

Chapter-5

Developmental Schemes : The Ground Realities

As mentioned earlier elsewhere (Chapter-3), there were 14 development schemes being implemented by the district panchayat of Hoshangabad. These schemes had been earmarked for the year 1999-2000 (Table 3.1) as well as for the running financial year 2000 –2001. To study the ground realities of the schemes, 12-village panchayat in 4 blocks in the district of Hoshangabad were studied.

1. Schemes operational at the grass root level

In order to get authentic idea about the number of the schemes operational at the village panchayat level and the number of beneficiaries their of, the facts **on the basis of available records** for **past few years** were tabulated for each Panchayat. **Documents** related to various schemes were collected from the panchayat secretaries with their stamp and signature. The not so uniform and scanty information, from 1996 onwards thus gathered was as below.

Block Kesala

Kesala Panchayat: In Kesala, according to the panchayat records out of the 14 panchayat schemes (Table 3.1) those being implemented at village level were only four in number: Indira Awas Yojana, Jeevan Dhara, Matratva Sahayata Yojana and Balika Samridhi Yojana and had benefited following number of people, as indicated in table (5.1) .

Table 5.1 Number of beneficiaries for operational schemes in Kesala Panchayat in Kesala Block

Name of the Scheme	No. of Beneficiaries		
	Year (97-98)	Year (98-99)	Year (99-00)
IAY	5	6	6
BSY	5	7	11
MSY	16	13	11
JD	4	2	Yojana closed

Source: Records given by the secretary -Kesala Panchayat

Saheli Panchayat: In the village panchayat Saheli, under Kesala block, the record available with the new appointed Secretary was only for the running year and schemes in progress with number of beneficiaries were as given below in table (5.2).

Table 5.2 Number of beneficiaries for operational schemes in Saheli Panchayat in Kesala Block

Name of the Scheme	No. of Beneficiaries Year (99-00)
IAY	12
Jeevan Dhara	6
RPSY	8
BAP	6
MSY	5

Source: Records given by the secretary –Saheli Panchayat

According to the panchayat secretary, apart from this under the Employment Assurance Scheme, a bridge has been constructed at the Saheli Nala, in the last two years. An additional road has been constructed with the use of Parliament Nidhi. Under Jawahar Gram Samridhi

Yojana 2 roads and a small bridge have been constructed. Some roads and bridges have been constructed under Moolbhoot Adho-Sarachana schemes too.

Raipur Panchayat : Raipur is one of the leading panchayat in Hoshangabad district. It was the only panchayat where maximum number of schemes was in progress and also information related to all the schemes was available. The information was well documented even on the outer wall of the panchayat, along with all details about the running schemes

Number of Beneficiaries getting benefits from the panchayat schemes is as given in the table (5.3).

Table 5.3 Number of beneficiaries for operational schemes in Raipur Panchayat in Hoshangabad Block

Name of the Scheme	No. of Beneficiaries			
	Year 97-98	Year 98-99	Year 99-00	Year 00-01
IAY	6	20	10	
Balika Suraksha Yojana	-		8	2
Matratve Sahayata Yojana	5	7	11	
PSY	2	3	4	

Source: Records given by the secretary –Raipur Panchayat

Dholaria Panchayat

In another panchayat of Hoshangabad block called Dholaria, schemes like Indira Awas Yojana, Jeevan Dhara, Bridhawastha Pension etc were named by the people. There was a citizen chart maintaining the names of benefits to the general public from the schemes. However, due to non-availability of Panchayat secretary (for 10 consecutive days), details of the functional schemes were not available. But during the formal and informal interviews it emerged that schemes related to the education, health etc. are also functional in this panchayat.

Block Hoshangabad

Kherala Panchayat : The ground reality of schemes run under the Kherala Panchayat is different from the other panchayat.

Although some schemes like Indira Awas Yojana, Bridhawastha Pension and Rashtriya Parivar Sahayata Yojana were running well, but the details of the beneficiaries under most of the developmental schemes were not available as the secretary, a newly appointed lady, was not available. According to available scattered records, details of some of the schemes are tabulated below (Table 5.4).

Table 5.4 Number of beneficiaries for operational schemes in Kherala Panchayat in Hoshangabad Block

Name of the Scheme	No. of Beneficiaries		
	Year (96-97)	Year (97-98)	Year (99-00)
IAY			2
Mat		2	1
RSPY			1
Jeevan Dhara		1	

Source: Records given by the secretary –Kherala Panchayat

Apart from these, some other developmental schemes named by Panchayat members were Gramin Awas Yojana, Jeevan Dhara, Kache Pakke Kutir etc. but records of these were not systematically maintained in the panchayat office.

