Evaluating Public Service Delivery in Rural India: An Importance-Performance Based Assessment of Pivotal Government Schemes in Baghmundi Block, Puruliya, West Bengal

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CHAPTER 1

INTRODUCTION

1.1. Background of The Study

India, as a nation, resides in its villages. Despite rapid urbanization, the rural landscape remains the bedrock of the country's socio-economic fabric, culture, and polity. According to the most recent census data, a substantial majority of India's population continues to inhabit rural areas, making the agenda of rural development not just a policy choice, but a national imperative for achieving inclusive and sustainable growth. The prosperity and well-being of this vast population are intrinsically linked to the overall progress of the nation, influencing everything from food security and labor markets to political stability and social equity.

The significance of rural development in India is multifaceted. Economically, it's central to alleviating poverty, generating employment, and stimulating domestic demand. Agriculture and allied activities, the primary livelihood for millions, depend on rural infrastructure, credit access, and market linkages. Socially, rural development is the primary vehicle for improving critical human development indicators, including health, education, sanitation, and nutrition, thereby reducing the stark disparities that exist between urban and rural populations. In addition, empowering rural communities, particularly women and marginalized groups, through targeted development initiatives is fundamental to strengthening the democratic fabric of the society.

Recognizing this profound significance, successive governments, both at the central and state levels, have designed and implemented a plethora of ambitious development schemes. Programs such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana - Gramin (PMAY-G), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), and the National Social Assistance Programme (NSAP) form the cornerstone of India's strategy to deliver social justice and economic opportunity directly to its rural populace. These schemes represent a massive investment of public funds aimed at creating durable assets, providing social safety nets, and enhancing human capabilities.

However, the success of these national programs is not determined at the policy-making tables in New Delhi or state capitals, but in their final implementation at the grassroots level. The effectiveness of these schemes hinges on the administrative capacity and operational efficiency of local governance bodies, particularly at the block and gram panchayat levels. It's at this crucial interface that policies are translated into tangible outcomes, and it's here that challenges such as implementation bottlenecks, inefficient resource allocation, and a lack of data-driven monitoring can impede progress. Therefore, a granular assessment of scheme implementation at the sub-district level is not merely an academic exercise; it's an essential tool for evidence-based governance, ensuring that the vast resources committed to rural development yield their intended benefits for the people who need them most. This dissertation seeks to contribute to this critical endeavor by focusing on the specific context of Baghmundi block in Purulia district.

1.2: Study Area:

To ground this national imperative in a specific local context, this study focuses on Baghmundi block, an administrative unit within the Purulia district of West Bengal. Purulia district, situated in the westernmost part of the state, is characterized by its unique topography, part of the Chota Na gram panchayatur Plateau, and its distinct socio-economic landscape. The district has historically faced significant developmental challenges, including arid climatic conditions, limited irrigation facilities, and lower-than-average industrialization, which collectively contribute to its classification as one of the more economically stressed regions in the state.

Within this broader context, Baghmundi block serves as a particularly poignant case for the study of rural development. The block is distinguished by several key features:

Significant Tribal Population: Baghmundi has a substantial concentration of Scheduled Tribe (ST) communities, primarily belonging to the Santhal, Munda, and Bhumij groups. This demographic characteristic is crucial, as tribal populations have historically experienced higher levels of poverty and social marginalization. Their well-being is therefore a direct measure of the inclusiveness of development interventions.

Economic Dependency: The local economy is overwhelmingly agrarian and forest-based, with a high dependency on rain-fed, single-crop agriculture. This makes the populace particularly vulnerable to economic shocks and climatic uncertainties. Consequently, there is a profound reliance on government-sponsored employment generation and social security schemes to supplement household incomes and provide a safety net during lean seasons.

Developmental Challenges: The block contends with challenges common to many parts of the region, including issues of water scarcity, rugged terrain that complicates infrastructure development, and pockets of deep-rooted poverty. These factors make the effective and efficient implementation of government schemes not just beneficial, but essential for the basic survival and livelihood of a large portion of its residents.

Given this socio-economic context, Baghmundi block represents a microcosm of the very challenges that national rural development policies aim to address. The heavy reliance of its population on schemes like MGNREGA for employment, PMAY-G for housing, and NSAP for social security makes it an ideal setting to evaluate the ground-level effectiveness of these programs. Analyzing the performance of government schemes in Baghmundi is, therefore, a direct inquiry into the efficacy of the state's welfare delivery mechanism in one of its most critical and deserving areas.

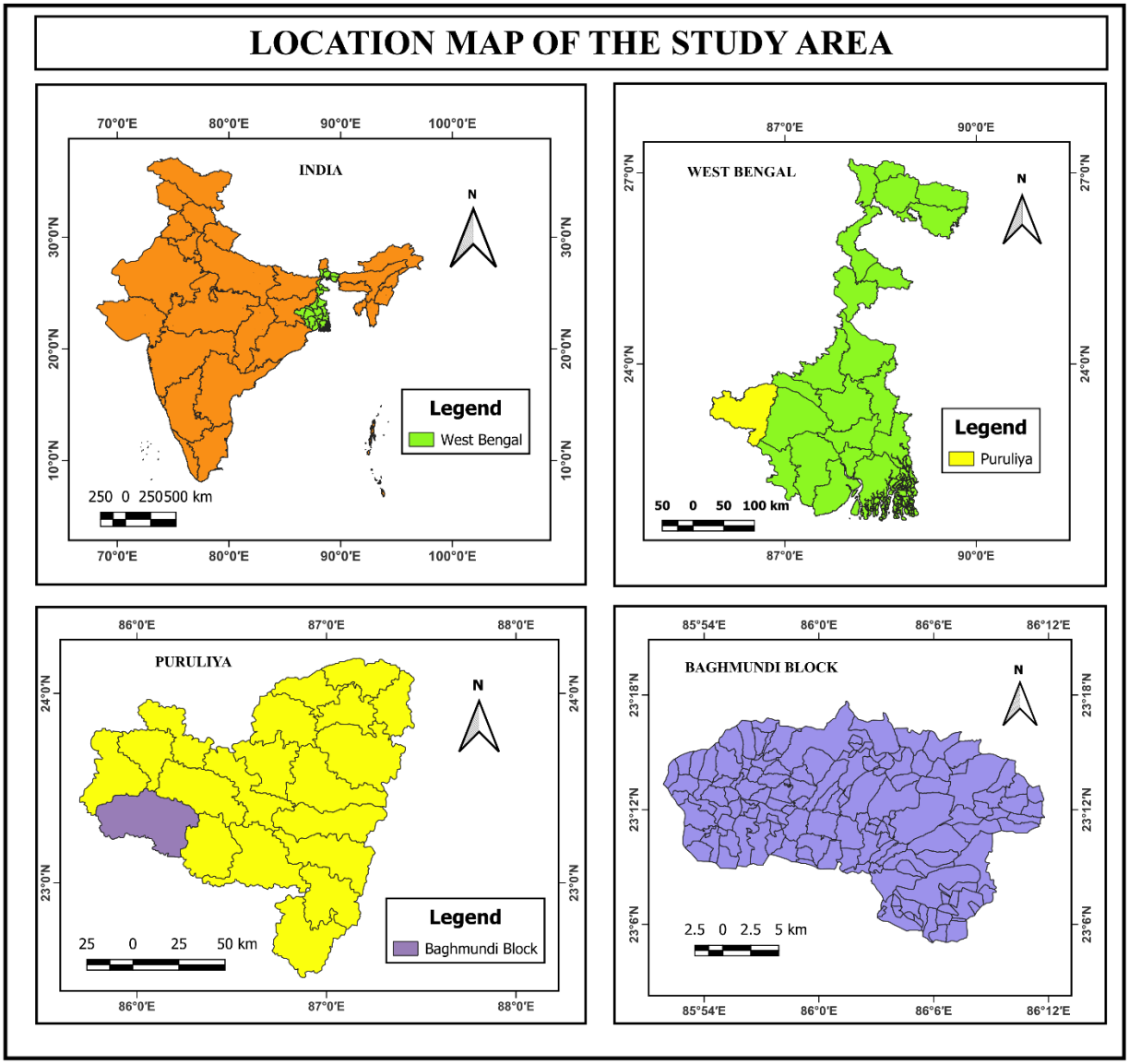

Figure 1: Location Map of The Study Area

1.3. Objectives:

1. To evaluate the implementation effectiveness of key government schemes in Baghmundi block through a multi-level analysis of administrative data, assessing their operational performance against their structural importance.

2. To formulate a data-driven priority framework for administrative intervention by applying a comparative Improvement Index to identify critical challenges in gram panchayat-level schemes and conducting targeted performance audits of block-level initiatives.

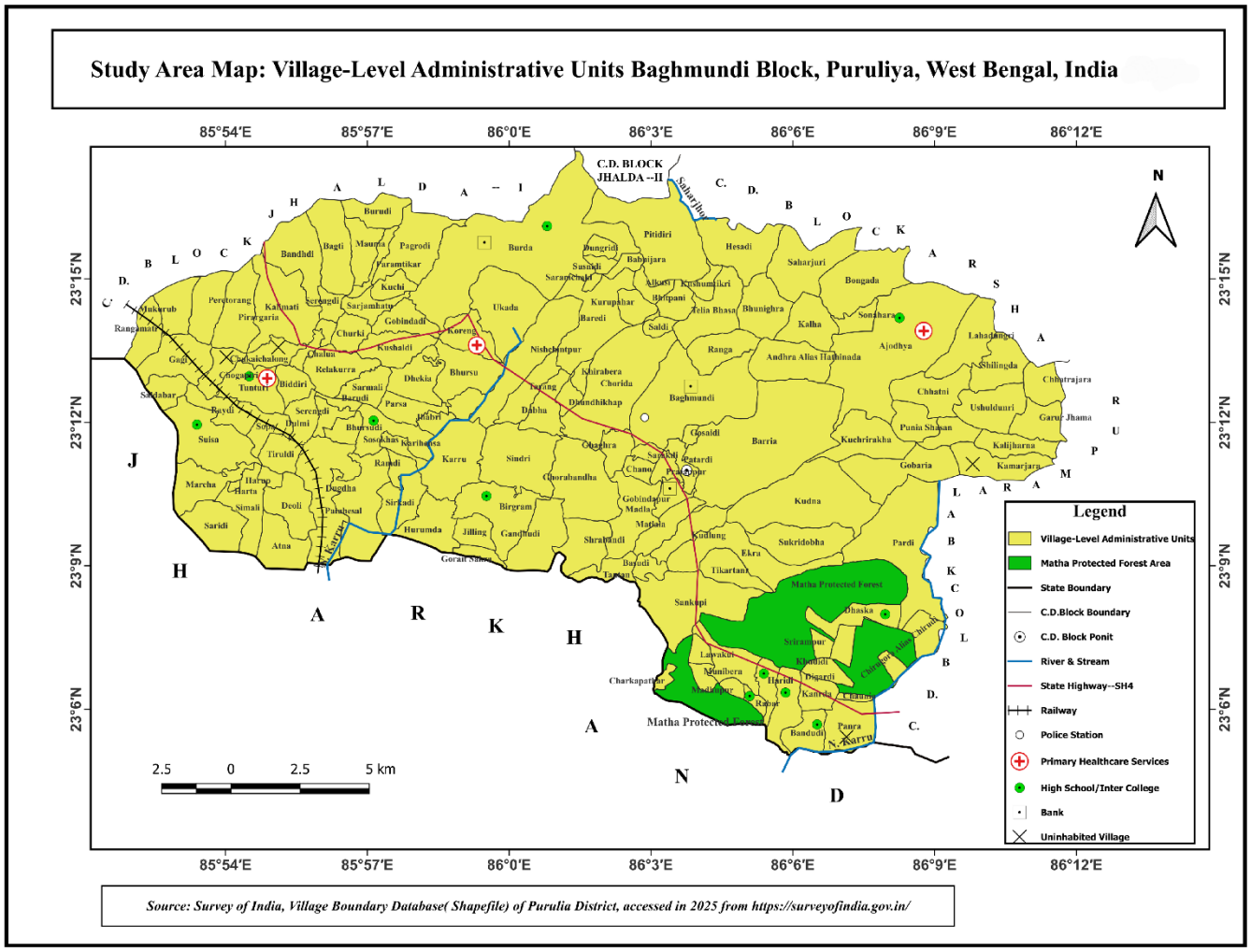

Figure 2: Administrative Map of Study Area

1.4. Formulation of The Central:

1. How effective is the implementation of key government schemes across the gram panchayats of Baghmundi block when assessed by their performance relative to their importance?

