

Gram Panchayat Schemes and rural women

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ABSTRACT : Panchayat Raj Institutions (PRIs) become an effective mechanism to achieve equitable rural development. The schemes and programmes lay primary emphasis on the development of human beings. It involves a spectrum of behavioural aspects ranging from perception of the target groups to social norms, values, beliefs and roles. Hence, the study was under taken to know the knowledge level, problems faced by the women beneficiaries and suggestive measures for effective implementation about housing, employment and pension schemes. The data was collected from 360 women beneficiaries selected from four villages of Uppin-Betageri Gram panchayat of Dharwad taluka of Dharwad district. The overall knowledge level of women beneficiaries about housing schemes was high (46.25%), medium (48.50%) in pension and low (46.25%) in employment schemes. More number of women beneficiaries had problems in housing scheme (36.25%) followed by pension (26.00%) and employment schemes (21.25%). About sixty seven per cent of women beneficiaries gave suggestions in housing scheme (67.50%) followed by pension (57.50%) and employment schemes (48.75%).

KEY WORDS : Gram Panchayat, Schemes, Rural women

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INTRODUCTION

Rural development programme through the Panchayat Raj institutions has a drastic change in the socio-economic conditions and political affairs of the rural people and most of them gained additional income. Centrally and state wise sponsored rural alleviation programmes, national social assistance and welfare programmes are being implemented to a large extent and spirit for improving the social and economic standard of living of the targeted groups. Various programmes of subsidization of inputs, dissemination and training of scientific technology bringing improvement in raising the standard of living of the rural people (Rajneesh, 2012).

Increasing emphasis has also been placed on initiating

variety of development schemes and welfare programmes for maximizing the participation of women in different activities. Various legal reforms and resolutions in the form of social Acts have also been introduced to improve the social status and empowerment of women in the Indian social system Altekar (1977). However, little progress has been visualized in the participation of women in different activities. Das and Laharia (2003) Sharma and Singh (2001) and Sharma *et al.* (2001) worked on job satisfaction.

Recognizing the unsatisfactory progress, that has been achieved in improving the socio-economic status of women, it has increasingly been felt desirable that involving rural women in any political system and ensuring their participation in the activities of such institutions, including in matters related

to certain decision-making process, would be instrumental in improving the socio-economic status and political empowerment of women Arora (1985).

Discrimination against women is commonly observed in providing opportunities of socio-economic development, participation in different activities and development programmes and availing the opportunities of various facilities, which are directly or indirectly linked with bringing improvements in the life style and the quality of life, because of prevailing several social and cultural backwardness Asthana (1974).

The present study was conducted with the following objectives:

- To know the knowledge level of women beneficiaries about housing, employment and pension schemes.
- To identify the problems faced by the women beneficiaries.
- To get the suggestions for effective implementation of the schemes.

METHODOLOGY

The present study was conducted during the year 2012-13 in Dharwad taluka 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 90 beneficiaries availing benefit from housing, employment and pension schemes were randomly selected. Thus, the total sample of the study was 360.

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 frequency and percentage.

OBSERVATION AND ASSESSMENT

Table 1 shows the knowledge level of women beneficiaries about housing schemes wherein, more number of women beneficiaries were having medium (42.50%) knowledge level about Aashrya Vasati Yojane (AVY) housing scheme followed by high (40.00%) and low (17.50%). Whereas in case of Indira Aawas Yojane (IAY) more number of women

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			S.D. 1.62

Employment schemes	Categories	F	%
Swarna Jayanti Gram Swa Rozgar 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			S.D.-2.23

beneficiaries belonged to low (42.50%) knowledge level followed by high (35.00%) and medium (22.50%). However, overall knowledge level found to be high (46.25%) followed by low (33.75%) and medium (20.00%).

In these two housing schemes women beneficiaries were visited to 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. This frequent visit to Gram Panchayat might have made the beneficiary to get every details of the scheme and there by influenced the knowledge of the schemes.

