

**RESEARCH ARTICLE :**

Knowledge of Panchayati Raj Institution members regarding NRLM scheme

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SUMMARY : Poverty is a social problem where a section of society is unable to meet even the basic needs (food, clothes, shelter, education etc) of life. Therefore, the Government of India launched the National Rural Livelihoods Mission in 2010. It aims to reach out to poor families, link them to sustainable livelihoods opportunities and help them to come out of poverty. Panchayati Raj Institutions are expected to play an important role in implementing and monitoring various developmental programmes. So it is necessary to ascertain the knowledge of PRI members about NRLM scheme and their role performance in implementation and monitoring of NRLM scheme. Descriptive research design was used and data was collected from two blocks each of four districts of Punjab state. Forty elected Zilla Parishad members, forty eight Panchayat Samiti members and ninety six Gram Panchayat members were selected from twenty four villages. Data collected through self-structured interview schedule was also analyzed using frequency, percentage, mean score and one way ANOVA. It revealed that majority of PRI members were not knowledgeable about different aspects of the NRLM scheme. More percentage of Zilla Parishad than Panchayat Samiti and Gram Panchayat were knowledgeable about their expected roles. Majority of the Zilla Parishad members who were knowledgeable about their expected roles were performing their roles. Thus, the extent of actual role performance by Zilla Parishad members under the scheme was more than those of other levels.

KEY WORDS:Knowledge,
Panchayati Raj
institution, Role
performance, NRLM

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See end of the article for
authors' affiliations**BACKGROUND AND OBJECTIVES**

Poverty is a multi-facet problem which requires multi-dimensional solutions using governmental interventions. Swarnajayanti Gram Swarozgar Yojna (SGSY) was one such intervention. It was launched in the country to provide sustainable jobs to the rural poor. But the scheme failed to mobilize the rural poor due to lack of capacity building, poor credit facilities as well as poor expertise in its

execution. Thereafter, the Government of India renamed it as the National Rural Livelihood Mission in 2010 for implementation of new poverty alleviation strategy.

NRLM is a comprehensive poverty alleviation program for providing an opportunity to include poor in the socio-economic development process of the country. Providing sustainable livelihoods opportunities to the poor is the major aim which is to be achieved by capacity building, financial inclusion, social

mobilization and marketing services for enhancing the incomes of the poor. It is a Centrally Sponsored Scheme, implemented in all states and UTs except in Delhi and Chandigarh.

The financing of the scheme is shared between the Centre and the States/UTs on the basis of the incidence of poverty at that place. The NGOs, banks and financial institutions are also involved (Mahak and Kumar, 2016).

Key features of NRLM :

The targeted beneficiaries of NRLM are poor SHGs, their federations, women, small and marginal farmers, scheduled castes/tribes and other marginalized and vulnerable sections of the society. NRLM provides training/skills to the interested rural BPL youths in accordance with their job requirements. Self-employed and entrepreneurial oriented poor are to be imparted with skills and financial linkages to establish and grow as micro-enterprises. Revolving fund is provided to the SHGs as an incentive to engrain the habit of savings and build up their own funds for meeting the credit and consumption needs. Capital subsidy fund is directly given to the needy SHGs or their federations. In order to ensure affordable credit, NRLM has a provision of subsidy on interest rate above 7 per cent per annum for all eligible SHGs. However, this would not be applicable when a SHG avails capital subsidy (Mahak and Kumar, 2016).

The developmental schemes like NRLM are implemented through Panchayati Raj institutions to decentralize the developmental agenda of the country. Implementation at the grass root level thus becomes the starting point for success of such schemes. Therefore, it is imperative that members of PRI in the country are knowledgeable about these schemes and the roles they are expected to perform. Keeping this in view, the present study was planned with the following objectives;

Objectives :

- To assess the knowledge of PRI members about the NRLM scheme.
- To assess the role performance of PRI members in implementation and monitoring of NRLM scheme.
- To assess the extent of actual role performance of PRI members in implementation and monitoring of NRLM scheme.

RESOURCES AND METHODS

Descriptive research design was used for the present study. Four districts of Punjab state were selected purposively which were further represented by two blocks each. Random selection of three villages from each of the selected block was done. Forty elected Zilla Parishad members (ten from each district), forty eight Panchayat Samiti members (six from each block) and ninety six Gram Panchayat members (four from each village) were selected. Self-structured interview schedule was prepared to collect the data regarding the knowledge of the PRI members on different aspects of NRLM scheme followed by a schedule regarding the knowledge of their expected roles to be performed by different levels in implementation and monitoring of the scheme which was termed as knowledge of role performance. The response was elicited as yes or no. Further, the respondents knowledgeable about the roles at their own level were interviewed about their actual role performance. Frequency of actual role performance was elicited as sometimes and always and scored as 1 and 2, respectively. Mean score was worked out to determine the extent of actual role performance for each role performed. The collected data were also analyzed using frequency and percentage and one way ANOVA.

