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RURAL DEVELOPMENT AND POVERTY ALLEVIATION PROGRAMMES: A CASE STUDY OF NIGADI GRAM PANCHAYAT, DHARWAD DISTRICT

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Introduction

Rural development implies a positive change of rural areas in both qualitative and quantitative perspectives. Singh (2003) views it in broader sense as development of rural people means raising the standard of their living. According to Mishra and Sunderam (1979) rural development is not merely development of rural areas but also the development of quality of life of the rural masses into self-reliant and self-sustaining modern little communities. As such, main objective of rural development programmes is to develop better physical, social and economic conditions for weaker sections of society which mainly consist of rural poor. According to Robert Chambers (1983) rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development.

Government of India has been implementing development programmes

through gram panchayats. Though, these panchayats are existing from the time immemorial, there is lot of change in their functions and powers and financial sources. Panchayat are engaged in improving the condition of rural poor by providing financial support through various schemes. However, they could achieve the goal due to several constraints. Thus, there is a need to reorient the programmes in such a way that needy people may not remain deprived from these schemes.

The Study Area

Nigadi Gram Panchayat is one of the 100 Gram panchayats of Zilla Panchayat Dharwad. Earlier it was a central place of Mandal Panchayat. The location of Nigadi panchayat is 15° 45' to 15° 47' North latitude and 74° 50' to 74° 55' East longitude. It is situated 12 km away from Dharwad, which is both district and sub-district headquarter of Nigadi village. As per 2011 statistics, Nigadi village is also a gram panchayat. The total geographical area of village is 582.83 Hectares.

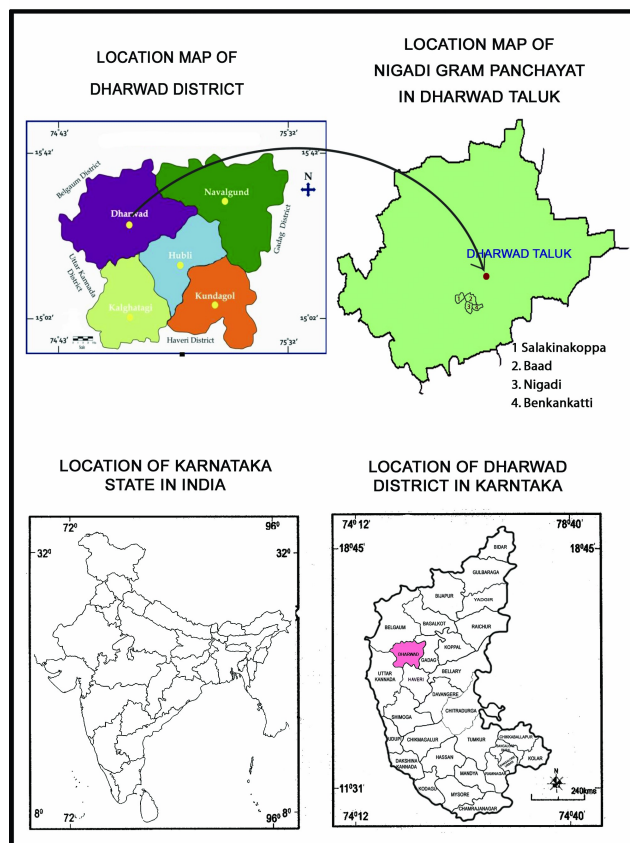


Fig. 1. Study area map

And Nigadi has a total population 2295. After the 73rd amendment of Indian constitution three tier panchayat systems came into existence and now it is the centre of Nigadi Gram Panchayat including Nigadi, Benakanakatti, Baad, Salakinakoppa villages. All villages in Nigadi gram panchayat are backward despite of implementation of many rural development schemes in the area.

Objectives

The present study is mainly based on the following objectives.

1. To know present condition of villages of Nigadi gram panchayat.
2. To analyse the impact of the schemes on the living standard of villagers.
3. To suggest some measures to improve the approach of implementing development programmes.

Data base and methodology

The study mainly based on both primary and secondary sources of data. Primary data has been collected through

house hold surveys with the help of questionnaire based interviews. The secondary data was collected from village Panchayat of Nigadi. Simple techniques like percentages are used to analyse the collected data.

Impact of rural development schemes

To analyse the role of rural development schemes in alleviation of poverty in rural areas, we have collected primary data by questionnaire based survey in all four villages of Nigadi gram panchayat namely Baad, Benakatti, Nigadi and Salakinakoppa. Total 212 people from these villages have been selected randomly. 56.6% of the respondents are males while 43.4% of them are females.

Age of the respondents

As it was planned, respondents were selected from different age groups to get actual picture of impact of rural development schemes on the life of rural people. Thus, 7.54% of the respondents are younger than 25 years and 26.88% of them belong to the age group of 25 to 35 years while 25.94% of the respondents are in the age group of 35 to 45 years. While the age group of 45 to 55 years accounts for about 16.5%. 23.11% of the respondents are older than 55 years. Although, respondents are from all age groups preference was given to the people who are in working age groups.