The data projected in Table 2 depicts the knowledge level of employment scheme showed that more number of women beneficiaries were having high knowledge level with respect to Swarna Jayanti Gram Sewa Rojagar Yojana (SGSY) (50.00%) and Sampoorna Grameen Rojagar Yojana (SGRY) (60.00%) followed by low *i.e.*, 45.00 per cent and 40.00 per cent, respectively. The overall knowledge level of women beneficiaries about employment scheme found to be low (46.25%)

The possible reason for cent per cent knowledge under SGSY scheme might be that, before formation of the SHG group, the concerned officers used to conduct 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.

It is clear from Table 3 that out of six pension schemes, women beneficiaries had higher level of knowledge with respect to the schemes National Family Benefit Scheme (NFBS)(45.00%), medium level of knowledge with respect to National Old age Pension Scheme (NOPS) (52.50%), Indira Gandhi National Widow Pension Scheme (IGNWPS) (57.50%) and lower knowledge in the schemes of Sandhya Suraksha Yojane (SSY) (40.00%), Indira Gandhi National Old age Pension Scheme (IGNOPS) (42.50%) and National Disabled Pension Scheme (NDPS) (55.00%). The overall knowledge level was found to be medium (48.50%). The plausible reasons might be due to discussions with officials of Panchayat, post office and banks; attending Gram Sabha meetings, preparation for required documents and discussion among beneficiaries.

Data about problems faced by the women beneficiaries is presented in Table 4. More number of women beneficiaries had problems in housing scheme (36.25 %) followed by pension (26.00%) and employment schemes (21.25%).

Housing schemes :

In housing schemes, more than thirty five per cent of beneficiaries had problems of delay in payment of money

Pension schemes	Categories	F	%
Indira Gandhi National Old age Pension Scheme (IGNOPS)	Low	17	42.50
	Medium	13	32.50
	High	10	25.00
National Old age Pension Scheme (NOPS)	Low	2	3.00
	Medium	21	52.50
	High	17	42.50
Indira Gandhi National Widow Pension Scheme (IGNWPS)	Low	16	40.00
	Medium	23	57.50
	High	1	2.50
Sandhya Suraksha Yojane (SSY)	Low	16	40.00
	Medium	13	32.50
	High	11	27.50
National Disabled Pension Scheme (NDPS)	Low	11	55.00
	Medium	-	-
	High	9	45.00
National Family Benefit Scheme (NFBS)	Low	3	15.00
	Medium	8	40.00
	High	9	45.00
Overall knowledge level	Low	48	24.00
	Medium	97	48.50
	High	55	27.50
Mean-7.08			S.D.- 1.11

(36.25%) followed by lack of basic amenities (35.00%) and delay in financial sanction (28.75%). The probable reason might be due to the dependency of fund release from state and central *i.e.* 75:25 ratio to the Panchayats. State government will release the fund only after the expenditure of central share. Panchayat people will face the problem of getting the matching grants by central and state thus facing the problem of payment of money for house construction. Mishra *et al.* (2011) also said that a huge amount of funds is spent on the rural development by the government but this is not properly utilized. Other possible reasons may be insufficient house construction materials, poor quality materials, lack of proper

facilities and basic amenities in constructed house, not getting full sanctioned amount due to corruption and commission of concerned officers. The findings are in line with Kumawat and Sharma (2000).