OBSERVATIONS AND ANALYSIS

The results obtained from the present study as well as discussions have been summarized under following heads:

Knowledge of PRI members regarding NRLM scheme :

The data given in the Table 1 show that less than 43 per cent PRI members were knowledgeable about the basic concept (42.39%) and beneficiaries (40.22%) of NRLM. Less than 40 per cent knew about the number of SHG members (39.13%), purpose of NRLM (39.13%) and purpose of providing credit to SHGs (39.13%). Start of NRLM and responsibility for inclusion of poor were known to 36.96 per cent PRI members.

Less than 35 per cent of the PRI members knew about the services provided to SHG through PRI for training purposes (30.43%), monitoring (30.43%), reason of forming RSETIs (32.61%), services to SHG members and their families (33.70%), financial services (33.70%),

Table 1 : Distribution of PRI members according to their knowledge regarding NRLM scheme (n=184)

Aspects of NRLM scheme	Total	
	f	%
Start of NRLM	68	36.96
Basic concept	78	42.39
Beneficiaries	74	40.22
Responsibility for inclusion of poor	68	36.96
Number of members in SHGs	72	39.13
Purpose of NRLM	72	39.13
Purpose of providing credit to SHGs	72	39.13
Services to SHG members and their families	62	33.70
Services provided to non member category	64	34.78
Financial services	62	33.70
Revolving fund	62	33.70
Micro-investment plans	54	29.35
Capital subsidy fund	52	28.26
Financial Assistance	52	28.26
Interest on subsidy	48	26.09
Insurance services	52	28.26
Funds	62	33.70
Reason of forming RSETIs	60	32.61
Services provided to SHG through PRI for training purposes	56	30.43
Monitoring	56	30.43

revolving fund (33.70%) and services provided to non member category (34.78%). Micro-investment plans (29.35%), capital subsidy fund (28.26), financial assistance (28.26%), insurance services (28.26%) and interest on subsidy (26.09%) were known to less than 30 per cent of PRI members. The overall look at the

table reveals that majority of the PRI members were not knowledgeable about the different aspects of NRLM scheme.

Batta (2011) in her study found lack of awareness regarding developmental schemes among women Panchayat members in Punjab. Similarly, Ashok (2014) reported low level of awareness at Gram Panchayat level across the country. The study was also supported by Doddamani (2014). However, Sharma and Didwania (2013) found high level of awareness about SGSY scheme among the elected Gram Panchayat members in Haryana. Similarly, Kumar (2012) found most of the Panchayat members knowledgeable in his study conducted in Jammu and Kashmir.

Knowledge about their role performance and actual role performance of PRI members regarding NRLM scheme :

The Table 2 shows the percentage of PRI members knowledgeable about their roles to be performed at different levels under the scheme. The members knowledgeable about their roles were further interviewed to determine the actual roles they were playing in implementation and monitoring of the scheme. Nearly 30 to 40 per cent Gram Panchayat members were knowledgeable about the roles such as arrangement of accommodation for trainee women in another place (31.25%), beneficiaries list (33.33%), selection of beneficiaries (35.42%) and identification of beneficiaries (37.50). Out of these, majority were actually performing the identification of beneficiaries (61.11%) and selection

Table 2 : Distribution of PRI members according to their knowledge about their role performance and actual role performance of PRI members regarding NRLM scheme

Roles	Respondents knowledgeable about their roles		Knowledgeable respondents actually performing the role	
	f	%	f	%
Gram Panchayat (n=96)				
Identification of beneficiaries	36	37.50	22	61.11
Selection of beneficiaries	34	35.42	20	58.82
Preparing beneficiaries list and send it to the Block Samiti members	32	33.33	12	37.50
Arrangement of accommodation for trainee women in another place	30	31.25	6	20.00
Panchayat Samiti (n=48)				
Identification and selection of active women	16	33.33	12	75.00
Providing training/skills regarding work	16	33.33	12	75.00
Provide honorarium to the beneficiaries	18	37.50	10	55.56
Zilla Parishad (n=40)				
Approval of budget	24	60.00	20	83.33
Provide funds to the Community Resource Persons (CRPs)	24	60.00	18	75.00

of beneficiaries (58.82%).