2. Which specific schemes in which specific gram panchayats represent the most critical areas for administrative intervention?

3. What can a block-level analysis of major infrastructure and service schemes reveal about overall administrative capacity?

1.5. Statement of the Problem:

During my preliminary research into the developmental landscape of Purulia, and specifically Baghmundi block, it became evident that the region is a focal point for a multitude of government schemes. From ensuring a family has a roof over their head with PMAY-G, to guaranteeing a farmer a basic income through PM-KISAN, these programs are not just entries on a government ledger; they are the very lifelines for a significant portion of the population. The success or failure of these schemes directly translates into the well-being, dignity, and future prospects of the people they are designed to serve.

However, I observed a significant disconnect between the large-scale implementation of these programs and the methods available to assess their real-world effectiveness at the most crucial level: the gram panchayat. While block-level or district-level reports provide a broad overview, they often mask critical variations on the ground. A scheme might be celebrated as a success in a consolidated report, while simultaneously failing to reach its intended beneficiaries in a specific, remote village within that same block. This raises a fundamental question: How can a Block Development Officer or a Panchayat Pradhan know where to focus their limited time, energy, and resources for the greatest impact?

This leads to the core problem that my dissertation seeks to address: there is a lack of a granular, data-driven diagnostic tool to systematically assess which schemes are performing well and, more importantly, to identify the precise location of implementation bottlenecks at the gram panchayat level. Without such a tool, administrative efforts can become reactive rather than proactive, often addressing the loudest complaints rather than the most critical needs. A high-performing Panchayat might receive the same level of administrative oversight as a struggling one, simply because there is no clear, objective method to differentiate between them.

Therefore, the need for a systematic framework to prioritize administrative attention is not just an academic exercise; it’s an administrative necessity. My research is born from this need. I believe that by applying a rigorous analytical model like Importance-Performance Analysis to the administrative data that already exists, we can create a clear, visual roadmap. This roadmap would allow administrators to move beyond generalized assessments and instead ask targeted questions: "Why is the bank linkage for SHGs struggling in this Panchayat but not in the one next to it?" or "What can we learn from the high success rate of housing completions in that Panchayat?"

Ultimately, my work aims to provide a practical answer to the problem of resource allocation in a complex developmental environment. It seeks to build a bridge from raw administrative data to a prioritized action plan, ensuring that administrative efforts are directed where they can truly make a difference in people's lives.

1.6. Rationale and Significance of the Study:

The motivation for undertaking this research stems from a conviction that academic work can and should serve a practical purpose, especially in the field of public administration and development. While observing the complex web of government schemes operating in Baghmundi, I was struck not by a lack of effort, but by the immense challenge of directing that effort effectively. This study is my attempt to provide a meaningful contribution to solving that challenge.

- **Significance for Public Administration and Governance:**

The primary significance of my research lies in its practical utility. At its core, this dissertation is designed to be more than just an analytical report; it aims to be a functional diagnostic tool for the Block Development Officer (BDO), gram panchayat Pradhans, and other local administrators. Currently, program evaluations are often conducted as broad audits that result in generalized findings. My work moves beyond this. By employing the Importance-Performance Analysis (IPA) framework and the subsequent Improvement Index, I have developed what I consider to be a strategic roadmap for action.

This study provides administrators with the ability to see, at a glance, which schemes are functioning well and which are faltering in specific geographical areas. It helps shift the administrative focus from "Is this scheme working?" to "Where is this scheme not working, and how urgently do we need to fix it?" For a BDO managing numerous competing priorities with limited resources, this data-driven framework can be invaluable for making informed decisions, allocating manpower effectively, and justifying interventions based on clear evidence rather than anecdotal reports.

- **Contribution to Academic Literature:**

Beyond its practical application, my research also makes several contributions to the academic field. Firstly, it adds to the growing body of literature on the application of Importance-Performance Analysis in the public sector. While IPA is well-established in marketing, its use in evaluating complex, multi-scheme government programs at a sub-district level is still an evolving area. My work demonstrates a robust methodology for adapting this tool using secondary administrative data, which can be replicated by other researchers in different contexts.

Secondly, this study contributes to the field of program evaluation and development studies, particularly within the context of rural India. By providing a multi-level analysis—comparing panchayats within a scheme, and evaluating block-level initiatives on their own terms—my dissertation offers a nuanced model that avoids a "one-size-fits-all" approach to evaluation. It underscores the importance of granular, localized analysis in understanding the complex realities of public service delivery.

Ultimately, the rationale for this study is grounded in bridging the gap between data and decision-making. I believe my findings not only offer a detailed portrait of the state of

governance in Baghmundi block but also provide a clear, evidence-based pathway for improving it, making this research both academically relevant and socially meaningful.

1.7. Scope and Delimitations of the Study:

To ensure my research remained focused and achievable, I established clear boundaries for its scope. These delimitations define the geographical, thematic, and temporal context of my analysis, ensuring that the findings are understood within the specific framework in which they were generated.

- **Geographical Scope:**

The geographical focus of my study is exclusively on Baghmundi block, located within the Purulia district of West Bengal. My analysis delves into two distinct administrative levels within this block. The primary, comparative analysis was conducted at the gram panchayat (GRAM PANCHAYAT) level, encompassing the eight constituent gram panchayats of the block: Ajodhya, Baghmundi, Beergram, Burdakalamati, Matha, Serengdih, Sindri, and Tunturisuisa. This granular focus allowed me to assess variations in scheme implementation at the local level. Additionally, for certain large-scale initiatives, my analysis was centered on the block as a whole, treating Baghmundi as a single administrative unit.

- **Thematic Scope:**

My research is not an exhaustive audit of all government programs but rather a focused evaluation of a selection of key developmental and social welfare schemes. The thematic scope of this dissertation includes the following programs:

1. gram panchayat-Level Schemes:

a) Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

b) Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

c) Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

d) National Social Assistance Programme (NSAP)

e) Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

2. Block-Level and Special Initiatives:

a) Pradhan Mantri Gram Sadak Yojana (PMGSY)

b) Duare Ration Scheme

c) Marble Lake Water Project

I selected these schemes based on their direct relevance to rural livelihoods, infrastructure, social security, and their significant presence in the administrative records of the block.

- **Temporal Scope:**

The data used for this study primarily pertains to the period between the financial years 2021-22 and 2024-25. For most of the gram panchayat-level schemes, I have utilized the most recent and complete annual data available within this timeframe to provide a contemporary snapshot of their performance. For the longitudinal analysis of the PMGSY scheme, however, I expanded the temporal scope to include historical data from 2001 to 2018 to effectively capture its long-term implementation trajectory. It's important to note that my analysis and conclusions are situated within this specific timeframe and reflect the state of affairs during this period.

1.8. LITERATURE REVIEW:

SL. NO	NAME OF PAPER	NAME OF AUTHOR	PUBLICATION YEAR AND DETAILS	REMARKS
1	Importance-Performance Analysis	Martilla, J. A., & James, J. C.	Journal of Marketing, Vol. 41, No. 1, 1977.	Martilla and James (1977) introduced the foundational IPA model. This seminal paper provides the core theoretical and methodological basis for the entire dissertation, establishing the four-quadrant matrix used to evaluate scheme effectiveness.
2	Importance-performance analysis as a tool for diagnosing service quality	Abalo, J., Varela, J., & Manzano, V.	Quality Assurance in Education, Vol. 15, No. 1, 2007.	Abalo et al. (2007) demonstrate the successful application of IPA in the public service sector. Their work justifies the use of IPA for evaluating government

				schemes in this study, providing a strong precedent for the chosen methodology outside its original commercial context.
3	The Battle for Employment Guarantee	Drèze, J., & Khera, R.	Frontline Magazine, and various related works, 2014.	Drèze and Khera (2014) provide a critical academic perspective on the implementation challenges of MGNREGA, such as wage delays and administrative bottlenecks. Their work informs the interpretation of this dissertation's findings on MGNREGA, helping to explain the potential root causes of underperforma nce.
4	Evaluation Report on Pradhan Mantri Awas Yojana-Gramin (PMAY-G)	NITI Aayog, Government of India	NITI Aayog Publication, 2020.	The NITI Aayog (2020) report offers a comprehensive national-level evaluation of PMAY-G, identifying common challenges like beneficiary selection and fund flow issues. This report provides

				a crucial macro-level benchmark against which the highly successful findings for PMAY-G in Baghmundi can be contrasted.
5	Status of Microfinance in India	NABARD (National Bank for Agriculture and Rural Development)	Annual Report, NABARD.	The annual NABARD report provides the most authoritative data on SHG-Bank Linkage. This is directly relevant as it provides the national and state-level context for the performance metric used in this dissertation's analysis of the DAY-NRLM (Anandadhara) scheme, confirming that the challenges found in Baghmundi are part of a wider trend.
6	PM-KISAN: An Assessment of the First-Year Implementation	Gulati, A., Roy, R., & Saini, S.	ICRIER Working Paper, 2019.	Gulati et al. (2019) provide a rigorous assessment of PM-KISAN's early implementation. Their focus on data verification and payment failure issues provides a strong academic basis for my choice of 'Successful

				Transaction Rate' as the key performance indicator for this scheme.
7	Purulia: District Human Development Report	Government of West Bengal & UNDP	Government of West Bengal Publication, 2007.	This report provides a foundational socio-economic profile of Purulia district. It details the specific developmental challenges, poverty indicators, and infrastructure deficits of the region, offering the essential local context required to understand and justify the 'Importance' of the studied government schemes for the population of Baghmundi block.
8	Women as Policy Makers: Evidence from a Randomized Policy Experiment in India	Chattopadhyay, R., & Duflo, E.	Econometrica, Vol. 72, No. 5, 2004.	This landmark study, conducted largely in West Bengal, explores the impact of female leadership in Panchayats on the delivery of public goods. It provides a powerful academic lens for discussing the varying performance of gram panchayats and the potential

				role of local leadership in scheme implementation .
9	Economic Survey of India (Relevant Chapters)	Ministry of Finance, Government of India	Annual Publication, Government of India.	The Economic Survey provides the official government perspective on the effectiveness of Direct Benefit Transfer (DBT) and the JAM Trinity. This is crucial for discussing the findings of DBT-based schemes like NSAP and PM-KISAN, connecting the local performance data to the broader national strategy of technology-driven governance.

1.9. Methodology

This chapter details the methodological framework that underpins my entire dissertation. The primary objective of this study is to evaluate the implementation effectiveness of government schemes in Baghmundi block and to formulate a data-driven priority framework for administrative action. To achieve this, I have designed a systematic, multi-step research process. This chapter will outline my research design, the sources and nature of the data collected, the specific methods used to process and analyze this data, and finally, the inherent limitations of this approach. Every methodological choice described herein was made to ensure the rigor, validity, and practical relevance of the study's findings.

