	-	40 (100.00)	-
Preference of beneficiary	29 (72.50)	11 (27.50)	40 (100.00)	-
Criteria for selection of beneficiary	27 (67.50)	13 (32.50)	40 (100.00)	-
Person in charge for selection of beneficiaries	34 (85.00)	6 (15.00)	29 (72.50)	11 (27.50)
Provision of fund	23 (57.50)	17 (42.50)	23 (57.50)	17 (42.50)
Assistance for house construction	23 (57.50)	17 (42.50)	40 (100.00)	-
Subsidy amount	26 (65.00)	14 (35.00)	-	-
Percentage of interest amount	38 (95.00)	2 (5.00)	-	-
Person in charge for house allotment	40 (100.00)	-	31 (77.50)	9 (22.50)
Channel for disbursement of sanctioned amount	33 (82.50)	7 (17.50)	24 (60.00)	16 (40.00)
Facilities to be provided in constructed house	38 (95.00)	2 (5.00)	40 (100.00)	-
Knowledge index	80.20	83.25		

Note: 8<sup>th</sup> and 9<sup>th</sup> statements belongs to AVY scheme

Values in parentheses indicate percentage

Table 3. Knowledge level of women beneficiaries about employment scheme  
n=80

Employment schemes	Categories	F	%
Swarna Jayanti Gram Swarozgar Yojane (SGSY)	Low	18	45.00
	Medium	02	5.00
	High	20	50.00
Sampoorna Grameen Rozgar Yojane (SGRY)	Low	16	40.00
	Medium	-	-
	High	24	60.00
Overall knowledge level	Low	37	46.25
	Medium	23	28.75
	High	20	25.00
Mean - 9.4		SD - 2.23	

knowledge level of women beneficiaries about employment scheme was found to be low (46.25%).

In Swarna Jayanti Gram Swarozgar Yojane scheme (Table 4), cent per cent of women beneficiaries had knowledge about objectives of the scheme, type of beneficiaries to be assisted, number of persons required to form a group, repayment of loan period and name of the beneficiary under self employment. Equal number of beneficiaries were knowing the components of the scheme and subsidy amount (95% each); name of implementing agency and government subsidy amount (60% each), whereas, about three fourth of them were knowing the cost sharing ratio by state and central government (75.00%) and source of information about scheme by 72.50 per cent of

Table 4. Knowledge of women beneficiaries about Swarna Jayanti Gram Swarozgar Yojane (SGSY) employment scheme

	n=40	
Statements	SGSY	
	Yes	No
Year of starting	21 (52.50)	19 (47.50)
Main objectives of scheme	40 (100.00)	-
Name of funding organization	23 (57.50)	17 (42.50)
Cost sharing ratio by state and central government	30 (75.00)	10 (25.00)
Type of beneficiary to be assisted	40 (100.00)	-
Name of the implementing agency	24 (60.00)	16 (40.00)
Components of the scheme	38 (95.00)	2 (5.00)
Government subsidy amount	24 (60.00)	16 (40.00)
Agency responsible for selection of beneficiaries	25 (62.50)	15 (37.50)
Source of information about scheme	29 (72.50)	11 (27.50)
Number of persons required to form a group	40 (100.00)	-
Repayment of loan period	40 (100.00)	-
Name of the beneficiary under self employment	40 (100.00)	-
Subsidy amount	38 (95.00)	2 (5.00)
Knowledge index	80.72	
Values in parentheses indicate percentage		

beneficiaries. The knowledge about agency responsible for selection of beneficiaries, name of funding organization, year of starting was found to be 62.50, 57.50 and 52.50 per cent, respectively. The overall knowledge index was 80.72.

A cursory look at Table 4a of Sampoorana Grameen Rojgar Yojane scheme shows that cent per cent of women beneficiaries had knowledge about main objectives of the scheme, components of the scheme, minimum wage to employees and wage for men and women. The knowledge about reservation for women employees found to be high *i.e.*, 92.50 per cent followed by type of beneficiary to be assisted (70.00%), year of starting (65.00%), agency responsible for selection of beneficiaries (55.00%) and cost sharing ratio by state and central government (47.50%). The overall knowledge index was found to be 81.11.