Block Seoni Malwa

Bharlaya Panchayat

At the grassroots level (Panchayat level) as per the claims of the functionaries only nine schemes were functional in Bharlaya Panchayat. However, the details only 6 schemes along with the number of beneficiaries were available as follows (Table 5.5):

Table 5.5 Number of beneficiaries for operational schemes in Bharlaya Panchayat in Seoni Malwa Block

Name of Scheme	No. of Beneficiaries Year (99-00)
IAY	7
RBP	19
BSY	2
RPSY	2
RMSY	4
MAS	1

Source: Records given by the CEO of the Seoni Malwa block

Apart from these, there are some other schemes like JRY and schemes for hand pumps etc. Information about all the schemes given above are by the panchayat secretary (Bharlaya). While discussing with the villagers it was clear that no body knew more than four schemes. Even CEO of the Seoni Malwa block under whom this panchayat also falls could tell only about 5 beneficiary oriented schemes.

Block Babai

Sumoun Panchayat : Under the Babai block Sumoun is a nearby Panchayat, only 3 km from the block headquarters. The information level of the people in general about the panchayat schemes was very low. According to the report of the panchayat secretary, some of the schemes that were officially functional were as given below (Table 5.6).

Table 5.6 Number of beneficiaries for operational schemes in Sumoun Panchayat in Babai Block

Name of Scheme	No. of Beneficiaries Year (99-00)
BAP	12
IAY	13
MSY	4
JD	2

Source: Records given by the secretary –Sumoun Panchayat

Jawali Panchayat

It is a tribal panchayat. The functional schemes, (Rashtriya Parivar Sahayata Yojana, Indira Awas Yojana and Jeevan Dhara) and details of the beneficiaries, according to the records

available with secretary panchayat are given in table (5.7) below. This is the panchayat where a colony under Indira Awas Yojana with 35 houses has been built.

Table 5.7 Number of beneficiaries for operational schemes in Jawali Panchayat in Babai Block

Name of Scheme	No. of Beneficiaries		
	Year 97-98	Year (98-99)	Year (99 00)
IAY	14	3	4
RPSY	19		
Jeevan Dhara	3	4	

Source: Records given by the secretary –Jawali Panchayat

The demand for house in this panchayat is so high that one of the **genuine beneficiaries** had bought Indira Awas Yojana house from the sarpanch in **Rs.500** (Box 5.4).

According to the ADD Babai in this village there are 22 operational developmental schemes. Babai being the tribal area, there are some special schemes in this panchayat but detail of these schemes was not available on records.

Panchayat Gondalawada

In Babai block Gondalawada is a poor panchayat. This was visible from the condition of the houses, connecting road and the road inside the village. The schemes according to the records maintained were Bridhawastha Pension, Rashtriya Parivar Sahayata Yojana, Indira Awas Yojana, Nirashrit Pension and Matratave Sahayata Yojana. Details of the schemes at the panchayat level in terms of the number of beneficiaries were as follows (in table5.8).

Table 5.8 Number of beneficiaries for operational schemes in Gondalwala Panchayat in Babai Block

Name of Scheme	No. of Beneficiaries Year 99-00
IAY	11
BAP	25
MSY	6
RPSY	4

Source: Records given by the secretary –Gondanwala Panchayat

2. Percolation of Benefits of Schemes

For understanding the grassroots realities with regard to development schemes **68 persons were interviewed** (5-6 in each village) and **40 case studies** (3-4 in each village), **24 informal interviews** (1-2 in each village) and **10 group discussions** (of 5-6 people each) were conducted (Figure). Hence, in total **a sample of 192** respondents was collected in four blocks: Hoshangabad, Babai, Kesala and Seoni Malwa (Table 5.9) and twelve Panchayat villages (fig.2.1) as representative of Hoshangabad district.

Table 5.9 Respondents from the blocks studied

Name of the Block	No. of Respondents				Total
	Fm-Inters	Case-std	Inf.-inters	Gr.-Disc	
Kesala	19	13	6	14	52
Hoshangabad	25	10	6	13	54
Seoni Malwa	4	10	6	17	37
Babai	20	7	6	16	49
Total	68	40	24	60	192

However, on collecting the information through formal and informal interviews, case studies and observations made, it was noticed that in all the four representative blocks and 12 Panchayat (Table 5.10) **not more than 5-6 schemes** were known to any one of the respondents. Even all the (68) respondents together, in formal interviews could name 8 Schemes out of 14 being implemented by the Hoshangabad Panchayat (table 5.10). The Block/Janapad officials (BDOs / now CEOs) and even best of the Sarpanch themselves (Box 5.1) also could not tell names of more than 5-6 schemes being implemented in their area.