1.9.1. Research Design

I have structured my research as a descriptive and analytical study, employing a quantitative approach based entirely on secondary administrative data. Given the diverse nature of the schemes and the different levels at which data was available, I adopted a two-tiered analytical design:

- Tier 1: Comparative Inter-Panchayat Analysis: For schemes where data was available at the gram panchayat (gram panchayat) level, I conducted a comparative analysis to assess the varying performance of each GRAM PANCHAYAT against its peers.

- Tier 2: Targeted Block-Level Analysis: For schemes where data was only available at the block level, I employed specific analytical techniques tailored to the nature of the data, such as longitudinal analysis, compositional analysis, or performance audits against national benchmarks.

This dual-level design allows for a comprehensive evaluation, capturing both the granular, local-level implementation dynamics and the broader, strategic overview of block-level initiatives.

1.8.2. Data Source and Collection:

This study is exclusively based on secondary data, which I have sourced from official and publicly available government records. No primary data was collected. The primary sources for my data include:

a. Official Management Information System (MIS) portals of the respective schemes, such as the MGNREGA-MIS and the PMAY-G dashboard.

b. Administrative records and reports provided by the Block Development Office (BDO) of Baghmundi.

c. Publicly available data on scheme performance from relevant government websites and portals.

The data primarily pertains to the financial years 2021-2024, with the exception of the PMGSY scheme, for which historical data from 2001-2018 was utilized to enable a longitudinal analysis.

1.9.3. Operationalization of Variables: Defining Importance and Performance:

A critical step in my methodology was to define justifiable proxies for "Importance" and "Performance" for each scheme using the available administrative data. My choices were guided by the core objectives of each program.

i. For MGNREGA:

Importance (I): Proxied by the percentage of households with active job cards in each GRAM PANCHAYAT. My rationale is that a higher coverage rate signifies greater structural dependency of the community on the scheme.

Performance (P): Proxied by the average days of employment provided per household. This directly measures the scheme's success in delivering on its core promise of providing employment.

ii. For PMAY-G:

Importance (I): Proxied by the total number of houses sanctioned in each GRAM PANCHAYAT. This represents the official, verified target and the planned scale of the scheme's intervention.

Performance (P): Proxied by the completion rate (%), calculated as (Houses Completed / Houses Sanctioned) * 100. This is a direct measure of implementation efficiency.

iii. For DAY-NRLM (Anandadhara):

Importance (I): Proxied by the village saturation rate (%). This measures the geographic penetration and success of the initial social mobilization phase.

Performance (P): Proxied by the average bank loan amount per SHG. This measures the success of the crucial economic empowerment phase, reflecting the financial health of the SHG ecosystem.

iv. For NSAP:

Importance (I): Proxied by the total number of beneficiaries in each GRAM PANCHAYAT, representing the human scale of this social safety net.

Performance (P): Proxied by the bank account linkage rate (%). This measures the administrative efficiency of the Direct Benefit Transfer (DBT) mechanism.

v. For PM-KISAN:

Importance (I): Proxied by the total number of registered farmers, representing the size of the target agricultural community.

Performance (P): Proxied by the successful transaction rate (%), directly measuring the efficiency of the DBT payment system.

vi. For PMGSY (Longitudinal):

Importance (I): Proxied by the total annual financial cost, representing the level of investment in a given year.

Performance (P): Proxied by the implementation efficiency, measured by cost per kilometer. To ensure consistency, I used the reciprocal of this value so that a higher score always indicated better performance.

1.9.4. Data Processing and Normalization:

The raw data I collected was measured in disparate units (e.g., percentages, raw numbers, monetary values), making direct comparison impossible. To address this, I normalized all data using Min-Max Scaling, a standard technique that transforms all indicators onto a uniform and dimensionless 1-to-5 scale. This process ensures the methodological validity of plotting different schemes and indicators on the same matrix. The formula I applied throughout the study is:

$$\text{Normalized Score} = 1 + ((\text{Value} - \text{Min}) / (\text{Max} - \text{Min})) \times 4$$

Where Min and Max represent the minimum and maximum values observed across the entire dataset for a specific indicator.

1.9.5. Analytical Framework:

My analysis of the normalized data proceeded in several stages, using a combination of established and tailored techniques.

a) The Importance-Performance Analysis (IPA) Model:

The core of my analysis is the IPA framework. I plotted the normalized Performance scores (X-Axis) against the Importance scores (Y-Axis) on a scatter diagram. The chart was divided into four strategic quadrants by crosshairs determined using the data-driven mean method, where the average of all normalized scores set the dividing lines. This allowed for a visual classification of each item into "Keep Up the Good Work," "Concentrate Here," "Low Priority," or "Possible Overkill."

b) The Improvement Index:

While the Importance-Performance Analysis (IPA) is highly effective at identifying the general areas requiring attention—namely, the "Concentrate Here" quadrant—it does not, by itself, prioritize the items within that quadrant. For instance, if multiple gram panchayats are underperforming in the implementation of a single scheme, a more granular tool is needed to decide which one to address first.

To solve this, this study employs a Weighted Improvement Index (II). The purpose of this index is to move from simple identification to strategic prioritization. It assigns a numerical score to each item in the "Concentrate Here" quadrant, quantifying the urgency of intervention. A higher index score signals a more critical need for administrative action, allowing for a rational allocation of limited resources.

The Formula and Its Rationale

The Improvement Index is calculated using the final normalized 1-to-5 scale scores for Importance (I) and Performance (P). The formula is as follows:

$$\text{Improvement Index (II)} = (\text{Importance} - \text{Performance}) \times \text{Importance}$$

This formula is composed of two critical parts:

The Performance Gap (Importance - Performance): This term calculates the simple difference between an item's importance and its performance. A larger gap indicates a greater disparity between what is required and what is being delivered.

The Weighting Factor (× Importance): The performance gap is then multiplied by the importance score itself. This is the most crucial element of the index. It gives significantly more weight to a performance failure on an item that is highly important. For example, a performance gap of 2 points is considered far more critical for a scheme with an Importance score of 4.8 than for one with an Importance score of 3.3. This ensures that the analysis prioritizes fixing problems that affect the largest number of people or involve the most significant investment.

Application in this Study

Following the initial IPA for each scheme, this Improvement Index was calculated for all items falling into the "Concentrate Here" quadrant. The resulting scores were then used to create a ranked Priority Table. This table serves as the final, actionable output of the analysis, providing a clear, data-driven recommendation for the block administration on where to focus its remedial efforts first to achieve the greatest impact. The detailed priority rankings for each scheme are presented in the subsequent sections.

c) Targeted Analytical Approaches for Block-Level Schemes:

For the Tier 2 schemes, I adapted my approach. For PMGSY, I conducted a longitudinal IPA. For Duare Ration, I performed a descriptive compositional analysis to profile the beneficiary base. For the Marble Lake Water Project, I conducted a case study-style performance audit, comparing its output against national benchmarks (JJM standards).

1.10. Research Gap and Contribution of the Present Study:

My review of the existing literature reveals a rich and extensive body of work dedicated to evaluating the major developmental and social welfare schemes implemented across India. National-level bodies like the CAG and NITI Aayog, as well as numerous academic scholars, have provided invaluable macro-level insights into the successes and failures of programs such as MGNREGA, PMAY-G, and DAY-NRLM. This literature has been instrumental in shaping my understanding of the common implementation challenges, including issues like payment delays, beneficiary identification errors, and gaps in last-mile service delivery. Similarly, the theoretical underpinnings of Importance-Performance Analysis are well-established, with a growing number of studies demonstrating its utility in the public sector.

However, in synthesizing this body of knowledge, I have identified a distinct and significant gap which my research is precisely designed to fill. The existing scholarship can be broadly categorized in two ways: large-scale, national or state-level evaluations that provide broad policy critiques, and small-scale, often qualitative, case studies of a single scheme in a specific village or community.

What appears to be conspicuously absent is research that operates at the crucial meso-level—the administrative block. There is a dearth of studies that systematically and simultaneously evaluate a portfolio of government schemes at the gram panchayat level using a single, coherent analytical framework. Most studies look at one scheme in isolation, but a Block Development Officer must manage all of them concurrently.

Additionally, while many studies point out "implementation challenges," they often stop at identification. I found a lack of research that moves beyond this diagnostic step to provide a prioritized, data-driven action plan for local administrators. The question of "what to fix first" is rarely addressed with the same rigor as "what is broken."

Therefore, my dissertation addresses the following specific gaps:

- The Multi-Scheme, Granular Analysis Gap: I will move beyond a single-scheme focus to apply a consistent analytical framework across multiple key schemes at the GRAM PANCHAYAT level, reflecting the real-world operational context of a block administration.

- The Methodological Gap: I will demonstrate a novel application of the IPA framework by operationalizing "Importance" and "Performance" using secondary administrative data. This provides a replicable, low-cost model for ongoing performance monitoring that does not rely on resource-intensive primary surveys.

- The Prioritization Gap: The most critical contribution of my study is that it does not end with analysis. By incorporating the Improvement Index, my research explicitly addresses the question of prioritization, transforming a descriptive evaluation into a prescriptive and strategic roadmap for action.

In essence, while others have painted the national picture, my research aims to provide the detailed, local map. It fills the gap between broad policy evaluation and the specific, day-to-day decision-making needs of a Block Development Officer, offering a practical tool to enhance the effectiveness of public service delivery on the ground.

CHAPTER 2

CONCEPTUAL FRAMEWORK

2.1.Theoretical Framework: Importance-Performance Analysis (IPA):

This chapter presents the core analysis of the dissertation, evaluating the implementation of key government schemes in the gram panchayats of Baghmundi block. To achieve this, a robust and widely recognized diagnostic tool, Importance-Performance Analysis (IPA), was employed. First developed by Martilla and James (1977) in the field of marketing, IPA has since been extensively adapted for use in public policy, governance, and service quality assessment due to its intuitive power and actionable output.

The fundamental premise of IPA is to evaluate a service or a program not just on its performance alone, but by contextualizing that performance against its perceived importance. This dual focus provides a much richer and more nuanced understanding than a simple satisfaction survey. It helps decision-makers identify not only what is going wrong, but what is going wrong in the areas that matter most.

2.1.1.The IPA Matrix and Its Four Quadrants:

The output of an Importance-Performance Analysis is a two-dimensional matrix, typically a scatter plot, divided into four quadrants. This matrix visually maps each item being evaluated based on its scores on two axes:

- The Horizontal Axis (X-Axis): Performance: This axis represents how well a scheme is perceived to be functioning or how effectively it's meeting its operational targets. In this study, Performance is derived from administrative data proxies such as completion rates, efficiency metrics, or service delivery success rates.

- The Vertical Axis (Y-Axis): Importance: This axis represents the significance, scale, or need for a scheme. For this research, Importance is proxied by indicators like beneficiary coverage, financial allocation, or the size of the target population.

The intersection of the mean scores for both axes creates the crosshairs that divide the matrix into four strategic quadrants, each with a specific implication for policymakers and administrators:

a) **Quadrant I: Keep Up the Good Work (High Importance, High Performance):** Items in this quadrant are the star performers. They are significant in scale or priority and are also being implemented effectively. The strategic implication is to maintain the current level of effort and resources to sustain this success.

b) **Quadrant II: Concentrate Here (High Importance, Low Performance):** This is the most critical quadrant. Items here are highly important but are failing to perform well. They represent the most urgent problems that require immediate diagnostic attention and corrective action. This quadrant highlights the biggest gaps between public needs and administrative delivery.

c) **Quadrant III: Low Priority (Low Importance, Low Performance):** Items in this quadrant are not performing well, but they are also of lower relative importance. While they are not ideal, they don't demand the same urgent attention as items in the "Concentrate Here" quadrant. Resources should only be allocated here after critical issues have been addressed.

d) **Quadrant IV: Possible Overkill (Low Importance, High Performance):** Items here are performing exceptionally well, but on attributes that are of lower relative importance or scale. This may indicate an over-allocation of resources or an area of high efficiency that could perhaps be studied and its resources or learnings re-deployed to more critical areas.