Table 1. Age of the respondents

Sl. No.	Name of Village	Below-25 (%)	25-35 (%)	35-45 (%)	45-55 (%)	Above 55 (%)	Total (%)
1	Baada	5 (9.09)	17 (30.90)	13 (23.63)	5 (9.09)	15 (27.27)	55 (100)
2	Benakatti	3 (6.3)	11 (23.4)	12 (25.5)	12 (25.5)	9 (19.4)	47 (100)
3	Nigadi	2 (3.44)	20 (34.4)	16 (27.58)	8 (13.79)	12 (20.68)	58 (100)
4	Salakin-koppa	6 (11.53)	9 (17.30)	14 (26.92)	10 (19.23)	13 (25)	52 (100)
	Total	16 (7.54)	57 (26.88)	55 (25.94)	35 (16.50)	49 (23.11)	212 (100)

Caste of the respondents

Out of total 212 respondents, 41.50% are belonging to GM category and 27.35% are belonging to other backward classes, while 25.46% of the respondents are from SC/ST category and only 6.13% of them are belonging to minority's group. The present study shows that majority of the people are belonging to GM category particularly to Lingayat caste which constitutes a major religion of the Nigadi Gram panchayat.

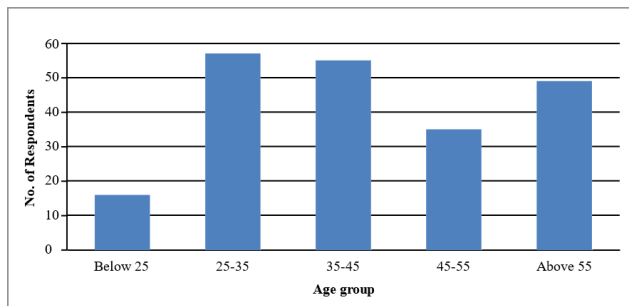


Fig. 2. Age of the respondents

Table 2. Caste of the respondents

Sl. No.	Name of Village	GM (%)	OBC (%)	SC (%)	ST (%)	Minorities (%)	Total (%)
1	Baada	7 (12.72)	22 (40)	1 (1.81)	20 (36.36)	5 (9.09)	55 (100)
2	Benakatti	16 (30.04)	13 (27.65)	14 (29.78)	1 (2.12)	3 (6.38)	47 (100)
3	Nigadi	34 (58.62)	19 (32.75)	2 (3.44)	-	3 (5.17)	58 (100)
4	Salakin-koppa	31 (59.61)	4 (7.69)	8 (15.38)	7 (13.46)	2 (3.84)	52 (100)
	Total	88 (41.50)	58 (27.35)	25 (11.79)	29 (13.67)	13 (6.13)	212 (100)

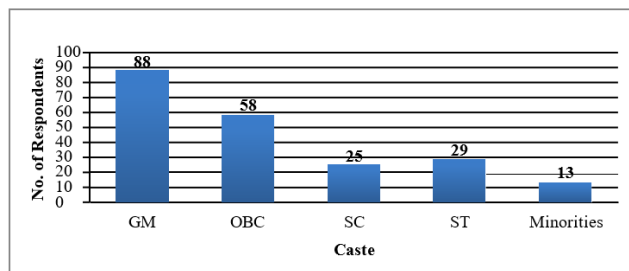


Fig. 3. Caste of the respondents

Ownership of land and extent of farm area

To understand the present economic status of the villagers, an effort is made to know whether they own a piece of land or not, 72.1% of the respondents have their own farm while 28% do not have farm land. Either they are working in other's farms on daily wage or doing some other jobs.

As far as areal extension of their farmland is concerned, about 1/3 of the population have land more than 4 acres. While, 30% of the respondents have the land size which varies from 2-4 acres. Remaining 39% of them have the land holdings size of which is lesser than 2 acres. Thus, it is clear that majority of the villagers are poor farmers as they have very small land holdings to sustain their livelihood.

Table 3. Ownership of land

Sl. No.	Name of village	Yes	%	No	%	Total	Total%
1	Baada	33	60	22	40	55	100
2	Benakatti	34	72.3	13	27.65	47	100
3	Nigadi	47	81.03	11	18.96	57	100
4	Salakinak-oppa	38	73.07	14	26.92	52	100
	Total	152	71.69	60	28.30	212	100

Occupation of the respondents

It is common knowledge that primary activities viz. agriculture and allied activities are dominant in rural areas. Villages of Nigadi panchayat are also exhibiting the same feature. Almost, half of the villagers are engaged in cultivation and 29% of the respondents are working for daily wages while only 7.5% of them are employed in government jobs. 16% of the respondents are doing job in private sector.

Table 4. Occupation of the respondents

Sl. No.	Name of Village	Agri-culture (%)	Govt. employee (%)	Private Employee (%)	Coolie (%)	Total (%)
1	Baada	17 (30.90)	5 (9.09)	9 (16.36)	24 (43.63)	55 (100)
2	Benakatti	25 (53.19)	4 (8.51)	3 (6.38)	15 (31.91)	47 (100)
3	Nigadi	30 (51.72)	3 (5.17)	12 (20.68)	13 (22.41)	58 (100)
4	Salakinakoppa	29 (55.76)	4 (7.69)	9 (17.30)	10 (19.23)	52 (100)
	Total	101 (47.64)	16 (7.54)	33 (15.56)	62 (29.24)	212 (100)