Box 5.1 Information of functionaries about District Panchayat schemes

Mr. Dinesh Tiwari, Up Sarpanch of Kesala Panchayat said that only 3-4 schemes are presently functional at the gram Panchayat level. Among these were Indira Awas Yojana and Jeevan Dhara. Some other schemes like maternity fund, distribution of nutrition under the anganbari were also functional. He had **no idea about other schemes, nor he received any kind of information from the Janapad office.**

Source : case study 3

The overall picture emerged about knowledge of schemes to the respondents was on the basis of their information level (table 5.10 and Fig 5.1).

Table 5.10 Information to respondents about Schemes

Name of the Scheme	Percentage of Respondents (n=68)
No Response	13.2
SJSY	1.5
IAY	64.8
JGSY	3
RBP	20
RMSY	0
RPSY	3
MBY	0
JD	8.8
IRDY	1.5
RGJM	1.5
Others	2.9

Source: Formal interviews

A large number of respondents (13%) **did not know** about **any** of the **schemes**. Even Indira Awas Yojana (**IAY**) comparatively better known scheme was also known only to **65%** of respondents, though equally by men and women (Table 5.10).

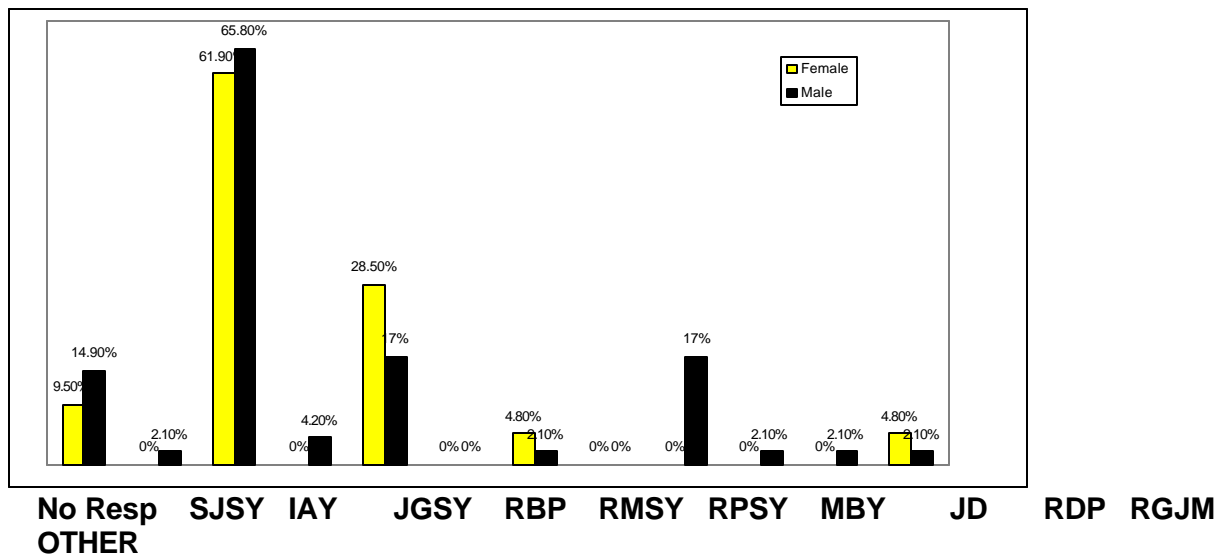


Figure 5.1 Gender Differential amongst respondents in knowledge about Schemes
Source: Formal interviews

However, 42 % of respondents only had actually availed of the facility of scheme (Table 5.11) and were benefited by it.

However, the two reasons found for it's being better known and availed of were : firstly the **inner urge** of people to have a **house** of their **own** gets fulfilled, secondly it was a **non-refundable grant** to the beneficiaries (from the BPL list).

Table 5.11 Response of people to whether availed of IAY facility or not

Reply of Beneficiaries	No. of respondents	Percentage
Not Availed	39	57.4
Availed	29	42.6
Total	68	100.0

Source: Formal interviews

Rashtriya Bridhawastha Pension (RBP) was also **poorly** known scheme (**only by 20 %** of respondents, table 5.10). Surprisingly, men appeared even lesser informed (Fig 5.1). This situation of poor information about RBP was found when trend of **nuclear families** (where children were living separately from parents after marriage) was observed even in **villages studied**. The parents living alone by themselves, therefore, were virtually **more dependent on this scheme** and were **eager** to get benefits of this scheme.

