

## Housing and Employment Schemes Implemented by Gram Panchayat

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### ABSTRACT

*Gram panchayat programmes and schemes showed improvement in the socio-economic standard of living, much target oriented and responding to the felt- needs of the people. 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 schemes. The data was collected from 160 women beneficiaries selected from four villages of Uppin-Betageri Gram panchayat of Dharwad talk of Dharwad district. The overall knowledge level of women beneficiaries about housing schemes was high (46.25%) and low (46.25%) in employment schemes. More number of women beneficiaries had problems in housing scheme (36.25%) followed by employment schemes (21.25%). About sixty seven per cent of women beneficiaries gave suggestions in housing scheme (67.50%) followed by employment schemes (48.75%).*

**Key words:** Housing, Employment, Schemes, Gram Panchayat

### INTRODUCTION

Rural development program 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. The present study was conducted with the following objectives.

1. To know the knowledge level of women beneficiaries about housing and employment schemes.
2. To identify the problems faced by the women beneficiaries
3. To get the suggestions for effective implementation of the schemes.

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## 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 from housing and employment 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 frequency and percentage.

## RESULTS AND DISCUSSION

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 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 Table 2 Aashrya Vasati Yojane (AVY) scheme, cent per cent of women beneficiaries had knowledge about main objectives of scheme and person in charge for house allotment. Equal number of beneficiaries were knowing the percentage of 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); provision of 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 found to be 67.50 and 65.00 per cent respectively. The overall index was found to be 80.20.

In Indira Aawas Yojane (IAY) 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 (Table 6). The overall index was found to be 83.25.

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 thereby influenced the knowledge of the schemes.

The data projected in Table 3 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 Swa Rojagar Yojane (SGSY) (50.00%) and Sampoorna Grameen Rojagar Yojane (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%) In Swarna Jayanti Gram Swa Rojagar Yojane (SGSY) scheme (Table 4), cent per cent of women beneficiaries had knowledge about

main 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 the agency implementing programme 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 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 index was found to be 80.72.

A cursory look at Table 5 of Sampoorna Grameen Rojagar Yojane (SGRY) scheme showed 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 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 used to conduct orientation, group meetings (weekly/fort nightly/monthly), and group discussions to give the knowledge about the 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. Data about problems faced by the women beneficiaries is presented in Table 6. More number of women beneficiaries had problems in housing scheme (36.25 %) followed by employment schemes (21.25%).

In housing schemes, more than thirty five per cent of beneficiaries had problems of delay in payment of money (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.*<sup>4</sup>, 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<sup>3</sup>.

With regard to employment scheme (Table 6) 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 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 Pappachen<sup>5</sup>.

The overall look of the data projected in Table 7 elucidates that more number of women beneficiaries gave suggestions in housing scheme (67.50%) followed by 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 7), more than half of women beneficiaries suggested to increase the working days (57.50%). About 40-48% 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) (Table 7).

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.

**Table 1. Knowledge level of women beneficiaries about housing schemes**  
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	

**Table 2. Knowledge of women beneficiaries about AVY and IAY housing schemes**  
n=80

Sl.No	Statements	AVY (n=40)		IAY (n=40)	
		Yes	No	Yes	No
1	Year of starting	34 (85.00)	6 (15.00)	26 (65.00)	14 (35.00)
2	Main objectives of the scheme	40 (100.00)	-	40 (100.00)	-
3	Preference of beneficiary	29 (72.50)	11 (27.50)	40 (100.00)	-
4	Criteria for selection of beneficiary	27 (67.50)	13 (32.50)	40 (100.00)	-
5	Person in charge for selection of beneficiaries	34 (85.00)	6 (15.00)	29 (72.50)	11 (27.50)
6	Provision of fund	23 (57.50)	17 (42.50)	23 (57.50)	17 (42.50)
7	Assistance for house construction	23 (57.50)	17 (42.50)	40 (100.00)	-
8	Subsidy amount	26 (65.00)	14 (35.00)	-	-
9	Percentage of interest amount	38 (95.00)	2 (5.00)	-	-
10	Person in charge for house allotment	40 (100.00)	-	31 (77.50)	9 (22.50)
11	Channel for disbursement of sanctioned amount	33 (82.50)	7 (17.50)	24 (60.00)	16 (40.00)
12	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 parenthesis indicate percentage

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

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
<b>Mean-9.4      SD- 2.23</b>			

**Table 4. Knowledge of women beneficiaries about SGSY employment scheme**  
n=40

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

Values in parenthesis indicate percentage

**Table 5. Knowledge of women beneficiaries about SGRY employment scheme**  
n=40

Sl. No	Statements	SGRY	
		Yes	No
1	Year of starting	26 (65.00)	14 (35.00)
2	Main objectives of scheme	40 (100.00)	-
3	Cost sharing ratio by state and central government	19 (47.50)	21 (52.50)
4	Type of beneficiary to be assisted	28 (70.00)	12 (30.00)
5	Components of the scheme	40 (100.00)	-
6	Percentage of reservation for women	37 (92.50)	3 (7.50)
7	Agency responsible for selection of beneficiaries	22 (55.00)	18 (45.00)
8	Minimum wage to employees	40 (100.00)	-
9	Wage for men and women	40 (100.00)	-
Knowledge index =		81.11	

Values in parenthesis indicate percentage

**Table 6. Problems faced by women beneficiaries**  
N=160

Sl. 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
2.	Employment schemes (n=80)	Irregular working days	22	11.00
		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

Note: Multiple answers possible

**Table 7. Suggestions given by the women beneficiaries for improvement of the schemes**  
N=160

Sl. 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
		Proper space / building facility for conducting meeting	39	48.75

### CONCLUSION

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 which are considered as better source to bring change and improvement in their life style. 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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