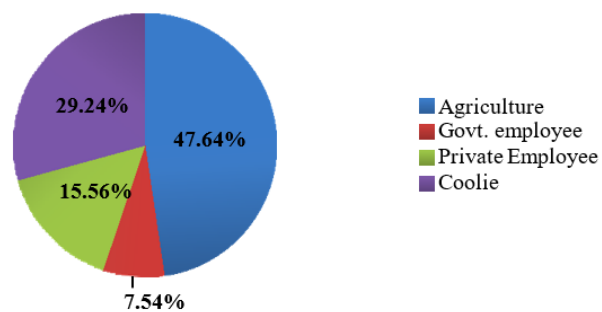


Fig. 4. Occupation of the respondents

Educational qualification of the respondents

Level of literacy is one of the important indicators of the socio-economic status of the rural people. Despite of all government's effort to achieve cent percent literacy in the country, about 27% of the villagers are illiterates and 29% of them have had the education only upto seventh standard. 24.5% of the respondents had studied up to high school. Percentage of villagers who had gone through pre university course is 9.90%. While 7.5% of the respondents are degree holders. Apart from these 2% of them have post graduate degrees. Percentage of illiterates is more in Nigadi i.e 31% while it is 17% in Salakinakoppa, Further number of PG holders is more in Baad village.

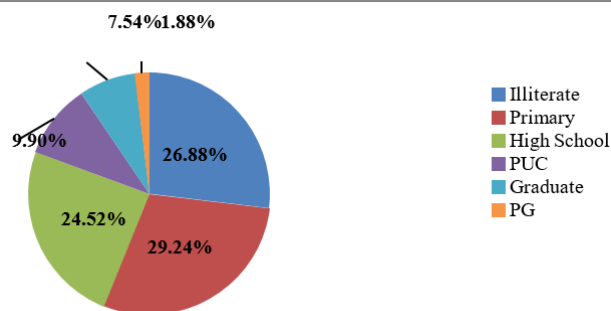


Fig. 5. Educational qualification of the respondents

Present employment status of the respondents

Most of the villagers are farmers and work in their farms regularly. Thus, 69% of the respondents said that they are regular workers. Only 12% of them are part time workers and 18.86% of the respondents are working occasionally. Thus, these people remain unemployed during major part of the year. (Table 8 and Fig. 9 a,b). Share of regular workers is maximum i.e 76% in Nigadi village while Benakatti accounts for major share of part time workers. While the percentage of part time workers is lowest in this village i.e 3.4%. Table 06: Present employment status of the respondents

Types of the family

Type of the family helps us to analyse the living standard of rural people. It is common belief that income of joint families is usually higher as they have larger land holding while nuclear families have fragmented land holdings thus their income is lower. 47% of the families in the panchayat villages have joint families and 53% of them have nuclear families. Percentage of joint families is maximum in Salakinakoppa village i.e. 63.46% while Nigadi has lowest number of joint families' i.e. 22.41% of the total families.

Table 6. Present employment status of the respondents

Sl. No.	Name of Village	Regular (%)	Part-time (%)	Occasional (%)	Total (%)
1	Baada	41 (74.54)	4 (7.27)	10 (18.18)	55 (100)
2	Benakatti	25 (53.19)	14 (29.78)	8 (17.02)	47 (100)
3	Nigadi	44 (75.86)	2 (3.44)	12 (20.6)	58 (100)
4	Salakinakoppa	37 (71.15)	5 (9.61)	10 (19.23)	52 (100)
	Total	147 (69.33)	25 (11.79)	40 (18.86)	212 (100)

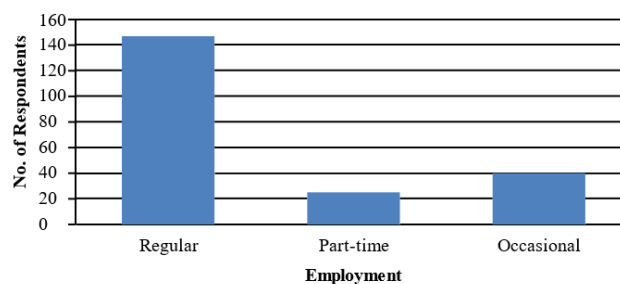


Fig. 6. Present employment status of the respondents

Number of nuclear families is higher in Nigadi which accounts for about 75.58% and Salakinakoppa village consists of lower number of nuclear families with 36.53% of the nuclear families.

Table 7. Types of the family

Sl. No.	Name of Village	Joint Family (%)	Nuclear Family (%)	Total (%)
1	Baada	28 (50.9)	27 (49.09)	55 (100)
2	Benakatti	26 (53.31)	21 (44.06)	47 (100)
3	Nigadi	13 (22.41)	45 (75.58)	58 (100)
4	Salakinakoppa	33 (63.46)	19 (36.53)	52 (100)
	Total	100 (47.16)	112 (52.84)	212

Number of members in family

About 41.03% of the respondents have nuclear families as their family size consists less than 5 members. Another 41.03% of them have bigger families as their family size varies from 5 to 10 members, 13.20% of the respondent have joint families which consists of 10 to 15 members while 4.71% of the have