Employment scheme :

With regard to employment scheme (Table 4) more than twenty per cent of beneficiaries faced the problems of improper disbursement of cash and food grains (21.25%). Equal number of beneficiaries faced the difficulty in repayment of loan and no proper place or building to conduct the meetings of SHGs (13.75% each). Delay in

Table 4 : Problems faced by women beneficiaries **(n=360)**

Sr. No.	Categories	Statements	Frequency	Percentage
1.	Housing schemes (n=80)	Lack of basic amenities	28	35.00
		Delay in financial sanction	23	28.75
		Delay in payment of money	29	36.25
		Irregular working days	22	11.00
2.	Employment schemes (n=80)	Improper disbursement of cash and food grains	17	21.25
		Lack of support to SHGs	9	11.25
		Difficulty in repayment of loan	11	13.75
		Lack of training facilities	10	12.50
		No proper place or building to conduct meetings of SHGs	11	13.75
3.	Pension schemes (n=200)	Insufficient pension amount	48	24.00
		Irregular payment	35	17.50
		No fixed time for disbursement of payments	52	26.00
		Demand for commission by postman	39	19.50
		Long hours of waiting in post office	26	13.00

Note: Multiple answers possible

Table 5 : Suggestions given by the women beneficiaries for improvement of the schemes **(n=360)**

Sr. No.	Categories	Statements	F	%
1.	Housing schemes (n=80)	Use of quality materials for house construction	32	40.00
		Increase in financial assistance	39	48.75
		Restricting the payment of money to 2-3 instalment	41	51.25
		Provision of additional loan	35	43.75
		Direct distribution of money	54	67.50
2.	Employment schemes (n=80)	Increase in working days	46	57.50
		Proper disbursement of cash and food grains	32	40.00
		Support to SHGs	37	46.25
		Provision of additional loan	35	43.75
		Adequate training facility to start the selected SHG activities	28	35.00
3.	Pension schemes (n=200)	Proper space / building facility for conducting meeting	39	48.75
		Increase in pension amount	112	56.00
		Regular payment	95	47.50
		Advance intimation to beneficiary and officers	77	38.50
		More staff to handle the scheme	46	23.00

Note: Multiple answers possible

financial sanctions, corruption among the officers, lack of human resources, no proper support and guidance to start SHG activities, formation of SHG group only for name sake or to show in record may be the problems faced by the beneficiaries in employment scheme. The findings are in accordance with the result of Pappahen (2001).

Pension scheme :

In pension scheme, more number of beneficiaries faced the problems like no fixed time for disbursement of payments (26.00%) followed by insufficient pension amount (24.00%) and demand for commission by postman (19.50%). Late financial sanction by the government, lack of human resource in disbursement of pension money, avoiding going to post office as the post man demands commission may be the possible problems in pension scheme. The findings are in line with the research results of Kumawat and Sharma (2000).

The overall look of the data projected in Table 5 elucidates that more number of women beneficiaries gave suggestions in housing scheme (67.50%) followed by pension (57.50%) and employment schemes (48.75%). With respect to housing scheme more than sixty five per cent of women beneficiaries suggested direct distribution of money (67.50%) followed by restricting the payment of money to 2-3 instalments (51.25%). Increase in financial assistance and provision of additional loan were suggested by 48.75 and 43.75 per cent of beneficiaries, respectively. The suggestion for use of quality materials for house construction was given by 40.00 per cent of women.

In employment scheme (Table 5), more than half of women beneficiaries suggested to increase the working days (57.50%). About 40-48 per cent of the beneficiaries suggested providing proper space / building facility to conduct meeting (48.75%), support to SHGs (46.25%), provision of additional loan (43.75%), proper disbursement of cash and food grains (40.00%). Thirty five per cent of the beneficiaries felt that there was a need to empower the selected members by providing adequate training to start the selected SHG activities (35.00%). With regard to the third category *i.e.* pension scheme, fifty six per cent of beneficiaries suggested to increase the pension amount followed by regular payment (47.50%), advance intimation to beneficiary and officers (38.50%) and more number of staff to handle the schemes (23.00%) (Table 5).

For proper implementation of panchayat schemes and programmes beneficiaries gave some suggestions like direct distribution of money and material, proper distribution of food grains, providing additional loan and support to SHG group by providing sufficient financial assistance and training facility to SHG members to start income generating activities.

Conclusion :

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.

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