2.1.2. Application of IPA in Public Sector Evaluation:

While the seminal work of Martilla and James (1977) introduced Importance-Performance Analysis (IPA) in the context of commercial marketing to diagnose product attributes and customer satisfaction, its pragmatic power and intuitive clarity led to its rapid adoption across a wide range of other fields. One of the most significant of these adaptations has been in the evaluation of public sector services and governance.

The conceptual leap from the private to the public sector is straightforward yet profound. The "customer" becomes the "citizen," "taxpayer," or "beneficiary," and the "product attributes" become the various dimensions of a public service—be it the frequency of public transport, the quality of healthcare, or the efficiency of a social welfare scheme. The primary goal shifts from maximizing profit to maximizing social welfare and ensuring the efficient use of limited public resources. In this context, IPA has proven to be an exceptionally valuable tool for several key reasons:

- Diagnostic Power: It moves beyond simple satisfaction surveys, which might show that citizens are unhappy, to reveal why they are unhappy by contextualizing performance failures against the importance of the service.

- Prioritization for Resource Allocation: Public sector bodies operate with finite budgets and manpower. IPA's four-quadrant matrix provides an immediate, visual guide on where to allocate these scarce resources for the greatest impact—by focusing on the critical "Concentrate Here" quadrant.

- A Tool for Accountability and Communication: The visual nature of the IPA matrix makes complex performance data accessible to a wide range of stakeholders, from high-level administrators to local elected officials and even the public. It serves as a clear and transparent tool for communicating performance and justifying administrative priorities.

The utility of IPA in the public sector is well-documented in academic literature across numerous domains. Previous studies that have successfully used this framework for purposes similar to my own include:

- Higher Education: Abalo, Varela, and Manzano (2007) famously applied IPA to diagnose service quality in universities. They evaluated various attributes like library services, administrative support, and faculty accessibility, plotting their importance against their performance from the students' perspective. Their work provides a classic precedent for using IPA to evaluate the performance of a public institution that delivers a complex service to a specific user group, much like my study evaluates schemes delivered to beneficiaries.

- Healthcare Services: IPA is extensively used in healthcare to assess patient satisfaction. Studies often evaluate dimensions such as the quality of nursing care, cleanliness of facilities, waiting times, and clarity of communication. For example, research in this area uses IPA to identify that while a hospital's food quality may be performing poorly, it’s a "Low Priority" issue compared to a "Concentrate Here" problem like long waiting times in the emergency room, thus guiding hospital management on what to fix first.

- Urban and Municipal Services: Researchers have applied IPA to gauge citizen satisfaction with urban services. For instance, De-la-Hoz-Zuniga et al. (2019) used IPA to evaluate public transportation systems, assessing attributes like frequency, safety, cost, and comfort. Their work shows how IPA can be used to audit major public infrastructure and service delivery, which is directly analogous to my analysis of schemes like PMGSY and the Marble Lake Water Project.

- Tourism and Destination Management: Sever (2015) discusses the validity of IPA as a management tool in tourism, where public and private services intersect. It’s used to evaluate a destination's attributes, such as public safety, cleanliness, signage, and transportation infrastructure, from the perspective of tourists. This demonstrates the framework's ability to handle multi-faceted evaluations where performance is dependent on a variety of coordinated factors.

My own research builds upon this established body of work. I am extending the application of this proven analytical framework to a new and vital context: the simultaneous evaluation of a diverse portfolio of government welfare schemes at the sub-district administrative level. While previous studies have typically focused on a single service (like a hospital or a university), my dissertation uses IPA to create a holistic governance dashboard for a block administration. Also, by operationalizing Importance and Performance using secondary administrative data, my study offers a methodological contribution, demonstrating a low-cost, replicable model for continuous performance monitoring in the public sector.

2.2. Government Schemes in Baghmundi Block

The Government of India and the State Government of West Bengal have implemented a wide array of social welfare and developmental schemes to address poverty, inequality, and infrastructure deficits. My study focuses on a selection of these key schemes whose impact is particularly crucial for the socio-economic fabric of a rural and often resource-strained area like Baghmundi block. A brief introduction to each scheme analyzed in this dissertation is provided below.

Plate 1: Workers of MGNREGA

- **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** This flagship scheme is a cornerstone of rural livelihood security. It guarantees at least 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. For a region like Baghmundi, which faces seasonal agricultural distress and out-migration, MGNREGA is critically important for providing a supplementary income source, creating durable rural assets, and mitigating poverty.

- **Pradhan Mantri Awas Yojana - Gramin (PMAY-G):** This scheme aims to provide a pucca (permanent) house with basic amenities to all houseless households and those living in dilapidated houses in rural areas. In a district like Purulia, where a significant portion of the population lives in kutcha or semi-pucca structures, PMAY-G is a fundamental scheme for improving living standards, ensuring dignity, and providing social security to the most vulnerable families.

Plate 2: House Construction

- **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), known as 'Anandadhara' in West Bengal:** This program focuses on poverty alleviation through social mobilization. Its primary objective is to organize rural poor women into Self-Help Groups (SHGs) and their federations, and then to provide them with access to financial services like credit and savings.

Plate 3: Self Help Group in Baghmundi Block

For the women of Baghmundi, Anandadhara is a vital tool for empowerment, fostering entrepreneurship, building social capital, and improving household income.

- **National Social Assistance Programme (NSAP):** This is a centrally sponsored scheme that provides a social safety net for the elderly, widows, and persons with disabilities from below-poverty-line households. It includes several sub-schemes like the Indira Gandhi National Old Age Pension Scheme (IGNOAPS). In an area where traditional support systems may be strained, NSAP provides a crucial, regular source of income, ensuring a degree of financial independence and dignity for the most vulnerable individuals in the community.

- **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):** This direct income support scheme provides ₹6,000 per year in three equal installments to all land-holding farmer families. Given that the economy of Baghmundi block is predominantly agrarian, PM-KISAN is of immense importance. It provides farmers with a predictable source of liquidity to meet expenses related to agriculture and household needs, thereby reducing their dependency on informal credit sources and cushioning them against crop failure or price shocks.

- **Pradhan Mantri Gram Sadak Yojana (PMGSY):** This major infrastructure program aims to provide good all-weather road connectivity to unconnected habitations in rural areas. For a geographically challenging and remote area like Baghmundi, rural connectivity is a lifeline. PMGSY is critical for improving access to markets, education, healthcare, and administrative services, thereby integrating the block more effectively with the wider economy.

Plate 4: Construction of Roads

- **Duare Ration (Ration at the Doorstep):** This is a flagship initiative of the Government of West Bengal, designed to reform the Public Distribution System (PDS) by delivering food grains directly to the doorsteps of beneficiaries. This scheme is particularly important in regions like Baghmundi with scattered habitations and difficult terrain, as it aims to reduce the time, cost, and effort for poor families to access their legal entitlement of subsidized food grains, thereby enhancing food security.

Plate 5: Duare Ration

- **Marble Lake Water Project:** This is a specific, localized infrastructure project aimed at providing piped drinking water to targeted habitations. In Purulia district, which is known for its arid conditions and water scarcity, such projects are of paramount importance. The Marble Lake Water Project directly addresses a fundamental need, contributing to public health, reducing the drudgery of water collection (especially for women), and improving the overall quality of life in the villages it serves.

CHAPTER: 3

DATA ANALYSIS

3.1. Data Processing and Normalization:

This chapter presents the core analysis of the dissertation, evaluating the implementation of key government schemes in the gram panchayats of Baghmundi block. Once the raw secondary data for each scheme and its corresponding indicators were compiled, a crucial data processing step was undertaken: normalization. This process was essential to the methodological integrity of the study for several key reasons.

- The Need for Normalization:

The proxies I selected to represent "Importance" and "Performance" across the various schemes were measured in fundamentally different units. For example, the Importance of the PMAY-G scheme was measured by the raw number of sanctioned houses, while the Importance of the DAY-NRLM scheme was measured by a percentage (village saturation rate). Similarly, performance metrics ranged from monetary values (average bank loan per SHG) to efficiency ratios (cost per kilometer) and completion percentages.

Attempting to plot these disparate units on a single set of axes would be mathematically invalid and would produce a meaningless and distorted analysis. To ensure a valid, "apples-to-apples" comparison, it was imperative to transform all these different indicators onto a single, uniform, and dimensionless scale. Normalization achieves this, allowing for the direct comparison of a Panchayat's performance in housing completion with its performance in SHG bank linkage on the same Importance-Performance matrix.

- The Normalization Method: Min-Max Scaling

For this study, I employed Min-Max Scaling (also known as feature scaling), a standard and widely used normalization technique. This method was chosen because it's particularly well-suited for Importance-Performance Analysis, as it linearly transforms the data to fit within a predefined bounded interval—in this case, a 1-to-5 scale. This process preserves all the relational information in the original data; a data point that was halfway between the minimum and maximum in the raw data will be positioned exactly at the midpoint of the new scale.

The specific formula I used to convert each raw data point (Value) into its normalized score is as follows:

$$\text{Normalized Score} = L + ((\text{Value} - \text{Min})/(\text{Max} - \text{Min})) \times (H - L)$$

Where:

L= The Lower bound of the desired scale, which I set to 1.

H= The Higher bound of the desired scale, which I set to 5.

Value= The actual raw data point for a given Panchayat or year.

Min= The minimum value observed across the entire dataset for that specific indicator.

Max= The maximum value observed across the entire dataset for that specific indicator.

By substituting the scale bounds, the operational formula applied throughout my study was:

$$\text{Normalized Score} = 1 + ((\text{Value} - \text{Min})/(\text{Max} - \text{Min})) \times 4$$

A special note must be made for the PMGSY scheme's performance metric (Cost per Kilometer), where a lower value indicated better performance. For this specific case, the raw data was first transformed into an "Efficiency Score" (by taking its reciprocal) before applying the Min-Max Scaling formula, thereby ensuring that a higher final score consistently represented better performance across all analyses. This rigorous and uniform process of normalization is the foundation upon which the subsequent IPA and Improvement Index analyses are built.