Table 5. Educational qualification of the respondents

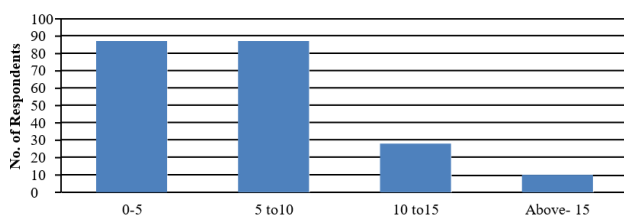
Sl. No.	Name of Village	Illiterate (%)	Primary (%)	High School (%)	PUC (%)	UG (%)	PG (%)	Total (%)
1	Baada	17 (30.90)	20 (36.36)	10 (18.18)	3 (5.45)	2 (3.63)	3 (5.45)	55 (100)
2	Benakatti	13 (27.65)	9 (19.14)	17 (36.17)	5 (10.63)	3 (6.38)	-	47 (100)
3	Nigadi	18 (31.03)	18 (31.03)	8 (13.79)	8 (13.79)	5 (8.62)	1 (1.72)	58 (100)
4	Salakinakoppa	9 (17.30)	15 (28.84)	17 (32.69)	5 (9.61)	6 (11.53)	-	52 (100)
	Total	57 (26.88)	62 (29.24)	52 (24.52)	21 (9.90)	16 (7.54)	4 (1.88)	212 (100)

very big families in these families more than 15 members are sharing the common shelter.

Number of bigger families (above 15 members) is more in Nigadi village while Baad and Salakinkoppa have very few joint families. As far as nuclear families are concerned Nigadi accounts for highest number of small families (53.44%) while Benkatti accounts for lowest number of nuclear families.

Table 8. No. of members in family

Sl. No.	Name of Village	0-5 (%)	5 to 10 (%)	10 to 15 (%)	Above-15 (%)	Total (%)
1	Baada	23 (41.81)	23 (41.81)	8 (14.54)	1 (1.81)	55 (100)
2	Benakatti	12 (25.53)	22 (46.80)	11 (23.40)	2 (4.25)	47 (100)
3	Nigadi	31 (53.44)	18 (31.03)	3 (5.17)	6 (10.34)	58 (100)
4	Salakina-koppa	21 (40.38)	24 (46.15)	6 (11.53)	1 (1.92)	52 (100)
	Total	87 (41.03)	87 (41.03)	28 (13.20)	10 (4.71)	212 (100)

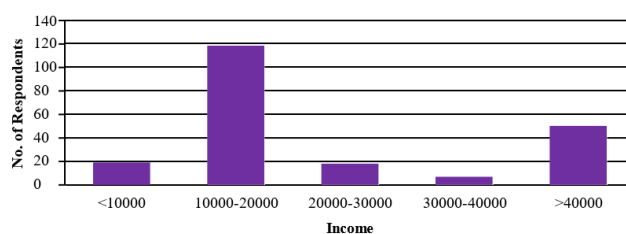
**Fig. 7.** No. of members in family

Annual income of the family

Although, people of the villages were not ready to give the correct figures of their annual income, it was possible to collect approximate figures only when they had been convinced that the amount will be kept confidential.

More than 50% of the respondents (55.66%) have annual income which ranges from RS 10,000 to 20,000. 23.58% of the respondent's annual income is above RS 40000. While 3.3% of the respondent's have incomes vary from Rs 30,000 to 40,000.

Number of respondents in the high income group i.e. above Rs 40,000 is very high in Salakinakoppa which accounts for about 32.69% and Baad village accounts for lowest number of respondents in this income group.

**Fig. 8.** Annual income of the family

Ownership of house

Shelter is the basic necessity of man. Having an own house is not a big thing in the villages. But most of the houses are substandard and built with locally available materials. Walls of many houses are not plastered. Our effort was to check how successfully the housing schemes have been implemented in these villages. 91.50% of the respondents have their own houses while only 8.50% of them staying in rented houses.

Table 10. Ownership of house

Sl. No.	Name of Village	Yes (%)	NO (%)	Total (%)
1	Baada	52 (94.54)	3 (5.45)	55 (100)
2	Benakatti	41 (87.23)	6 (12.76)	47 (100)
3	Nigadi	54 (93.10)	4 (61.90)	58 (100)
4	Salakina-koppa	47 (90.38)	5 (9.62)	52 (100)
	Total	194 (91.50)	18 (8.50)	212 (100)c

Availability of irrigation facility

Irrigation assures better harvesting as it increases the crop yield. 2/3 of the farmers in the study area do not have



Table 9. Annual income of the family (in rupees)

Sl. No.	Name of Village	<10000 (%)	10000-20000 (%)	20000-30000 (%)	30000-40000 (%)	>40000 (%)	Total (%)
1	Baada	8(14.54)	35(63.63)	3(5.45)	2(3.63)	8(12.72)	55(100)
2	Benakatti	7(14.89)	19(40.42)	6(12.7)	2(4.25)	13(27.65)	47(100)
3	Nigadi	4(6.89)	32(55.17)	6(10.34)	3(5.17)	13(22.41)	58(100)
4	Salakina-koppa	–	32(61.53)	3(5.76)	–	17(32.69)	52(100)
	Total	19(8.96)	118(55.66)	18(8.49)	7(3.30)	50(23.58)	212(100)

irrigation facility to their farms (68.86%). Only 31.13% of the respondents have irrigated lands. They are providing irrigation from tube wells. Number of farmers who have tube well is higher in Salakinakoppa village i.e. 38.46% which is above the gram panchayat average while the percentage of farmers who have bore wells is lesser with 27.27% in Baad village.

Number of farmers who do not have irrigation facility is higher in Baad village with 72.72% of the total while their number is lower in Salakinakoppa i.e. 61.53%. Thus, table 13 makes it clear that despite of all Government scheme of rural development, farmers of these villages are still dependent on rainfall for cultivation.