An important observation was the fact that **women** were totally **ignorant** about government schemes related to **land development**. **None** of the women respondents knew about **Jeevan Dhara** (Fig 5.1). Even male respondents were not very well acquainted with the schemes, as **only 8.8%** of them knew about it in the four blocks. Though in Kesala block and Jawali Panchayat of Babai block the scheme is still in demand after its closure since March 1999. However, it appeared as if the scheme JD was known more because of its being **non-refundable grant** rather than **it's actual utility**. **The limited benefit reported to the small farmer was that he could irrigate his 2 - 3 acres of land but for a few years only.**

Even fewer people knew rests of the schemes out of the 14 studied. For example, **Rashtriya Parivar Sahayata Yojana (RPSY)**, where a lump-sum money is given after death of earning

member in family) was known to **3%** of respondents in formal interviews (Table 5.10). The money given as support to the dependent members was being used to give **Mrityubhoje to the community**.

Jawahar Gram Samridhi Yojana (JGSY), the restructured, streamlined and more comprehensive version of erstwhile Jawahar Rojgar Yojana, (JRY) for construction of demand-driven infrastructure and hence, for employment-generation was **known only by Janapad functionaries** and **least understood** by beneficiaries also appeared not being properly utilized (**3% of respondents** only knew about it, Table 5.10)

Matratva Sahayata Yojana (MSY), in which money is given to the **pregnant** women for **better nutritional food in 3 installments** was known by very few people (in formal interviews **none** of the respondents knew about it, table 5.10). In actual practice money is given as a lump sum, that too after beneficiary (woman) undergoes the delivery. The money is utilized in **buying sweets to distribute** in the community. In all the blocks this was the situation. Since **the purpose of scheme** is not appreciated in its **right perspective by any one** of the concerned: beneficiary, her family members and village functionaries, that the money is given to the **pregnant woman for better nutritional food in 3 spreads of time**.

Rajiv Gandhi Jal Mission (RGJM) started by Rajiv Gandhi Foundation was one of the **most popular and successful** schemes **only in Kesala** Block, where it has been implemented. Although **directly 70-80 farmers** were benefited by this scheme but **indirectly 300 – 400** were **positively affected** (case studies 8 and 9).

Box 5. 2: Rajiv Gandhi Jal Mission (RGJM)

Pradeep Rathor, of Kesala Panchayat, a beneficiary of Rajeev Gandhi Mission, along with it knew about the Indira Awas and Jeevan Dhara **Schemes. According to him Rajeev Gandhi Mission is better than any other scheme because it gives benefits collectively to the farmers, whereas, Jeevan Dhara Scheme benefits only one farmer. Till now 8 dams had been constructed in the area. Pradeep said that due to this scheme the area under cultivation had increased** and the farmers have started sowing crops in larger area. **Almost 300 farmers have been benefited by it. This has resulted into the increase in the living standard of the people. Now they have started sending their children to the schools, wearing good quality of cloths and having nutritious food. Savings had also increased.** The problems are being solved amicably in the gram Panchayat meetings.

Source : Case study 9

Integrated Rural Development Programme (IRDP): The scheme has now been merged with some other schemes, as **SJSY** and was known by few respondents (1.5%) who had rather suffered by availing of the scheme in past (Table 5.10).

Swaran Jayanti Swarojgar Yojana (SJSY): Started a year back, it is yet in infancy stage, but needs careful handling as it appears as complicated as **family credit plan scheme under IRDP**, and has too many objectives to fulfil. Only 1.5-% respondents knew it.

Balika Samridhi Yojana (BSY): Started in 1997, known by few, the scheme has no impact except it is found in Janapad records.

Moolboot Adho Sarchna (MAS): scantily known by target group people (by 0% respondents in informal interviews, table 5.10). Except in one village Panchayat in one block, it was known only to Janapad functionaries and was least understood by the beneficiaries hence, was not properly utilized in all other block-villages.

It appeared that overall more women were aware of the fact that the government provides help to the poor in the form of development schemes, as compared to men (Fig 5.1). However, more number of men knew about different kinds of schemes (Table 5.10).

3. Pattern of distribution of the schemes: area wise

IAY: Out of the above referred little known schemes, IAY was more or less uniformly known and implemented one (table 5.11 and Fig 5.1) and was uniformly benefiting too, in all the four blocks (as was obvious from many a case studies and observations made). Its impact was visible in the form of physical presence of the structures as well as in the form of its effectiveness. However, the **beneficiaries who had availed of it**, though apparently contented (in terms of having a house of their own, instead of a temporary and not so convenient structure, hut) **had actually faced large number of shortcomings and difficulties in getting the scheme benefits** (case study 14, 20).

Rashtriya Bridhawastha Pension was also uniformly known in all the four blocks. This was again a scheme **related to basic need of survival** for the old age beneficiaries. Particularity in context to the present trend of **nuclear families**, where children don't support the parents financially the scheme becomes a real monetary support.