In case of Panchayat Samiti, nearly one third of members knew about identification and selection of active women (33.33%), providing training/skills regarding work (33.33%) and providing honorarium to the beneficiaries (37.50%). From the knowledgeable Panchayat Samiti members, majority (55.0 to 75.0%) were actually performing all these roles. Similarly at Zilla Parishad level, approval of budget and providing fund to the community resource persons were known to majority (60.0%) of PRI members. Out of these, majority were actually involved in approval of budget (83.33%) and providing funds to the community resource persons (75.0%). A negligible knowledge about the roles was found by Kumar (2012) in Jammu and Kashmir. Even in Arunachal Pradesh, Siga (2015) found low level of awareness among PRI members about their powers and functions. The study was also supported by Geeta and Mishra (2016).

The overall look at the table reveals that more percentage of Zilla Parishad members was knowledgeable about the different aspects of their expected roles than Panchayat Samiti and Gram Panchayat members. Majority of knowledgeable members were actually performing their roles except two roles at Gram Panchayat level.

Extent of actual role performance of different PRI members in NRLM scheme :

Data presented in the Table 3 was further categorised according to extent of their actual role performance. The data reveals that majority of Gram Panchayat members were always performing their roles in selection of beneficiaries (60.00), beneficiaries list (66.67%), identification of beneficiaries (90.91%), and arrangement of accommodation (100.0%).

At Panchayat Samiti level, majority were always performing their role in providing honorarium to the beneficiaries (80.0%). Half of the Panchayat Samiti members were always and other half sometimes performing their role in identification and selection of active women and providing training/skills regarding work. All Zilla Parishad members were always performing their roles in approval of budget and providing funds to the community resource persons. However, Kumari and Singh (2015) found low level of performance among the Gram Panchayat members. Similar results were also reported by Deshpande *et al.* (2013). Involvement of PRI members in implementation of rural development schemes was found to be negligible in Andhra Pradesh (Reddy, 2014).

Role performance scores of Gram Panchayat (1.80) members in performing their roles were higher than

Table 3 : Distribution of PRI members according to their extent of actual performance regarding NRLM scheme

Roles	Extent of actual performance (n=number of actual performers)				Mean score (1-2)
	Always		Sometimes		
	f	%	f	%	
Gram Panchayat					
Identification of beneficiaries (n=22)	20	90.91	2	9.09	1.91
Selection of beneficiaries (n=20)	12	60.00	8	40.00	1.60
Preparing beneficiaries list and send it to the block Samiti members (n=12)	8	66.67	4	33.33	1.67
Arrangement of accommodation for trainee women in another place (n=6)	6	100.00	0	0	2.00
				Mean score	1.80
Panchayat Samiti					
Identification and selection of active women (n=12)	6	50.00	6	50.00	1.50
Providing training/skills regarding work (n=12)	6	50.00	6	50.00	1.50
Provide honorarium to the beneficiaries (n=10)	8	80.00	2	20.00	1.80
				Mean score	1.60
Zilla Parishad					
Approval of budget (n=20)	20	100.00	0	0	2.00
Provide funds to the Community Resource Persons (CRPs) (n=18)	18	100.00	0	0	2.00
				Mean score	2.00
				F value	3.46NS

NS=Non-significant

Panchayat Samiti (1.60). In case of Zilla Parishad, it was found that all the members were always performing their roles which resulted in high mean score. The extent of role performance was highest at Zilla Parishad (Mean score 2.00) and lowest at Panchayat Samiti (Mean score 1.60) level. The difference among the role performance of different PRI members was found to be statistically non-significant.

Conclusion :

It can be concluded that majority of PRI members were not knowledgeable about the different aspects of NRLM scheme except Zilla Parishad members showing that knowledge at lowest level of PRI was less. Similar results can be seen in case of knowledge of their expected roles. However, majority of the knowledgeable at all levels were performing their roles except for in case of the two roles at Gram Panchayat level. More percentage of Zilla Parishad than Panchayat Samiti and Gram Panchayat were knowledgeable about their expected roles. Zilla Parishad members who were knowledgeable about their expected roles were always performing their roles in implementation and monitoring of NRLM scheme but this percentage was less in other two levels. Extent of actual role performance by Zilla Parishad members under the scheme was more than those of other levels but this difference was not significant. Hence, it can be concluded that lack of knowledge among the PRI members was the major cause of them not knowing about their roles and then not actually performing them.

Recommendation :

– Orientation trainings should be encouraged for all the PRI members so that they can improve their knowledge regarding the scheme leading to better actual role performance.

– Awareness campaigns should be launched before implementation of any programme to make all the PRI members and general public aware of the scheme.

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