Table 11. Availability of irrigation facility

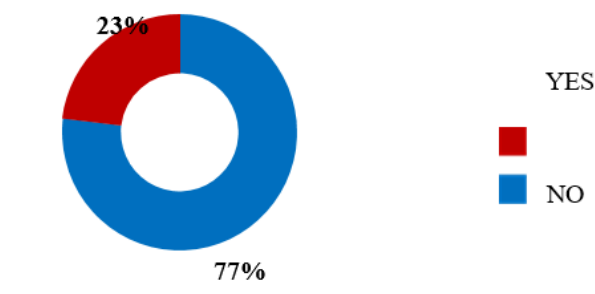
Sl. No.	Name of Village	YES (%)	NO (%)	Total (%)
1	Baada	15 (27.27)	40 (72.72)	55 (100)
2	Benakatti	15 (34.09)	32 (68.08)	47 (100)
3	Nigadi	16 (27.58)	42 (72.41)	58 (100)
4	Salakinakoppa	20 (38.46)	32 (61.53)	52 (100)
	Total	66 (31.13)	146 (68.86)	212 (100)

Awareness about the gram panchayat plans

“Panchayats have now a major role as instruments of rural reconstruction and development. They have been given wider powers and financial resources not only because they are institutions of political participation but institutions of social and economic development”. There is a common belief among the people particularly in urban areas that the gram panchayat officials are not able to create awareness among the villagers. Rural people are still deprived of many Government facilities. When we asked about this 76.88% of the respondents said that they are well aware of panchayat plans. However, 23.11% of them are ignorant of these plans. Table 12: Awareness about the gram panchayat plans

Table 12. Awareness about the gram panchayat plans

Sl. No.	Name of Village	YES %	NO %	Total	Total %
1	Baada	51 92.72	4 7.27	55	100
2	Benakatti	29 61.70	18 38.29	47	100
3	Nigadi	46 79.31	12 20.68	58	100
4	Salakina-koppa	37 71.15	15 28.84	52	100
	Total	163 76.88	49 23.11	212	100

**Fig. 9.** Awareness about the gram panchayat plans

Source of knowledge about the gram panchayat plans

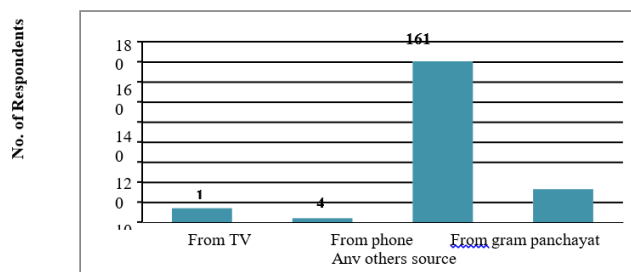
An effort is made to find out the source from which people are getting information about the development plans of Gram panchayat. 76% of the respondents agreed that they are getting information from Gram panchayat office only. 15.56% of them come to know the development plans from their friends and relatives etc. only 6.6% of them watch TV regularly for these schemes and about 2% of respondents get it through phones. People who get information from the panchayat offices is highest in Baad village i.e. 83.63% while the lower percent of respondents (63.46%) from Salakinkoppa village are getting information from panchayat office.

Opinion about the gram panchayat office

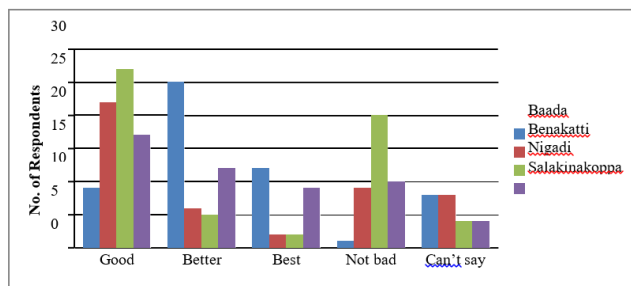
Every Panchayat has its contribution not only to the development of the particular area under its jurisdiction but also to

Table 13. Source of knowledge about the panchayat plans

Sl. No.	Name of Village	From TV (%)	From phone (%)	From gram panchayat (%)	Any others source (%)	Total (%)
1	Baada	-	-	46(83.63)	9(16.36)	55(100)
2	Benakatti	-	1(2.12)	36(76.59)	10(21.27)	47(100)
3	Nigadi	5(8.62)	1(1.72)	42(72.41)	10(17.24)	58(100)
4	Salakinakoppa	9(13.46)	2(3.84)	37(63.46)	4(5.79)	52(100)
	Total	14(6.60)	4(1.88)	161(75.94)	33(15.56)	212(100)

**Fig. 10.** Source of knowledge about the panchayat plans

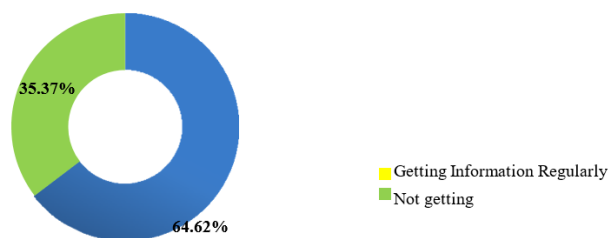
the whole nation. Thus, panchayat officials have to maintain good relationship with the villagers. Otherwise, it becomes very difficult to implement any scheme in the rural areas. As such, most of the villagers have good opinion about the Gram panchayat office as 84.43% of the respondents appreciated the office as people friendly while 15.56% of them told that office and office workers are not people friendly and they do not cooperate and help the common people when they contact the office to know about the development schemes one fourth of respondents of Benakatti are not happy with the office workers while 92.72% of the people from Baada are satisfied. They do not have any complaint against panchayat officials.