Rashtriya Parivar Sahayata Yojana was also similarly **uniformly and equally distributed** in all the four blocks studied. The reason for it seemed to be **related to a socio-cultural binding** on people where family members of the deceased give '**Mrityubhoj**' to the community. Expenditure for this they don't afford otherwise, therefore, **any money, easily available** at that time is spent on it. Though **basic purpose** of the scheme is **financial support** to the family to start some kind of self-employment, this amount was being used for '**Mrityubhoj**' in all the 4 blocks, with one exception (in Raipur, a model Panchayat, where it was used by the woman and her son to start some business, Case study 16).

Jeevan Dhara though was being implemented in all the four blocks; it was **not uniformly** distributed in terms of knowledge about it and utility to target group. It was in demand in places where water level was low, with **no other irrigation** facility. In Kesala for example its more popularity was related to presence of rocky forest area with **no tube-well, canal or any other kind of irrigation** system. In Babai block it was known and needed in Jawali panchayat but not in Saumon panchayat.

Rajiv Gandhi Jal Mission started by Rajiv Gandhi Foundation has been implemented **in a limited area of Kesala Block**. But in that block it was a very **successful** programme, uniformly known by **wide range of people**. The reasons for its success were it's being **community-based** and **land development** programme (the natural resource on which people of the area were dependent) than being individual-targeted programmes (Box 5.2).

4. Factors Affecting Implementation of Development Schemes

Various factors affecting implementation of the schemes from the first step to the last resulting in success, failure or ineffectiveness, have been analyzed below:

The **process** of factors affecting the implementation starts much before the development scheme reaches to the target area of implementation, that is when the scheme is yet being **incepted (at policy making stage)**. Keeping scope of the study in view, this aspect has been **dealt in short** only. In Hoshangabad for example a policy making decision (at much higher level) affecting implementation process and ultimately impact of the scheme at ground level

turned out as one of the most important factors: **the criteria set for the new Below Poverty Line (BPL) census in Madhya Pradesh.** Nearly **all** the participants/beneficiaries', Panchayat functionaries such as Sarpanch, members of Panchayat and village secretaries, contacted were **complaining** that **large number of deserving candidates had become a non-candidate** because of adopting the (new) criteria of **consumption level** of households, for selecting beneficiaries during new BPL census. The consumption-criteria adopted are being taken as the **criteria for elimination** of people **rather than inclusion in the list.**

Box 5.3 New BPL List and opinion of village functionaries

Dinesh Tiwari, Up Sarpanch of Kesala Panchayat said that as such all the schemes are beneficial for poor but are not popular. **He was angry due to the new BPL survey, because names of lot many deserving people have been deleted from the BPL list, while names of many non-deserving people have been included in the list. Hence, Panchayat is not in a position to provide help to the real poor due to the non-availability of their names in the BPL list. Panchayat has lodged a complaint to the concerned officials for the re-survey of BPL beneficiaries.**

Source: Case Study 3

Since instances such as old people in their late sixties or seventies **who were getting Rashtriya Bridhawastha Pension (RBP)** for past 2 – 3 years have been **excluded** from the list were not rare. **How can** a Rashtriya Bridhawastha Pension holder (who is obviously below poverty line and living alone) for 3 – 4 years **cross the BPL** on his own, without getting any other external financial aid (e.g. from his child/grand child). One of the village-Panchayat has even given **written complain** to the concerned authorities in the state to take necessary action to rectify the situation. This factor was also **affecting target group** for other schemes studied too like IAY, GSRY.

At **the state level** factors like **untimely release of money and information** have their slowing down effect on any programme. The programmes started enthusiastically at state level in terms of timely release of money, information, instructions and approvals certainly have a better start. SJSY started a year before was found reaching only up to district level with committees formed mainly due to a slow start at the state level.

Dealing with ground level we are concentrating more on the factors at district and ground-ward levels of administration affecting implementation:

District administrations as **governance center**, now a year old in the State of Madhya Pradesh has become very powerful and much more dynamic a center to affect the ground level realities than before. It is true for the district of Hoshangabad too (Appendix – V).

Departmental Coordination for meetings to set **the targets, deadlines, release of money** for various programmes by concerned banks to the block levels and all other such **initial stages of development** schemes are crucial factors which have **a long term bearing** on programme performance or on the way it is implemented. If all these information and resources reach in time to blocks and Panchayat, the work can be started timely.

Decision regarding **target setting** and **amount of money** to be spent should be taken at the block rather than at the district level. The block office should have more autonomy for better efficiency, particularly in terms of promptness of work and target achievement.

Block: Corruption and delay at block level affects implementation process. Many a respondents said that they had to **take many rounds** of block office for getting the money in

their name to be handed over to them. Some paltry amount out of the total **money** released was either **kept back** by the officials. At times the beneficiaries were **forced to pay** it **ultimately** to get the benefit (case study 5, 22, 24,12).