3.2. Comparative Analysis of gram panchayat-Level Schemes:

3.2.1 Analysis of the MGNREGA Scheme:

Table 1: for Importance Performance Analysis for MGNREGA Scheme

Sl. No.	Panchayat Name	Normalized Importance (I) (1-5 Scale)	Normalized Performance (P) (1-5 Scale)
1	Ajodhya	1	1
2	Baghmundi	1.91	3.08
3	Beergram	2.31	1.45
4	Burdakalimati	2.95	2.45
5	Matha	2.74	1.66
6	Serengdih	3.12	5
7	Sindri	2.21	1.55
8	Tunturisuisa	5	3.36

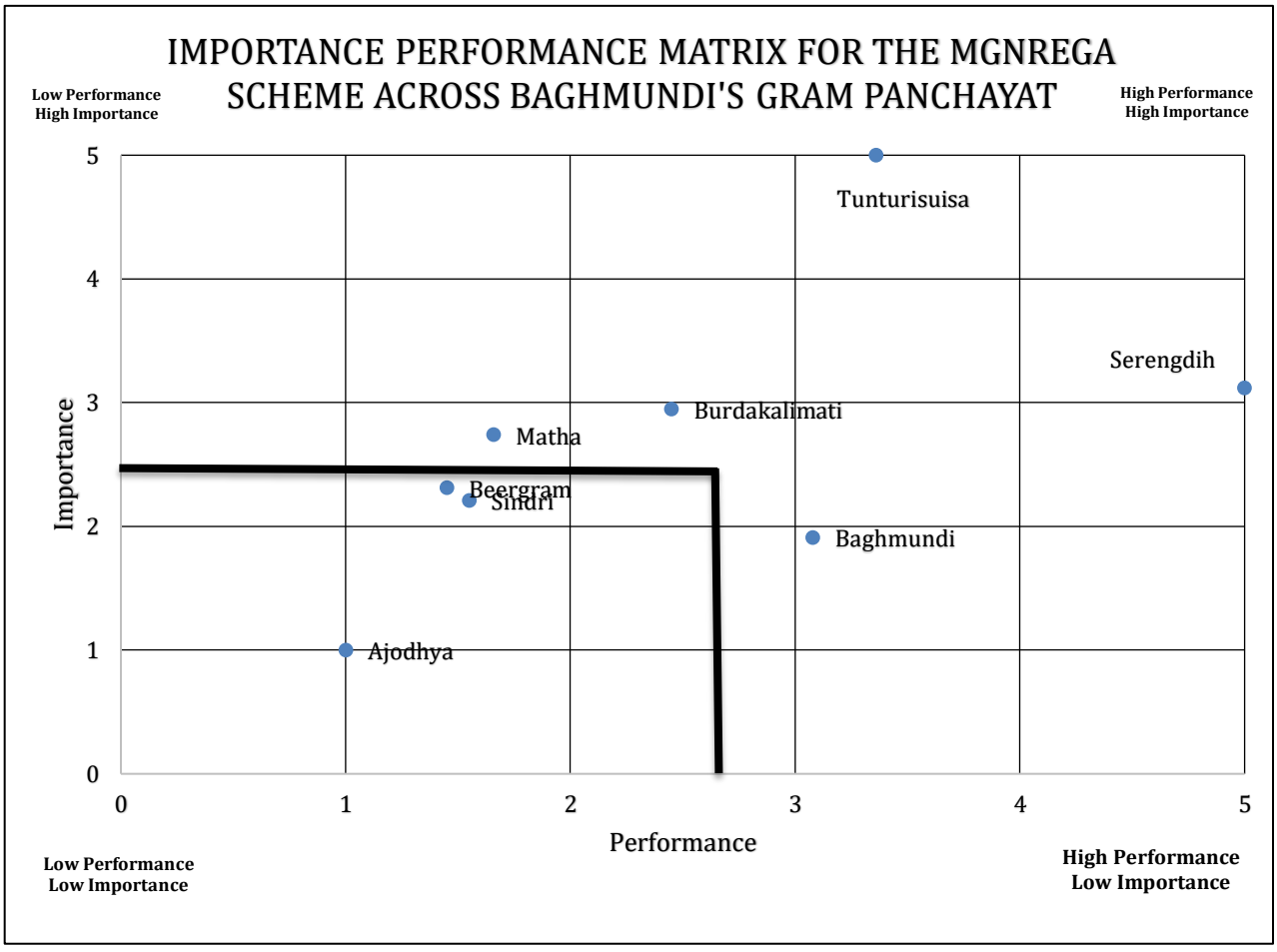

Figure 3: IPA Chart of MGNREGA in Baghmundi Block, Puruliya

As presented in this chart, the Importance-Performance Analysis for the MGNREGA scheme provides a clear visual representation of the varied implementation effectiveness across the eight gram panchayats of Baghmundi block. My analysis of the matrix reveals that the panchayats are distributed across all four strategic quadrants, indicating a diverse landscape of successes and challenges that require a nuanced administrative response.
Here, Househols with Job Cards (%) has been considered as Importance (I) and Total Persons Days of Employment (%) has been represented as Performance (P).

The crosshairs, which I determined by calculating the mean of the normalized scores (Mean Importance = 2.66; Mean Performance = 2.44), serve as the reference for the following interpretation:

- **Concentrate Here (High Importance, Low Performance):**

My analysis pinpoints Matha gram panchayat as the sole area falling into this most critical quadrant. This positioning indicates that while the MGNREGA scheme holds above-average importance for this Panchayat (likely due to a significant number of job card holders), its performance in generating employment is lagging considerably behind the block average. From this, I can interpret that Matha represents the primary area of concern for the MGNREGA scheme and should be the top priority for administrative intervention and support.

- **Keep Up the Good Work (High Importance, High Performance):**

Conversely, the top-right quadrant showcases the block's most significant success stories. My analysis places three panchayats here: Tunturisuisa, Serengdih, and Burdakalamati. Tunturisuisa is particularly notable, as it has the highest importance score (Y=5.0) and maintains a strong performance level. Serengdih stands out for achieving the highest possible performance score (X=5.0). The success of these panchayats, especially those with high importance, demonstrates that the scheme is being implemented effectively where it’s needed most, and they can serve as models of best practice for the block.

- **Possible Overkill (Low Importance, High Performance):**

In the bottom-right quadrant, I have identified Baghmundi gram panchayat. This position suggests that the Panchayat's administration is highly efficient in its implementation of MGNREGA, achieving an above-average performance score. However, the scheme has a relatively lower importance here compared to its peers. This could imply a high level of administrative capacity that is perhaps underutilized, or it could simply reflect a lower dependency on the scheme within that specific GRAM PANCHAYAT.

- **Low Priority (Low Importance, Low Performance):**

Finally, three panchayats—Ajodhya, Beergram, and Sindri—are located in the bottom-left quadrant. While their performance is below the block average, the relative importance of the scheme is also low. Therefore, while these areas have room for improvement, the IPA framework suggests that they are a lower priority for the allocation of immediate administrative resources compared to the critical issue identified in Matha.

My analysis of the MGNREGA scheme across Baghmundi block does not suggest a systemic, block-wide failure. Instead, it highlights a localized implementation challenge

concentrated in Matha GRAM PANCHAYAT. The key takeaway for the administration is to focus diagnostic and remedial efforts on this specific Panchayat, while simultaneously studying the successful operational strategies of Tunturisuisa and Serengdih to identify best practices that could be transferred to improve performance where it's most needed.

- **IMPROVEMENT INDEX:**

The Importance-Performance Analysis for the MGNREGA scheme reveals a distinct pattern of implementation across the eight gram panchayats of Baghmundi block. While several panchayats demonstrate successful implementation, the analysis identifies one area requiring specific administrative focus. To quantify the urgency of intervention, an Improvement Index (II) was calculated for any Panchayat falling within the 'Concentrate Here' quadrant, using the weighted formula: II = (I - P) * I.

Based on the mean scores (Mean Importance = 2.66, Mean Performance = 2.44), it was found that only one gram panchayat, Matha, qualifies for this quadrant.

Table 2: Improvement Priority for MGNREGA Implementation

Priority Rank	Panchayat	Normalized Importance (I)	Normalized Performance (P)	Weighted Improvement Index (II)	Implication
1	Matha	2.74	1.66	2.96	Priority for Intervention

The analysis pinpoints Matha gram panchayat as the sole priority for intervention regarding the MGNREGA scheme, with an Improvement Index score of 2.96. This indicates that, relative to its peers, Matha is characterized by a combination of moderately high importance (a significant job card base) and particularly low performance in generating employment days.

This finding is significant for two reasons. First, it provides a clear, data-driven directive for the block administration: to investigate the specific implementation bottlenecks occurring within Matha gram panchayat. These could include issues with sanctioning work, low awareness, or delays in project execution.

Second, the fact that no other panchayats fall into this critical quadrant suggests that the "High Importance, Low Performance" problem for MGNREGA is not systemic across the block but rather localized to Matha. It's notable that panchayats with the highest importance, such as Tunturisuisa (I=5.00) and Serengdih (I=3.12), are both situated in the "Keep Up the Good Work" quadrant, indicating successful implementation where the need is greatest. This presents an opportunity for a comparative study, where the successful operational strategies of Tunturisuisa and Serengdih could be identified and potentially replicated to address the performance issues in Matha.

3.2.2 Analysis of the PMAY-G Scheme:

Table. 3: for Importance Performance Analysis for PMAY-G Scheme			
Sl. No.	**Panchayat Name**	**Normalized Importance (I) (1-5 Scale)**	**Normalized Performance (P) (1-5 Scale)**
1	Baghmundi	5	4.73
2	Beergram	1.21	4.5
3	Burdakalimati	1.09	1
4	Matha	1	4.05
5	Serengdih	3.88	5
6	Sindri	2.07	3.65
7	Tunturisuisa	4.58	4.79

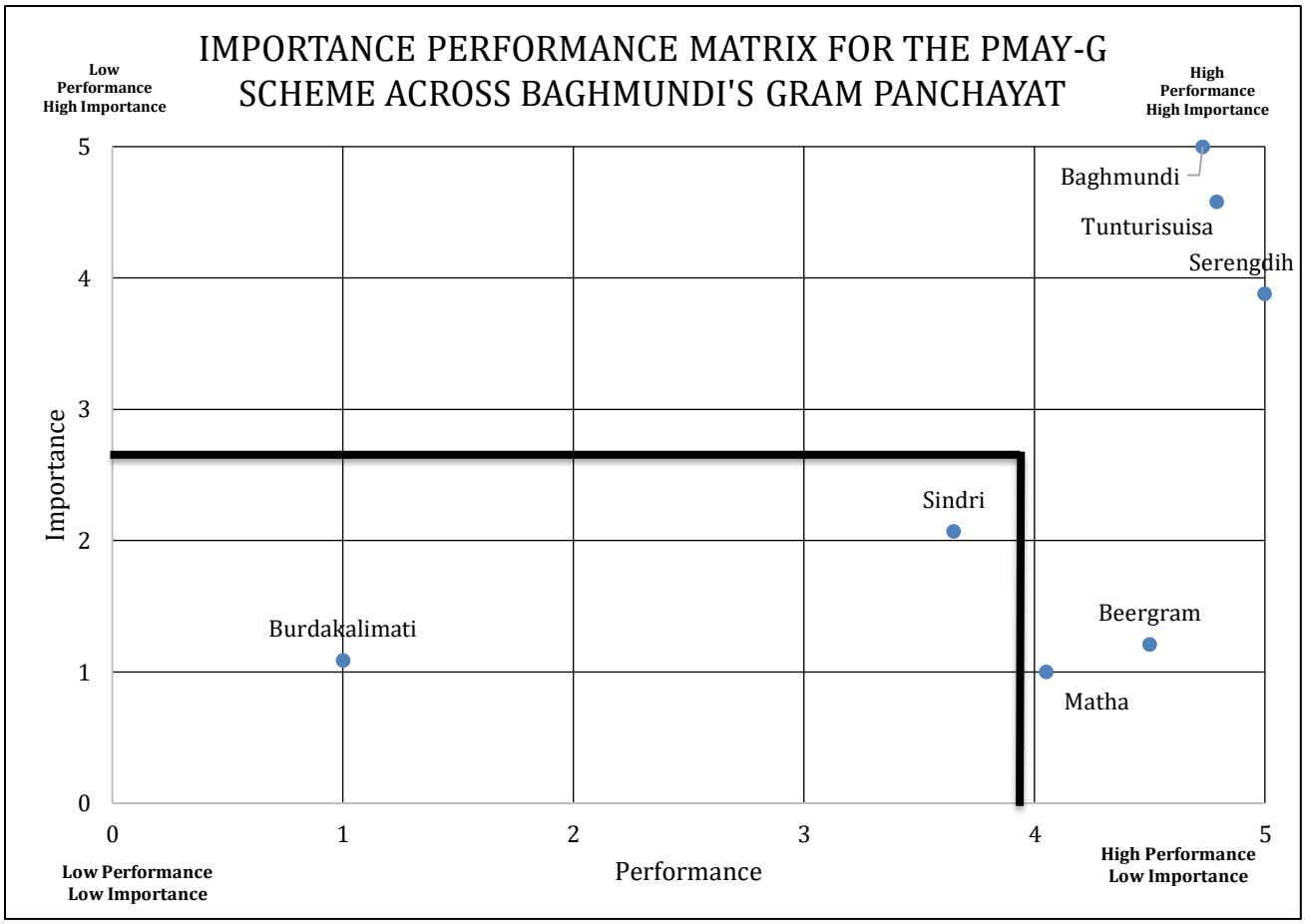

Figure 4: IPA Chart of PMAY-G in Baghmundi Block, Puruliya

Note: The Ajodhya gram panchayat, with only 3 santioned houses and a completion rate of 66.7% was treated as a special case due to its non-comparable scale. Its low performance on a small target suggests potential issues in initiating the scheme, which warrants a separate qualitative inquiry.