**Fig. 11.** Opinion about gram panchayats administration

Regularity of information from gram panchayat office

An effort is made to know about the regularity, in getting information from the panchayat office. Two third of the

people (64.62%) said that they are getting information and details of Govt. schemes which have been implemented for their benefit regularly. They accepted that they visit the office frequently to enquire about this.

**Fig. 12.** Regularity of information from gram panchayat office

Opinion about the gram panchayat administration

There are some functions which can be best performed by local authorities only. Such functions need local attention and adaptation to circumstances. They cannot be standardized on a state or national level. Therefore, an effort was made to know the opinion of respondents about the panchayat administration. One fourth of the respondents were not ready to give the answer when they were asked give their opinion about gram panchayat's administration. So 11.30% of them did to express their view. While 18.86% of the villagers have neither good nor bad opinion about

it Percentage of respondents who are highly satisfied with panchayat office's administration is 11.9%. As such more than 58% of them have good opinion about the gram panchayat's administration and its officials.

Improvement in annual income

The most important thing to know about villagers is that whether there is improvement in their annual income after getting benefited by of certain scheme of rural development. 66.50% of the respondents denied any improvement in their income although they are beneficiaries of one or the other programs. However 33.49% of the respondents observed the

Table 14. Opinion about gram panchayats administration

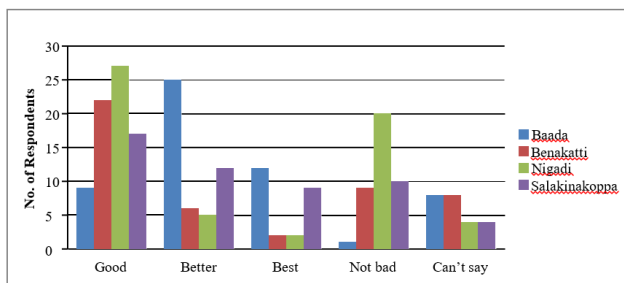
Sl. No.	Name of Village	Good (%)	Better (%)	Best (%)	Not bad (%)	Can't say (%)	Total (%)
1	Baada	9 (16.36)	25 (45.45)	12 (21.21)	1 (1.81)	8 (14.54)	55 (100)
2	Benakatti	22 (46.80)	6 (17.76)	2 (4.25)	9 (19.14)	8 (17.04)	47 (100)
3	Nigadi	27 (46.55)	5 (8.62)	2 (3.44)	20 (34.48)	4 (6.89)	58 (100)
4	Salakinakoppa	17 (36.69)	12 (23.07)	9 (17.30)	10 (19.23)	4 (7.69)	52 (100)
	Total	75 (35.37)	48 (22.64)	25 (11.79)	40 (18.86)	24 (11.32)	212 (100)

Table 15. Regularity of information from gram panchayat office

Sl. No.	Name of Village	Getting Information Regularly	%	Not getting	%	Total	Total %
1	Baada	47	85.45	8	14.54	55	100
2	Benakatti	26	55.31	21	44.68	47	100
3	Nigadi	34	58.62	24	41.37	58	100
4	Salakinakoppa	30	57.69	22	42.30	52	100
	Total	137	64.62	75	35.37	212	100

Table 16. Opinion about gram panchayats administration

Sl. No.	Name of Village	Good (%)	Better (%)	Best (%)	Not bad (%)	Can't say (%)	Total (%)
1	Baada	9 (16.36)	25 (45.45)	12 (21.21)	1 (1.81)	8 (14.54)	55 (100)
2	Benakatti	22 (46.80)	6 (17.76)	2 (4.25)	9 (19.14)	8 (17.04)	47 (100)
3	Nigadi	27 (46.55)	5 (8.62)	2 (3.44)	20 (34.48)	4 (6.89)	58 (100)
4	Salakinakoppa	17 (36.69)	12 (23.07)	9 (17.30)	10 (19.23)	4 (7.69)	52 (100)
	Total	75 (35.37)	48 (22.64)	25 (11.79)	40 (18.86)	24 (11.32)	212 (100)

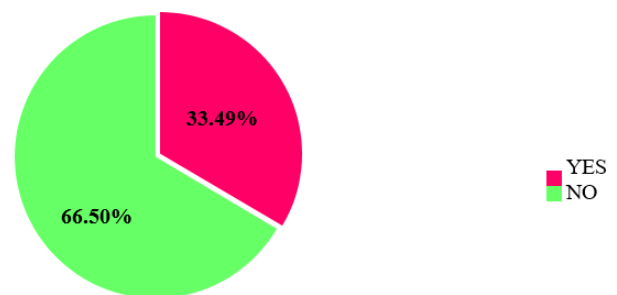
**Fig. 13.** Opinion about gram panchayats administration**Table 17.** Improvement in annual income after being beneficiary of certain program

Sl. No.	Name of Village	YES	%	NO	%	Total	Total %
1	Baada	15	27.27	40	72.72	55	100
2	Benakatti	21	44.6	26	55.13	47	100
3	Nigadi	15	25.86	43	74.13	58	100
4	Salakina-koppa	20	38.46	32	61.53	52	100
	Total	71	33.49	141	66.50	212	100

improvement or increase in their income. Maximum 44.6% of the respondents from Benakatti village are sure about increase Nigadi ready to tell the fact or not in the state of accepting the change. Therefore, they told that there is no such increase in their income.