Box 5.4 Loan under scheme cause for Indebtedness

Om Prakash in Patlai village of Kharela panchayat in Hoshangabad block two years back had taken loan under the only scheme he knows, Prime Minister Rojgar Yojana. **Out of the total sanctioned amount of Rs.1 lakh in 1998, he has been given only Rs.35, 000. It took him around six months' to get this amount and he had to pay around Rs. 5,000 in the block office.** He said, **he would get the second installment (of Rs. 65, 000) only after he repaid Rs.10, 000 to 12,000 to the bank officials.** In his opinion, **the money given under this scheme has put him under the burden instead and he has become indebted. Now he is planning to open a shop to pay back his debts and start a new life.**

Source : Case study 12

At block level **handling of the programme** again is an important step. According to a Sarpanch in near model Panchayat (Raipur) generally **Gram Sarpanch had to wait for 3 ½ years to get the work started. Since, block officials hold the money for schemes till they don't get bribe from Sarpanch, which he (most of the time) tries to avoid, for as long as possible. Usually after around three and half years, Sarpanch has to ultimately submit and listen to them to get the money released from the block to get development work started.** Since by that time it is nearing the Gram Panchayat election and he has to show his performance in the village to keep at least his reputation. Hence, **even if the enthusiasm at ground level is enough and the concerned Sarpanch wants to work for people, block had big role to play in giving the green signal by removing all the hurdles for free flow of information and money to the village Panchayat** (case study 26).

Lack of perfect coordination: For any particular scheme, the candidates are identified in proper gram Panchayat meetings and names of beneficiaries, almost double than the target set (as per instructions from the block), are sent to the block office,. Out of which **names** of around **50 % of beneficiaries are approved** at the **block level for consideration in the running year** and are **forwarded to the district**, to send required money directly to the Panchayat office. However, through holding the final approval of the selected beneficiaries, **even today block has the final decision making power** and is still playing the role of **coordinating-center** between the district and the Panchayat. The rest of the **rejected 50 % of the candidates** in the village start having **doubts** about the **integrity** of Sarpanch, Panchayat members and secretary. This starts a **rift** between the **local people** in the villages, which worsens at times. Hence, **the foremost requirement of a perfect coordination** between Panchayat and block activities has always been **crucial** and in the **present context of Panchayati Raj** too it remains the same.

***Panchayat** has the major role to play in the present context in Madhya Pradesh after the launch of **Panchayati Raj**, for the **past one and half year**. The problems affecting implementation here are namely similar as at block level like **corruption, delays in project handling, lack of sensitivity** in concerned functionaries etc. however, the **micro details** of problems are slightly **different** at both the levels.

Corruption: at Panchayat level was another **major factor** affecting **effectiveness** of the scheme. The **Sarpanch** and **Secretaries** were blamed by respondents for taking or asking for **bribes** in the form of **part of money received** by beneficiary under the schemes like **IAY and Rashtriya Parivar Sahayata** Yojana particularly in **women headed** households. In certain cases Sarpanch **even sold** the house from the scheme (Indira Awas Yojana) for Rs.500 to otherwise a **genuine beneficiary** (Case Study 37, 14, 20, 17).

Box 5.5 Selling of Indira Awas Yojana-Houses by village Sarpanch to genuine beneficiaries

Vijay Singh from Jawali village in Babai block a 35 year old, labourer and **BPL-beneficiary**, having no idea about any other schemes under the panchayat, **kept waiting for his turn as a selected candidate for Indira Awas Yojna for past many years**. After a long wait, when he lost all hopes he **bought a house** under **Indira Awas Yojna** from the **village Sarpanch** for **Rs. 500**, since the original occupant of the house had left it and shifted else where. The **Sarpanch sold** the house to him to earn some money. According to him earlier too the sarpanch had sold some IAY houses to other people. He told us that the houses **were allotted** to the **non-beneficiary** candidates too in this village.

Source : Case study 37

Lesser Target Setting : This was also observed as one of the major reasons to leave scope for corruption ,in schemes like **IAY, BPY** which **are quite in demand** but **not available** to **hundreds of needy poor** in the villages due to **too small target** set compared to the demand. Since **beneficiaries** end up **competing with each other** to get favour of the Sarpanch or secretary, who then get **better chance to exploit** them.

Box 5.6 Lesser set Targets and more bargaining power for bribe

Babulal a worker in Rajeev Gandhi Jal Mission in Kesala Panchayat claims to have good knowledge about schemes at the ground level and their functioning. In his opinion even in the Panchayati Raj System there are a lot of complications. **Benefits to a person or to a Panchayat** depend upon how much **active** the **sarpanch** is. If sarpanch is **active** he could take extra allotment for his area. Here by the word **active** he meant that **the person who can bribe the officials at the block and district level**. In his opinion since the **target is very small and the demand is very high**, the **scope for corruption** becomes **very wide**. There is **need to increase the number of target** especially in **Indira Awas Yojna**.