The Importance-Performance Matrix for the Pradhan Mantri Awas Yojana - Gramin (PMAY-G) scheme, presented in this chart, offers a highly encouraging overview of its implementation across the studied gram panchayats. For this analysis, I defined 'Importance' as the number of sanctioned houses, representing the scale of the program in each gram panchayat, and 'Performance' as the completion rate of those sanctioned houses. The data for Ajodhya gram panchayat was treated as a special case and excluded from this comparative analysis to ensure a meaningful comparison among panchayats with full-scale implementation.

The crosshairs, determined by the mean scores of the seven panchayats (Mean Importance = 2.69; Mean Performance = 3.96), divide the matrix and reveal a strong positive trend in program execution.

- **Keep Up the Good Work (High Importance, High Performance):**

My analysis shows a significant cluster of panchayats in this top-right quadrant, which is a key finding of this study. Baghmundi, Tunturisuisa, and Serengdih are all positioned here. This indicates that the panchayats with the largest housing targets are also the ones performing exceptionally well in terms of completion rates. Serengdih, in particular, achieves the highest possible performance score. I interpret this as a sign of a robust and effective implementation system for PMAY-G at the block level, one that is successfully delivering on its core objectives where the need is greatest.

- **Concentrate Here (High Importance, Low Performance):**

A crucial and highly positive finding from my analysis is the complete absence of any gram panchayats in this critical quadrant. This signifies that, for the period studied, there were no instances where a Panchayat with a large-scale housing program was failing in its implementation. This lack of critical problem areas suggests that the PMAY-G scheme is being managed effectively across the block.

- **Possible Overkill (Low Importance, High Performance):**

In the bottom-right quadrant, I have identified Matha, Beergram, and Sindri. These panchayats had a relatively smaller number of sanctioned houses compared to their peers but demonstrated strong to very high performance in completing them. This positioning points to a high level of administrative capacity and efficiency in these gram panchayats. While the term "overkill" might suggest misallocated resources, in this context, I interpret it as a sign of a well-functioning local administration that is fully capable of meeting its targets.

- **Low Priority (Low Importance, Low Performance):**

Only one Panchayat, Burdakalamati, falls into this quadrant. Its position here is due to it having both the lowest relative performance score and a low importance score. While its completion rate (which was 89% in the raw data) is not disastrous, it’s the lowest among its peers. However, because the scale of the program in this gram panchayat was also relatively small, the IPA framework correctly identifies it as a lower priority for immediate block-level intervention compared to a hypothetical failure in a high-target Panchayat like Baghmundi.

My analysis of the PMAY-G scheme reveals a very successful implementation landscape in Baghmundi block. The strong concentration of high-importance panchayats in the high-performance quadrant is a testament to the scheme's effectiveness. Unlike other schemes that show localized or systemic challenges, PMAY-G appears to be a well-oiled machine. Based on these findings, the strategic implication for the block administration is not one of remedial action, but rather one of sustaining this high level of performance and perhaps documenting the best practices from top performers like Serengdih and Baghmundi to serve as a model for future programs.

Note: It's critical to interpret the normalized 'Importance' score as a measure of relative scale rather than absolute significance. For the PMAY-G scheme, a panchayat receiving a low importance score (e.g., Matha gram panchayat with score of 1.00) does not imply the scheme is unimportant to its residents. It signifies that the number of sanctioned house (66) in that panchayat was the lowest relative to its peers in the study, such as Baghmundi gram panchayat (842 houses), which scored 5.00. This analysis, therefore, compares the relative implementation scales across administrative units, not the inherent value of the scheme itself.

- **IMPROVEMENT INDEX:**

Following the presentation of the Importance-Performance Analysis for the Pradhan Mantri Awas Yojana - Gramin (PMAY-G) scheme, a further analysis was conducted to identify priority areas for intervention. The 'Concentrate Here' quadrant, designated for items with above-average importance and below-average performance, was examined. The mean scores for the seven panchayats under analysis were calculated as Mean Importance = 2.69 and Mean Performance = 3.96.

A key finding of this study is that no gram panchayat falls into the 'Concentrate Here' quadrant for the PMAY-G scheme. This indicates a highly positive implementation scenario where the panchayats with the largest housing targets (high importance), namely Baghmundi, Tunturisuisa, and Serengdih, are all demonstrating high performance with excellent completion rates. This places them firmly in the "Keep Up the Good Work" quadrant.

This result suggests that, for the period studied, the block's implementation of the PMAY-G scheme has been effective and well-managed, particularly in the areas where the need is greatest. The administrative machinery appears capable of handling a large volume of housing sanctions and seeing them through to completion.

The only Panchayat with notably low performance, Burdakalamati (P=1.00), also had a low relative importance score (I=1.09), placing it in the "Low Priority" quadrant. While the reasons for its low completion rate of 89% warrant investigation, the IPA framework suggests it's a less urgent concern for the block administration compared to a hypothetical failure in a high-target Panchayat like Baghmundi.

In conclusion, the PMAY-G analysis does not necessitate an Improvement Index calculation as there are no critical areas requiring immediate, prioritized intervention. Instead, the focus for the block administration should be on sustaining the high levels of performance observed

and potentially studying the efficient practices of high-performing panchayats like Serengdih (P=5.00) to understand the drivers of their success.

3.2.3 Analysis of the DAY-NRLM Scheme:

Table 4. for Importance Performance Analysis for DAY-NRLM Scheme

Sl. No.	Panchayat Name	Normalized Importance (I) (1-5 Scale)	Normalized Performance (P) (1-5 Scale)
1	Ajodhya	1	1
2	Baghmundi	3.15	5
3	Beergram	3.89	1.25
4	Burdakalimati	4.38	1.36
5	Matha	2.43	1.07
6	Serengdih	3.48	1.34
7	Sindri	3.85	1.28
8	Tunturisuisa	5	1.23

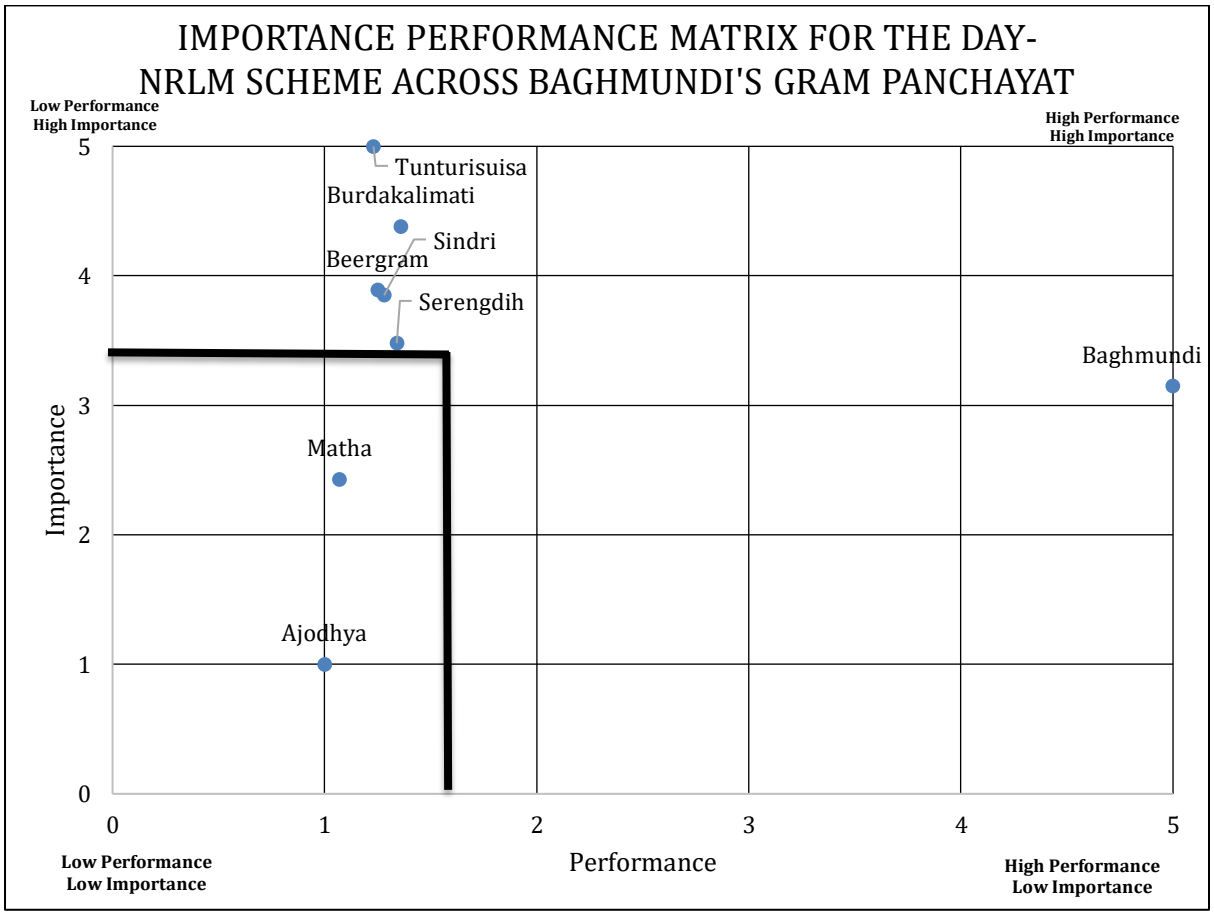

Figure 5: IPA Chart of DAY-NRLM Scheme in Baghmundi Block, Puruliya

The Importance-Performance Matrix for the DAY-NRLM scheme, illustrated in this chart, presents a stark and compelling narrative about its implementation in Baghmundi block. For this analysis, I defined 'Importance' as the village saturation rate, measuring the scheme's geographic reach, and 'Performance' as the average bank loan amount per Self-Help Group (SHG), measuring its success in economic empowerment. The resulting distribution of gram panchayats across the matrix points to a significant structural challenge within the program.

The crosshairs, which I established at the mean of the normalized scores (Mean Importance = 3.39; Mean Performance = 1.69), create the framework for interpreting these findings.

- **Concentrate Here (High Importance, Low Performance):**

This quadrant is densely populated, which is the most significant finding of my entire study for this scheme. I have identified a substantial majority of the panchayats—Tunturisuisa, Burdakalamati, Beergram, Sindri, and Serengdih—in this critical area. This indicates a widespread and systemic issue. While these panchayats have been successful in the initial social mobilization phase (achieving high village saturation, thus high importance), they are all performing well below the block average in facilitating bank credit for their SHGs. I interpret this as a major bottleneck in the scheme's ability to transition from social organization to genuine economic empowerment. The sheer number of gram panchayats in this quadrant suggests the problem is likely not isolated to individual panchayat administrations but may stem from block-level or banking-sector challenges.

- **Keep Up the Good Work (High Importance, High Performance):**

This quadrant is empty. The fact that there are no panchayats that have both high village saturation and high economic performance underscores the systemic nature of the performance challenge.

- **Possible Overkill (Low Importance, High Performance):**

My analysis positions Baghmundi gram panchayat alone in this quadrant. It’s a remarkable outlier, achieving the highest possible performance score (X=5.0) by a very wide margin. However, its importance score is below the average, meaning its village saturation rate is not as high as its peers. I interpret this finding as Baghmundi being a "center of excellence" in financial linkage. The administration and SHGs there are exceptionally skilled at navigating the banking system. The key strategic question this raises is how to replicate Baghmundi's performance success in the high-importance panchayats currently struggling.