Improvement in standard of living

Only 38.67% of the respondents agreed that their standard of living has been improved by the poverty alleviation programmes. As such, hardly one percent of them happier to say that their standard of living has improved to greater extent. However, 40.09% of the respondents did not hesitate to say that there is no change in their standard of living an

**Fig. 14.** Improvement in annual income of beneficiaries

20.28% of them could not say anything as they were not interested in this.

About 70.90% of the respondents from Baad village denied any improvement while minimum i.e 7.67% of them from Salakinakoppa has their notion. Percentage of respondents who accept the positive change is highest i.e. 38.29% in Benakatti while it is lower in (15.51%) Nigadi village.

Fig 15.

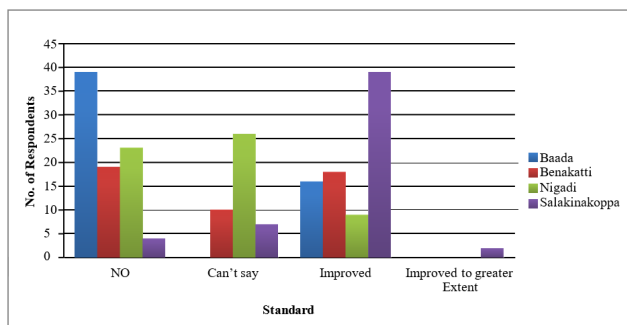


Fig. 15. Improvement in living standard

Beneficiaries of different schemes 2014-18

An effort is made to find out the number of beneficiaries of different schemes in the last five years. Table 19 makes it clear that rural development programmes could reach 74% of the villagers. Further there is large variation in the number of beneficiaries in different villages of Nigadi gram panchayat which indicates the variation in the level of development in these villages. In Nigadi only 57% of the respondents said that they are benefitted by one or the other programmes while 96% of the Salakinakoppa villagers made use of the schemes.

27.38% of the respondents are benefitted by Swachha Bharat Abhiyana and got individual toilets which help them to avoid open defecation. Number of beneficiaries under this scheme is very less in Baad village while it is high in Salakinakoppa. 22.29% of the villagers have been covered under Anil Yojana. However, none of the Nigadi villagers got these schemes during the last five years, while maximum number of Baad villagers is benefitted by this scheme.

About 18% of the villagers got financial benefit under Basava Avas Yojana for constructing their own house, Beneficiaries number is higher in Nigadi village and lower in Benakatti, Further 13% of the villagers got similar benefit under another plan i.e. Indira Avas Yojana. Benakatti villagers are more benefitted by this scheme compared to other villages. 8% of the people are benefitted under the schemes known as kuri doddi/ danad doddi, financial support to construct doddi. Benakatti ranks first in this respect also while, Salakinkoppa is in the last position with minimum number of beneficiaries.

6.36% of the villagers have constructed their own houses under Ambedkar Avas Yojana scheme. However, none of Baad and Nigadi villagers benefitted by this scheme during last five years. About 2.42% of the villagers covered by other schemes such as RGPSA, Soura Belaku Yojana and Raitara Kana etc. All the beneficiaries of these schemes are from Salakinkoppa village only. No other villages have reported the beneficiaries.

1.27% of the people have been provided the financial support for constructing the house under PMAY. Except Salakinkoppa none of the villages are benefitted by this scheme during last five years. Percentage of people who got benefit under MGNREGA is also same i.e. 1.27%. Benakatti is the only village which has reported the beneficiaries under this scheme.

Programmes implemented in Nigadi Panchayat

Most of the central government programmes of rural development have been implemented by Karnataka state government through the Nigadi gram panchayat. A brief note of the programmes is given below.

Ambedkar Avas Yojana (AAY): This is the central government plan which was started in 2000-01 for providing houses Sc/St people whose annual income is less than Rs.11800 in rural areas.

Basava Avas Yojana (BAY): This plan was started in 1992 for providing settlement facilities to rural poor people. In this plan 50% beneficiaries belong to Sc/St and 50% of belong to OBC category.

Indira Avas Yojana (IAY): This is centrally sponsored scheme and it was started in 1989-90. This scheme aims at providing a reasonable and hygienic house to the BPL households of rural areas in the State.

Pradhanamantri Avas Yojana (PMAY): This was launched on 25th June 2015 which intends to provide housing for all in urban areas by year 2022.

Swachha Bharat Abhiyan (Individual Toilets) (SBA): It was started in 2012. Department under this centrally sponsored Rural Sanitation programme motivates through financial assistance all rural households through IEC/awareness campaigns to construct individual household latrines and stop open defecation.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): This was started in 2006 according to which 100 days of guaranteed unskilled manual work is provided to all those rural households who get themselves registered and obtain job cards.