The possible reason for cent per cent knowledge under SGSY scheme might be that, before formation of the SHG group, the concerned officers conducted orientation, group meetings (weekly/fort nightly/ monthly), and group discussions to give knowledge about benefits of the scheme. In SGRY scheme also attending gram sabha meetings by rozgaries and orientation from the gram panchayat officers and members might have helped them to enrich their knowledge.

Table 5 shows that after availing benefit from the scheme, the beneficiaries improved socially where in, more than fifty per cent of women beneficiaries became the member of the SHG group (85.00%) followed by member of NGO's (59.37%). Few beneficiaries became members of other local organizations such as co-operative banks, school, anganwadi, cooperative society, milk society and gram panchayat.

The probable reasons might be their interest to participate in social activities and an urge to be recognized by the community people, identity in the society, feeling of pride and prestige by becoming a member. Becoming a member is also a compulsory norm in SHGs formation. The reason for low membership in some of the local organizations like gram panchayat, co-operative society, bank, milk society, anganwadi, school etc. may be due to the belief among the women especially with poor economic and social status that only men and rich people are eligible for such positions in the organizations. Limited seats, leadership and membership qualities are also the hindering factors to become a member. The findings are in line with the findings of Masali (2002).

Table 6 indicates high economic change by housing scheme (81.25%) followed by employment schemes (25.00%). In housing scheme majority of the beneficiaries constructed a new house (81.25%) followed by house expansion (10.00%) and repair (8.75%) of old house. In employment scheme, beneficiaries were able to purchase personal related materials (25.00%) followed by kitchen utensils (18.75%), materials required for the entire family members (17.50%) and agriculture implements (16.25%).

Table 5. Social participation of women beneficiaries N=160

Social change parameters	Frequency	Percentage
Member of Gram Panchayat	5	3.13
Member of SHG group	136	85.00
Member of co-operative society	7	4.37
Member of NGO's	95	59.37
Member of anganwadi	8	5.00
Member of school	4	2.50
Member of co-operative bank	8	5.00
Member of co-operative milk society	5	3.13

Note: Multiple answers possible

Table 6. Impact of women related schemes on economic change of beneficiaries N=160

Schemes	Economic change parameters	F	%
Housing schemes (n=80)	House repair	7	8.75
	House expansion	8	10.00
	House construction	65	81.25
Employment	Purchase of agriculture related materials	13	16.25
Schemes (n=80)	Starting of subsidiary activities	10	12.50
	Purchase of materials for subsidiary activities	8	10.00
	Purchase of kitchen related materials	15	18.75
	Purchase of family related materials	14	17.50
	Purchase of personal related materials	20	25.00

The possible reason might be providing house to the BPL families free of cost is the norm of the housing scheme by which government want to raise the rural poor economically. The housing sector has positive impact on overall standard of living of the rural people. The government should support various schemes of rural housing and ensure quality improvement in rural housing from time to time. The findings are in line with Mohapatra (2012).

In employment scheme, beneficiaries were able to purchase personal related materials (25.00%) followed by kitchen utensils, materials required for the entire family members and agriculture implements. As per their need and requirement they might have purchased the materials out of the savings and showed improvement in their economic condition. One of the components in this scheme was distribution of grains to the beneficiaries. This has helped the beneficiaries not to spend the money for purchase of food grains from the market. The

programme was effective in creating favorable impact on the women beneficiaries in terms of employment generation of 248.01 and 220.34 days in the form of high and low employment, respectively (Smitha Chetan *et al.*, 2004).

Gram Panchayat need to be strengthened through training programmes and providing them with the functionaries and their control. Monitoring and intermediary role should be played continuously at least until the SHG group takes up economic activity. So that the self-help groups of poor women at the village level are a hope for the programme, if associated in implementation. Panchayats are responsible for village's development keeping transformation of social and economic life of rural areas as its goal of development. The rural progress depends entirely on the existence of an active organization in the village which can bring all the people, including the weaker sections, in to common programmes to be carried out with the assistance of administration.

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