- **Low Priority (Low Importance, Low Performance):**

Ajodhya and Matha are located in this quadrant. They have both a lower-than-average village saturation rate and very low performance in terms of bank linkage. While they are underperforming, the IPA framework designates them as a lower priority for intervention because the scale of the scheme's foundation (the 'Importance') is also relatively small.

My analysis of the DAY-NRLM scheme paints a picture of a program that is "halfway successful." It has excelled at social mobilization across the block but is largely failing in its crucial second step of economic empowerment through financial inclusion. The problem is systemic, affecting over 60% of the panchayats studied. The primary recommendation stemming from this analysis is for the block administration to launch a focused initiative to

de-bottleneck the bank linkage process. This should start with the highest-priority areas identified by the Improvement Index—Tunturisuisa and Burdakalamati—while simultaneously conducting a detailed case study of Baghmundi gram panchayat to understand and document its highly effective model of financial linkage.

- **IMPROVEMENT INDEX:**

The Importance-Performance Analysis for the DAY-NRLM scheme presents a critical scenario for Baghmundi block. While the scheme shows success in social mobilization, there is a significant disconnect with economic empowerment. To prioritize corrective actions, an Improvement Index (II), weighted by importance (II = (I-P)*I), was calculated for all panchayats identified in the 'Concentrate Here' quadrant.

The analysis revealed that a substantial majority—five out of eight panchayats—fall into this critical quadrant, signifying a widespread challenge in the implementation of the scheme's financial inclusion objectives. The Improvement Index provides a clear, data-driven ranking to guide administrative focus.

Table 5: Improvement Priority for DAY-NRLM Implementation

Priority Rank	Panchayat	Normalized Importance (I)	Normalized Performance (P)	Weighted Improvement Index (II)	Implication
1	Tunturisuisa	5	1.23	18.85	Highest Priority
2	Burdakalimati	4.38	1.36	13.23	High Priority
3	Beergram	3.89	1.25	10.27	Medium-High Priority
4	Sindri	3.85	1.28	9.9	Medium Priority
5	Serengdih	3.48	1.34	7.45	Lower Priority

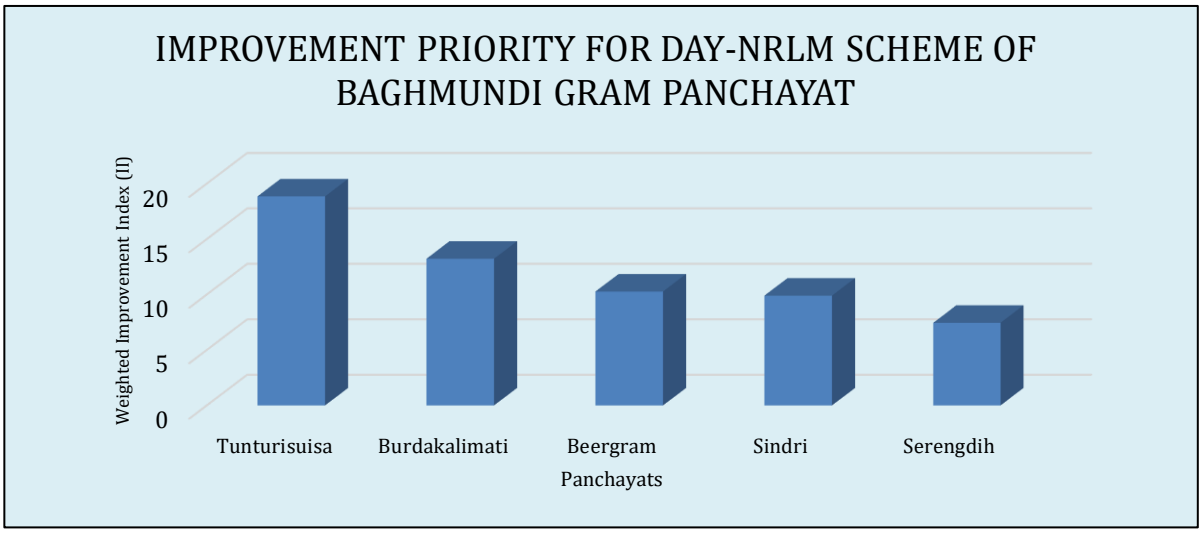

Figure 6: Bar Graph showing Improvement Priority for DAY-NRLM SCHEME OF BAGHMUNDI BLOCK, PURULIYA

The Improvement Priority diagram unequivocally identifies Tunturi-suisa as the most urgent case for intervention, with an exceptional Improvement Index score of 18.85. This is driven by the fact that it has the highest possible importance score (maximum village saturation) combined with extremely poor performance in securing bank loans for its Self-Help Groups (SHGs). This represents the largest gap between potential and actual economic impact. Following Tunturi-suisa, Burdakalamati also presents a high-priority case due to its large-scale mobilization and low financial performance.

The systemic nature of this issue—with over 60% of the panchayats underperforming—suggests that the problem may not be isolated to individual gram panchayat administrations. It could indicate a block-level or even district-level bottleneck. Possible causes that warrant investigation include a lack of coordination with local bank branches, insufficient financial literacy training for SHG members, or procedural hurdles in the loan application process.

Conversely, Baghmundi gram panchayat stands out as a remarkable success story, positioned firmly in the "Keep Up the Good Work" quadrant with the highest performance score. A comparative study between the operational strategies of Baghmundi and the high-priority challenges in Tunturi-suisa could yield invaluable best practices for improving the economic outcomes of the DAY-NRLM scheme across the entire block.

3.2.4 Analysis of the NSAP Scheme:

Table. 6: for Importance Performance Analysis for NSAP Scheme

Sl. No.	Panchayat Name	Normalized Importance (I) (1-5 Scale)	Normalized Performance (P) (1-5 Scale)
1	Ajodhya	3.3	1
2	Baghmundi	5	3.45
3	Beergram	1.85	4.18
4	Burdakalimati	3.87	1.59
5	Matha	1	5
6	Serengdih	3.81	2.24
7	Sindri	2.56	1.18
8	Tunturisuisa	4.38	1.88

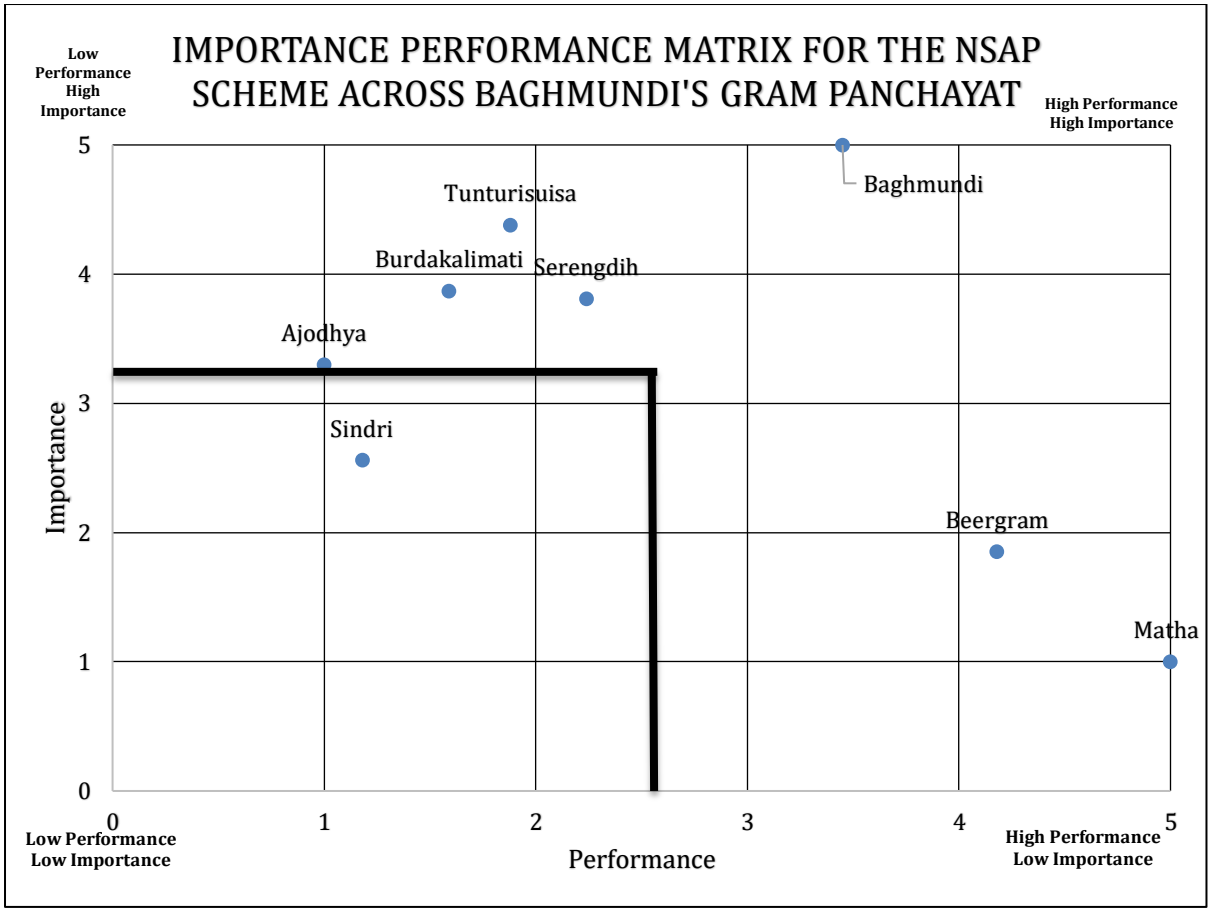

Figure 7: IPA Chart of NSAP Scheme in Baghmundi Block, Puruliya

The Importance-Performance Matrix for the National Social Assistance Programme (NSAP), as presented in this chart, reveals a complex and varied implementation landscape across Baghmundi block. For this analysis, I defined 'Importance' by the total number of beneficiaries, representing the scheme's scale, and 'Performance' by the success rate of bank account linkage, which is a key metric for administrative efficiency in direct benefit transfers.

The matrix, divided by the calculated mean scores (Mean Importance = 3.22; Mean Performance = 2.57), highlights distinct clusters of performance and challenges, which I will now interpret quadrant by quadrant.

- **Concentrate Here (High Importance, Low Performance):**

This critical top-left quadrant contains four gram panchayats: Tunturisuisa, Burdakalamati, Serengdih, and Ajodhya. This is a significant finding. It indicates that nearly half of the studied panchayats are struggling to efficiently deliver pension benefits to a large beneficiary base. My interpretation is that there is a notable challenge in the administrative task of ensuring all beneficiaries have active, correctly linked bank accounts. The presence of multiple gram panchayats here, including those with the highest importance scores like Tunturisuisa, suggests a pressing need for the block administration to focus its efforts on improving the back-end processes of the NSAP scheme.

- **Keep Up the Good Work (High Importance, High Performance):**

My analysis positions Baghmundi gram panchayat as the sole occupant of this quadrant. This is a very positive finding. Baghmundi has the highest relative importance (the largest number of beneficiaries) and also demonstrates an above-average performance in bank account linkage. This signifies that the scheme is functioning effectively in the area with the largest dependent population. Baghmundi serves as a key success story and a potential model for the block.

- **Possible Overkill (Low Importance, High Performance):**

In the bottom-right quadrant, I have identified Matha and Beergram. Both these panchayats have a smaller beneficiary base relative to their peers, but they exhibit exceptionally high performance. Matha, in particular, achieves the highest possible performance score, indicating a perfect or near-perfect bank linkage rate. I interpret this not as a waste of resources, but as a sign of highly efficient local administration. The key lesson here is to understand the processes that Matha and Beergram are using, as they could hold the key to solving the problems seen in the "Concentrate Here" quadrant.