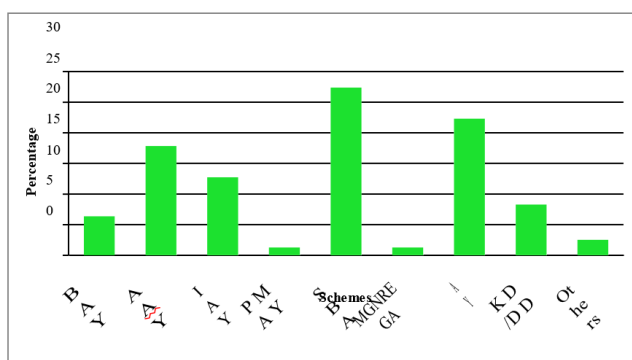
Anila Yojana (AY): Anila Yojana is centrally sponsored scheme which was implemented in 1982-83. Aim of this programme is to encourage rural people to generate biogas by providing subsidy to install the biogas plant.

Table 18. Improvement in living standard of beneficiary

Sl. No.	Name of Village	No (%)	Can't say (%)	Improved (%)	Improved to greater extent (%)	Total (%)
1	Baada	39 (70.90)	00	16 (29.09)	00	55 (100)
2	Benakatti	19 (40.42)	10 (21.27)	18 (38.29)	00	47 (100)
3	Nigadi	23 (36.65)	26 (44.82)	9 (15.51)	00	58 (100)
4	Salakinakoppa	4 (7.69)	7 (13.46)	39 (75.00)	2 (3.84)	52 (100)
	Total	85 (40.09)	43 (20.28)	82 (38.67)	2 (0.94)	212 (100)

Table 19. Nigadi gram panchayat: beneficiaries of different schemes 2014-18

Sl. No.	Name of the Plans	Baad (%)	Benakatti (%)	Nigadi (%)	Salakinakoppa (%)	Total (%)
01	Ambedkar Avas Yojana (AAY)	-	05 (50)	-	05 (50)	10 (6.36)
02	Basava Avas Yojana (BAY)	07 (25)	05 (17.85)	09 (32.14)	07 (25)	28 (17.83)
03	Indira Avas Yojana (IAY)	04 (20)	07 (35)	04 (20)	05 (25)	20 (12.73)
04	Pradhanamantri Avas Yojana(PMAY)	-	-	-	02 (100)	02 (1.27)
05	Swachha Bharat Abhiyan (Individual Toilets) (SBA)	03 (6.97)	08 (18.63)	17 (39.53)	15 (34.88)	43 (27.38)
06	MGNREGA	-	02 (100)	-	-	02 (1.27)
07	Anila Yojana (AY)	15 (42.85)	09 (25.71)	-	11 (34.88)	35 (22.29)
08	Kuri Doddi /Danada Doddi (KD/DD)	03 (23.07)	06 (46.15)	02 (15.38)	02 (15.38)	13 (8.28)
09	Others	-	-	-	04 (100)	04 (2.52)
	Total	32	42	33	50	157
	Total Respondents	55	47	58	52	212
	Percentage	58.18	89.36	56.89	96.15	74.05

**Fig. 16.** Nigadi gram panchayat: beneficiaries of different schemes 2014-18

Conclusion and suggestions

Although, the villages of Nigadi gram panchayat viz. Baad, Benakatti, Nigadi and Salakinakoppa are covered by all major government schemes which have been implemented recently with the objective of ameliorating poverty of this area, most

of the villages are still backward. Major portion of the population of these villages are still remaining jobless during 4-6 months in a year.

Most of the families are dependents on agriculture for their livelihood even today 28% of the villagers do not have their own piece of land either they are working in others farms or doing some other jobs as industrial workers, government jobs etc.

With all government's efforts to improve the level of literacy, 27% of the villagers are still illiterates and only 29% of them went up to only seventh standard of schooling.

All the farmers work in their farms regularly. However, 18.86% of the villagers remain unemployed during major part of the year.

Despite of all government schemes to alleviate the poverty in rural areas, income of 56% of the villagers are less than Rs. 20,000 per annum.

About 67% of the villagers denied any improvement or increase in their income and 40% of them ruled out any improvement in their living standard after getting benefitted by rural development programmes.

Analysis of the collected data makes it clear that poverty Alleviation programmes which are implemented with the objective of rural development could not achieve the goal as most of the villagers are not ready to accept any increase in their annual income and improvement in their standard of living. Thus, there is need to find out loopholes in the present system so that the schemes could reach across the villages. An effort is made here to suggest some measures to improve the system.

Government through gram panchayat office should organize awareness programmes about poverty alleviation schemes regularly and convince the villagers to make use of them.

Although, there are numerous schemes for the betterment of rural people such as RGPSA, Biogas development, Raitara kana, most of the villagers either not having information do not have any interest. Such plans are to be highlighted through the awareness programmes.

NGOs and other charity organizations can support government schemes by providing additional financial help.

As government is giving surety of wages for at least 100 days in a year, many of the young farmers have lost interest in working in the farms. They are wasting their valuable time by sitting idly. Such people are to be motivated to do some other jobs to increase their income to meet out their necessities.

Along with the poverty alleviation programmes, literacy improving schemes are to be focused.

Members of gram panchayat have better idea about the problems of their villages and solution to those problems. Thus, there should be proper coordination between the members and gram panchayat officials.

Gram panchayat officials must be trained to be people friendly otherwise people do not come forward for getting any information.

Office workers should be available on all working days so that people may visit the office when they are free.

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