

## **A study on women related schemes implemented by Gram Panchayat**

**SUMAN M. PUJAR\*<sup>1</sup> AND UMA S. HIREMATH<sup>2</sup>**

<sup>1</sup>PG Scholar and <sup>2</sup>Professor & Head

Department of Extension and Communication Management, College of Rural Home Science  
University of Agricultural Sciences, Dharwad (Karnataka) India

### **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. Hence the study was under taken to know the socio-economic status of women beneficiaries, knowledge level about housing, employment, pension schemes and with the relationship between their knowledge level and independent variables. The data was collected from 360 women beneficiaries selected from four villages of Uppin-Betageri Gram panchayat of Dharwad taluk of Dharwad district. Majority of the women beneficiaries belonged to old age group (43.62%), forward caste (55.55%), illiterate (63.88%), married (61.11%), nuclear family (63.33%), small family size (36.66%), farm labours (63.05%), marginal farmers (56.94%), low income level (82.22%), low level mass media participation (67.77%), medium level extension participation (54.64%) and cosmopolitaness (72.45%). 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. The independent variables namely cosmopolitaness, mass media and extension participation showed significant relationship with the knowledge level of women beneficiaries.

**Key Words :** Women, Schemes, Gram Panchayat

### **INTRODUCTION**

Gram Panchayat has a vital role in rural development. It is 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. Hence the study was conducted on women beneficiaries with the following objectives :

1. To study the socio-economic characteristics.
2. To assess the knowledge level about housing, employment and pension schemes.
3. To know the relationship between their knowledge level and independent variables.

### **METHODOLOGY**

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,

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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 by using following correlation coefficient formula :

$$r = \frac{n\sum xy - (\sum x)(\sum y)}{\sqrt{(n\sum x^2 - (\sum x)^2)(n\sum y^2 - (\sum y)^2)}}$$

where,

r = Simple correlation coefficient

n = Sample size

x = Independent variable

y = Dependent variable

$\sum x$  = Sum of x values

$\sum y$  = Sum of y values

$\sum x^2$  = Sum of squares of X values

$\sum y^2$  = Sum of squares of Y values

## RESULTS AND DISCUSSION

As it could be observed from Table 1, most of the women beneficiaries belonged to old age group (43.62%) followed by the middle age (35.27%) and young age group (21.11%). This may be because of age criteria i.e., more than 58 years fixed for selection of beneficiary in many of the schemes. About 55.55 per cent of the women beneficiaries were from forward caste, followed by scheduled caste (28.90%), and other backward caste (15.55%). This might be due to predominant lingayat caste in the study area which falls under forward caste category. Similar findings were found in the study conducted by Bheemappa (2006).

With regard to education, more per cent (63.88 %) of women beneficiaries were illiterate, followed by primary school (31.11 %), high school (2.79 %) and middle school (2.22%) and none of them were belonged to PUC and above category. The low level of education was possible because of the higher age of women beneficiaries. The reason for this may be sending a girl to school is quite a recent phenomenon especially amongst higher castes and class of population. Other reasons might be low financial position of the beneficiaries and non-realization of importance of education. The findings are

in line with the research results of Byatappanavar (2010).

As far as marital status was considered, 61.11 per cent were married followed by widows (35.56%) and unmarried (3.33%). This may be due to the system of early marriages followed in rural areas. The result is in conformation with the study conducted by Hiremath (2012).

More number of women beneficiaries were living in nuclear family (63.33%) followed by joint family (36.67%). The probable reasons might be that poor economic condition, less or no co-operative living and sharing responsibilities in the family. Other reasons may be an urge to lead an independent life with personal assets, need for proper accommodation and education for their children would have lead to the formation and changing over to nuclear families. The findings of the present study were similar to those of Hiremath (2012).

With respect to the family size, it was found that 55.83 per cent of them having small family size followed by 36.66 per cent medium family and 7.51 per cent under large family size. This might be due to their awareness regarding advantages of small family norms and the increased cost of living and problems/difficulties in maintenance of big family. Further, as the cost of living is increasing day by day, they might have found it beneficial to have small family to lead comfortable life. The results were in line with the finding of Byatappanavar (2010).

Regarding family occupation, most of the beneficiaries were engaged as farm labours (63.05%) followed by farming (36.95%). None of them were belonged to any service or enterprise category. The probable reason might be that majority of beneficiaries had marginal and small land holdings. So, they were mainly depending on wages. Present finding is supported by Arunkumar (2005).

About fifty seven per cent of beneficiaries were marginal farmers (56.94%) followed by small (27.50 %), landless (11.94%), medium (3.62%) and none of the beneficiaries belonged to large holdings. Low land holding is one of the criteria for selection of beneficiaries in different schemes. Other reason is, since beneficiaries selected for the study belonged to below poverty line and they were not able to invest money to purchase lands. The finding is consistent with the finding of Chandavari (2011).

From the observation of annual family income of beneficiaries, it was inferred that more than 80 per cent of beneficiaries had low income of Rs. 17,000/- followed

by semi medium income (17.78%). None of the families belonged to either medium or high income level. Low income is one of the criteria to get benefit from the Panchayat schemes. Hence, the selected women belonged to below poverty line and are involved in farm labour and farming activities where the income is not certain and available throughout the year.