Source : Case study 39

Delay or untimely facility: In **Matratva Sahayata Yojana** money is **neither** asked for, **nor** given **at the right time** and the **right intervals**. It is given once for all **as a lump sum** amount to buy **sweets** after the delivery of the woman beneficiary, **in place of 3** installments at an interval of a month's time when the woman needs to utilize it **for getting nutritional food during pregnancy**. The basic purpose of scheme is not served, that is to give nutritional food to the pregnant women. **Lack of the right perspective** hence the delay or untimely facility has been the factor for ineffectiveness here.

Forgery: The more common problem of yesteryears of getting **loan only on paper** had been reported recently too (**a year and half back**) where without getting anything in fact the beneficiaries had got buffaloes under **IRDP** and house under **Indira Awas Yojana** (case study 15,36) **only in the records**. The beneficiaries had to struggle a lot to actually get the benefit of the scheme later. Favour to **relatives or self** is a very popularly reported **factor for ignoring the genuine candidates** (case study 4 and 14). Asking for money as **bribe** (case study 14), **Secretary and Sarpanch** acting as **contractors** in the scheme and supplying bricks and sand for IAY (case study 19) was reported by many respondents.

Now with stronger and better functional **Panchayati Raj Institutions** things should certainly be more transparent. However, **the impact of change** in the system in this regard is **still not visible** in terms of more awareness, information and alertness of the target group. Sarpanch or his relatives in village are still taking benefit out of the situation (case study 4,14).

Effectiveness of Sarpanch: Educated, alert and active sarpanch, **with right perspective** of the development schemes, makes a very powerful functionary. In Raipur Panchayat it was observed that the efforts of one person (the ex-sarpanch) not only made that panchayat **a kind of model** for the whole district of Hoshangabad but also increased the enthusiasm of local people, other panchayat members and even people at the so called higher tiers of administration (in block and the district). Whereas **located at a similar distance** (of 6 – 7 km) from district headquarters, there was **another panchayat** of Kherala, where people had **many complaints** about **corrupt practices and lack of commitment** on the part of present and past sarpanch. In Kherela panchayat **schemes were not implemented properly**, number of labourers was large and situation of roads, schools and panchayat buildings was bad (Case studies 24, 26, 14 & 25).

Beneficiaries: **Attitude** of beneficiaries themselves also makes an **important factor** affecting implementation as mentioned below:

Lack of Right Perspective : Under **IRDP** majority of beneficiaries didn't want to invest money for buying buffaloes or cows and became part of the forgery by taking money and not starting any work out of the money for which it was given as a **loan** i.e. **to multiply** it in some **occupation** (like milk diary etc.) and **return over a long period** of time in **smaller installments**. All this was a **complicated** thing to be understood by illiterate beneficiaries who did not have the right perspective of the scheme. The scheme thus **failed miserably all over the district**, as was the case at national level. Lack of perspective was observed as the reason behind it. Similar is the situation with other schemes studied which are not very complicated to be understood by the beneficiaries still **the exact objective** of the **scheme is not known** to the target group. This was the situation with **Rashtriya Parivar Sahayata Yojana (RPSY)**, **Matratave Sahayata Yojana (MSY)**, **Moolbhoot Adho-Sanrachana (MAS)** and **Balika Samridhi Yojana (BSY)**.

Bribe offering by beneficiary: To **avoid more number of rounds** the beneficiaries themselves offered bribe in the form of money **equal to their one day wage**. This was particularly common in **RPSY**.

Limited number of beneficiaries selected per unit of population and hence, competitiveness in selection faced by beneficiaries particularly for **IAY**, pushes them towards this attitude of offering bribe themselves, to get the work done (case study 39, 37, 14, 24). **Some respondents even told to the interviewers during the present study**, **“You take money and get our work done”**.

Hiding the fact: 13.5 % people in formal interviews said that they were living alone by themselves. It was realized later that some of the respondents were not telling the truth for the fear of loosing the benefits of **Rashtriya Bridhawastha Pension**. This was later admitted indirectly by one of the Sarpanch in general without pointing towards any particular case (case study 29).

Considering the **development schemes as source of easy and quick money**, is another fact, which makes beneficiaries **clever but not wise** enough to be able to assess actual long-term benefits of proper utilization of money or facilities through schemes. As is visible from (table 5.9) the schemes more in demand were those where money was given to the beneficiaries as non-refundable amount. Schemes like **IAY**, **Rashtriya Bridhawastha Pension**, **Jeevan Dhara**

and Rashtriya Parivar Sahayata Yojana were **more popular** and a striking feature of these schemes was **these were grants**. More importantly **these schemes were more popular amongst illiterates**.