The data indicated that women beneficiaries had low level of participation (67.77%) followed by high (26.68%) and medium level (5.55%) of mass media participation. This might be because of their poor or occasional listening and viewing behavior. Though mass media play vital role in creation of awareness regarding any educational and rural development programme, the

**Table 1 : Socio-economic status of women beneficiaries (N=360)**

Sr. No.	Variables	Category	Respondents	
			N	%
1.	Age	Young age(18-35 yrs)	76	21.11
		Middle age (36-50 yrs)	127	35.27
		Old age(51 and above)	157	43.62
2.	Caste	Forward	200	55.55
		Other backward	56	15.55
		Scheduled Caste (SC/ST)	104	28.90
3.	Education	Illiterate	230	63.88
		Primary school (1-4)	112	31.11
		Middle school(5-7)	08	2.22
		High school(8-10)	10	2.79
4.	Marital status	College(PUC and above)	-	-
		Married	220	61.11
		Unmarried	12	3.33
5.	Type of family	Widow	128	35.56
		Nuclear	228	63.33
		Joint	132	36.67
6.	Size of family	Small(1-4 members)	201	55.83
		Medium (5-7 members)	132	36.66
		Large (>7 members)	27	7.51
7.	Family occupation	Farm labour	227	63.05
		Farming	133	36.95
		Service	-	-
		Enterprise	-	-
8.	Land holding	Landless	43	11.94
		Marginal farmers (1 to 2.5 Acre)	205	56.94
		Small farmers( 2.6 to 5.0 Acre)	99	27.50
		Medium farmers (5.1 to 10.0 Acre)	13	3.62
9.	Annual family income	Large farmers	-	-
		Low income(Rs. ≤17,000)	296	82.22
		Semi-medium income(Rs.17,000-Rs.34,000)	64	17.78
		Medium income (Rs. 34,001-51,000)	-	-
10.	Mass media participation	High income (≥Rs.51,001)	-	-
		Low	244	67.77
		Medium	20	5.55
11.	Extension participation	High	96	26.68
		Low	77	21.35
		Medium	197	54.64
12.	Cosmopolitaness	High	86	24.01
		Low	58	16.11
		Medium	261	72.45
		High	41	11.44

beneficiaries failed to make complete use of the advantages of mass media channels. These findings are in accordance with of Satyanarayana (2002).

A cursory look at Table 2, extension participation of women beneficiaries, it was seen that more than half of the beneficiaries had medium level (54.64%) followed by high (24.01%) and low level participation (21.35%). Majority of the beneficiaries belonged to old age group and suffering from old age health problems. This might have made them to stay at home by not taking active participation in extension activities. Along with this, high level of illiterate beneficiaries (63.88%) might not have taken interest to participate. These may be the possible reasons for lack of active participation in the extension activities. The finding is consistent with the finding of Bheemappa (2006). Regarding cosmopolitaness majority of the beneficiaries were belonged to medium level (72.45%) followed by low (16.11%) and high level (11.44%). The reason might be nearness of the selected villages to the city made them to visit quite often.

Table 2 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 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

**Table 2 : 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	

**Table 3 : Knowledge level of women beneficiaries about employment scheme (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
Mean-9.4		SD- 2.23	

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%)

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 4 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

**Table 4 : Knowledge level of women beneficiaries about pension scheme (n=200)**

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      SD- 1.11			

**Table 5 : Relationship between independent variables and knowledge level of beneficiaries about women related schemes (N=360)**

Sr. No.	Variables	r value
1.	Age	-0.246**
2.	Education	0.030 NS
3.	Family size	-0.108*
4.	Land holding	-0.027 NS
5.	Annual family income	-0.088 NS
6.	Mass media participation	0.419**
7.	Extension participation	0.120*
8.	Cosmopolitaness	0.171**

\* Significant at 1% level  
 \*\* Significant at 5% level  
 NS=Non-significant

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.

The results presented in Table 5 revealed that age, mass media participation and cosmopolitanism were significant at 1% level, where in, age was negatively correlated. Similarly family size and extension participation were significant at 5% level, but family size was negatively related with their knowledge level. The rest of the variables like education, land holding and annual family income were found to be non significant with different programmes of Panchayat Raj.

More number of beneficiaries belonged to illiterate category and hence, might have used TV media to get information about schemes. This may be the probable reason for establishing significant relationship between mass media and knowledge level about selected schemes.

In case of extension participation, more than three fourth of beneficiaries belonged to medium and high participation category. Sometimes it will become inevitable for them to attend extension activities conducted by agencies of the government and non- government, which might have helped to acquire knowledge of Panchayat programmes.

In cosmopolitanism behavior, nearly eighty five per cent of the beneficiaries showed regular visits to nearby town, city, taluk and district for their personal work.

During these visits they might have visited taluk panchayat or zilla panchayat either to attend the meeting or to get information about panchayat schemes. Discussions with officers and exposure might have influenced their knowledge about different schemes and programmes.

The present study indicated that creating awareness, knowledge, exposure to mass media, encouraging the extension participation. proper utilization of available manpower and other rural resources for effective implementation of the programmes and schemes.

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