Poor Propaganda: Beneficiaries usually have a **vague idea** about development schemes either through other beneficiaries or through the village **sarpanch or secretaries**, who **themselves do not have the right perspective** about the schemes. Apart from having wrong perspective themselves, Sarpanch or secretaries do not acquaint to more number of people with the schemes, so as to have **better bargaining power over the situation** due to their ignorance and hence to ask for **more bribe**. At times **laziness and irresponsible** behaviour of sarpanch or secretaries is due to availability of large number of beneficiaries for every scheme, which makes it easy to fulfill the target demand of the process (the criteria of success for scheme implementation). The provision for **Munadi** is there to inform people from time to time about the activities of Panchayat **but nobody avails** of it normally, was a complain in many villages.

Whether more genuinely needy beneficiaries are first taken care of or not is immaterial to any/every one involved in the implementation process.

Lesser number of villagers visiting village panchayat: Number of people visiting village panchayat is very less due to various reasons such as 1) people **above poverty line** and from **general caste** category are **not interested** in any **activity** of the Panchayat. Whereas 2) village labourers, even if BPL, are too occupied due to **workload** to attend the panchayat meetings. Sometimes they are **not allowed** to participate in panchayat meetings (case study 25, 20, 28).

4. Difficulties faced by Beneficiaries in getting benefits of the Development Schemes:

On asking about difficulties faced by them more number (22%) of people pointed to the **non-responsive behavior of government officials** as the major difficulty faced in availing of the scheme. However, more (80 %) of them were men. Hence, men felt it more than women that government officials were non-cooperative (Table 5.12).

Table 5.12 Kinds of difficulties faced in access to development schemes and their Gender differential.

Different difficulties in getting scheme	Sex		
	Male % (n=47)	Female % (n=21)	(N=68)
No Response	29.8	38.1	32.4
No Response of Govt. Official	25.5	14.3	22.1
No Response of Gram Sarpanch	19.1	19.0	19.1
Facility Not on time	0.0	9.5	2.9
Corruption	8.5	4.8	7.4
Other	17.0	14.3	16.2
	100.0	100.0	100.0

Source: Formal interviews

Some (19 percent) of respondents **blamed Gram Sarpanch** for being **non-responsive** to their need to get the scheme benefits. Weather absence of corrupt practices and on time delivery of relevant help were also essential for them **was difficult to respond spontaneously by the majority** which was later admitted hesitantly by some other respondents (case study 29).

However, majority of respondents (32%) whether men or women (Table 5.12) were either **not really clear** about the difficulties faced or **were scared** of telling the **truth** as found else where too (case study 29). Poor clarity about the difficulties they faced could be because of the fact that **they knew nothing** about the **delivery system (Box 5.6)**.

Box 5.6 Poor clarity about delivery system

Munni Lal, from Taku Panchayat under the Kesala block, is 70 years old SC living with his wife. The only scheme he knows is old age pension, which he was getting till about four or five months back. Along with him, his wife was also one of the beneficiaries of the scheme. He is **totally unaware of the reason of withdrawal** of the benefit. On asking he replied **“we are the people with lesser brains and have no idea, where to go, whom to ask.”** About the amount of the scheme he replied that although he **was to get Rs.150 per month but the bank officials were giving him twenty rupees less, that is Rs.130 per months.** Once when he asked the official about the reason for being given only Rs.130 instead of Rs.150, he was told, **“the rest of the amount would be given to you after your death”.** Even the sarpanch, did not give any satisfactory answer.

Source : Case Study 11

5. Suggestions by beneficiaries for Effectiveness of Schemes:

The **individualistic opinions, openness and eagerness** of respondents to give suggestions was indicative of their **keenness to participate** in scheme **implementation** programmes which **presently is not being utilized** at all.

Table 5.13 Suggestive measures by beneficiaries to make development schemes more effective and successful

Suggestive Measures	Percent (n=68)
No Response	38.2
Full information of Scheme	13.2
Cooperation from Panchayat	5.9
Combating Corruption	11.8
Benefits on Time	5.9
Cooperation of NGO	2.9
Reducing loopholes in policy	4.4
Other	17.7
Total	100.0

Source: Formal interviews

The workable suggestions by more (54 %) respondents in order of preference (Table 5.13) were:

Full information about the scheme to beneficiaries (by 13 %), combating **corruption** at every level (by 12 %), **timely delivery** of information and **cooperation** by Panchayat (by 5.9 % each), reduction of **loopholes from policy** (4%), taking **cooperation** from **NGOs** in implementing the schemes (2%). Hence, respondents had wide range of suggestions and were quite enthusiastic to talk about it. However, here too good number of respondents (38%) did not respond, **which again indicates loss of trust in the system or lack of clarity about it.**