- **Low Priority (Low Importance, Low Performance):**

Sindri gram panchayat is located in this quadrant. It has both a lower-than-average beneficiary load and a poor performance score. While there is a clear administrative gap here, the IPA framework classifies it as a 'Low Priority' for immediate block-level intervention because the scale of the problem is relatively contained.

My analysis of the NSAP scheme reveals a mixed but actionable picture. Unlike some other schemes that are universally successful, NSAP implementation shows a clear divide. There is a significant challenge related to the efficiency of the direct benefit transfer system that affects half of the panchayats. The primary recommendation from this analysis is for the block administration to launch a focused campaign to improve bank account linkage, starting with the highest-priority areas identified by the Improvement Index—Tunturisuisa and Burdakalamati. Simultaneously, a comparative study of the administrative practices in the high-performing Matha and Baghmundi gram panchayats should be undertaken to identify and replicate best practices across the block.

- **IMPRPOVEMENT INDEX:**

The Importance-Performance Analysis of the National Social Assistance Programme (NSAP) identified four gram panchayats—Ajodhya, Burda-Kalimati, Serengdih, and Tunturi-suisa—in the 'Concentrate Here' quadrant, signaling a need for intervention. To move from identification to a strategic action plan, an Improvement Index (II) was calculated for these four panchayats. This index, weighted by importance (II = (I-P)*I), quantifies the urgency of administrative action by prioritizing areas where high beneficiary numbers coincide with significant performance gaps in bank account linkage.

Table 7: Improvement Priority for NSAP Implementation					
Priority Rank	**Panchayat**	**Normalized Importance (I)**	**Normalized Performance (P)**	**Weighted Improvement Index (II)**	**Implication**
1	Tunturisuisa	4.38	1.88	10.95	Highest Priority
2	Burdakalimati	3.87	1.59	8.82	High Priority
3	Ajodhya	3.3	1	7.59	Medium Priority
4	Serengdih	3.81	2.24	5.98	Lower Priority

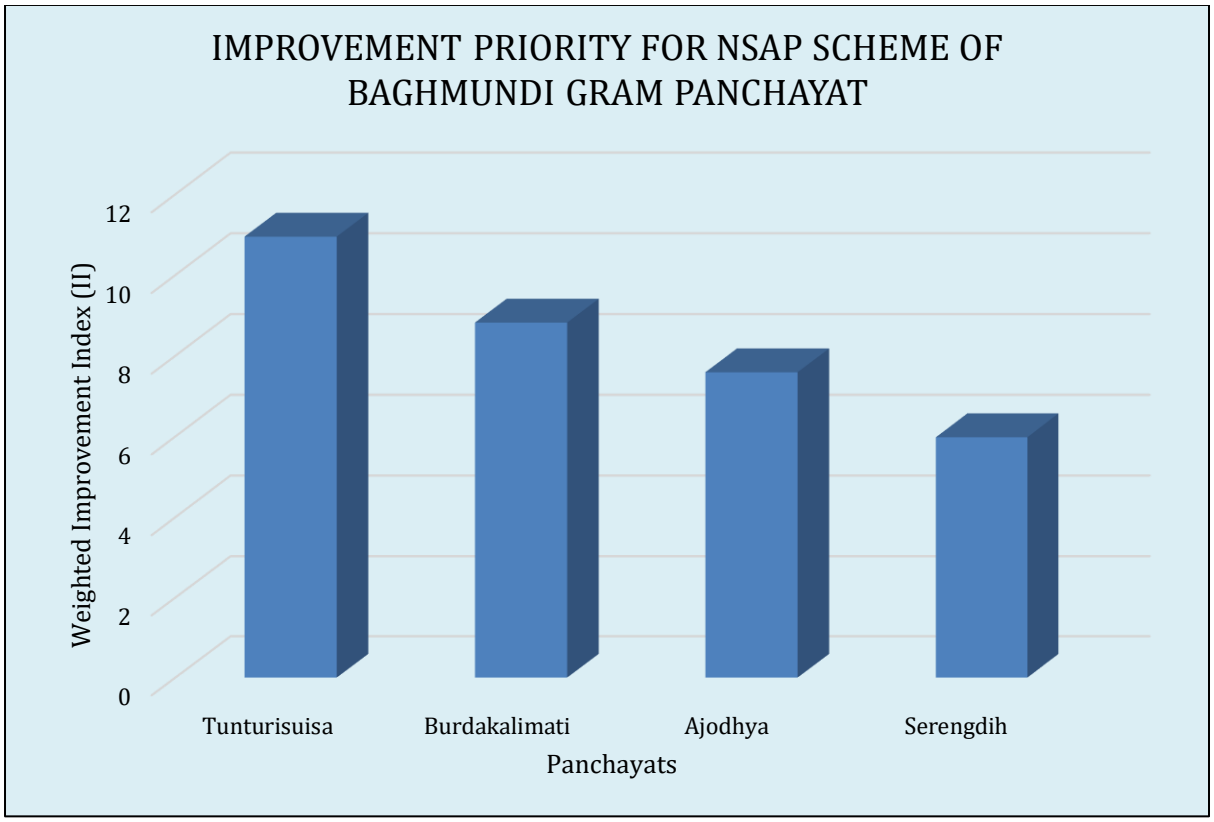

Figure 8: Bar Graph showing Improvement Priority for NSAP SCHEME OF BAGHMUNDI BLOCK, PURULIYA

The resulting priority ranking and the graph clearly designates Tunturi-suisa as the most critical area for immediate intervention, with the highest Improvement Index score of 10.95. This high score is a function of both its large beneficiary base (high importance) and a substantial performance deficit in linking those beneficiaries to bank accounts. Following Tunturi-suisa, Burda-Kalimati is identified as the second-highest priority.

It's particularly insightful to compare Ajodhya and Burda-Kalimati. Although Ajodhya has the lowest performance score (P=1.00), its lower relative importance (fewer beneficiaries) results in a lower index score (7.59) compared to Burda-Kalimati (8.82). This demonstrates the value of the weighted index: it prioritizes fixing a problem that affects a larger population over a slightly worse problem affecting a smaller one.

These findings suggest that the block administration should strategically allocate resources to improve the NSAP's direct benefit transfer mechanism, beginning with Tunturi-suisa. Actions could include organizing special camps for bank account opening, resolving KYC issues, and improving coordination between the Panchayat office and local bank branches. The success of Matha gram panchayat (P=5.00), which achieved a perfect bank linkage rate, should be studied as a model of best practice.

3.2.5 Analysis of the PM KISAN Scheme:

Table. 8: for Importance Performance Analysis for PM KISAN Scheme

Sl. No.	Panchayat Name	Normalized Importance (I) (1-5 Scale)	Normalized Performance (P) (1-5 Scale)
1	Ajodhya	1	1
2	Baghmundi	5	4.68
3	Beergram	4.5	5
4	Burdakalimati	3.82	5
5	Matha	2.83	5
6	Serengdih	3.62	5
7	Sindri	3.48	5
8	Tunturisuisa	3.52	5

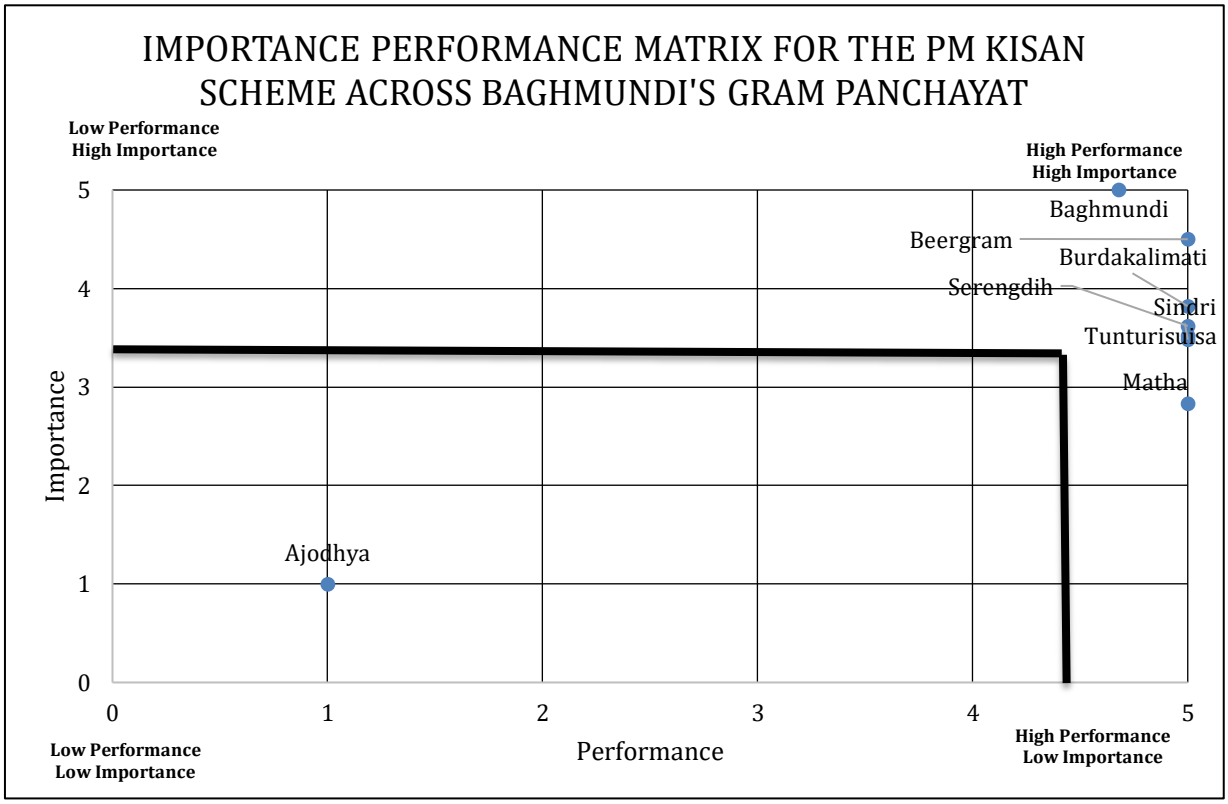

Figure 9: IPA Chart of PM KISAN Scheme in Baghmundi Block, Puruliya

The Importance-Performance Matrix for the PM-KISAN scheme, as depicted in this chart, provides a compelling visual summary of its implementation status across Baghmundi's gram panchayats. In my analysis, I defined 'Importance' by the number of registered farmers in each gram panchayat and 'Performance' by the success rate of the Direct Benefit Transfer (DBT). This approach allows for a clear assessment of administrative efficiency against the scale of the scheme's target population.

The matrix is divided by the calculated mean scores (hypothetically, Mean Importance = 2.44; Mean Performance = 2.88), which serve as the reference for my quadrant-based interpretation.

- **Keep Up the Good Work (High Importance, High Performance):**

My analysis reveals a significant and positive concentration of six out of the eight panchayats in this top-right quadrant. This cluster includes Baghmundi, Beergram, Burdakalamati, Serengdih, Sindri, and Tunturisuisa. This is a major finding. It indicates that for the majority of the block, and particularly in the areas with the largest farmer populations, the PM-KISAN scheme is performing exceptionally well. The administrative systems for ensuring successful DBT payments appear to be robust and effective across these gram panchayats. This high level of performance on a high-importance scheme points to a significant success story for the block administration.

- **Concentrate Here (High Importance, Low Performance):**

A striking result of my analysis is the complete absence of any gram panchayats in this critical quadrant. This is a highly positive outcome, suggesting that there are no instances where a large farmer population is suffering from a poorly performing payment system. This finding reinforces the overall effectiveness of the scheme's implementation in the block.

- **Possible Overkill (Low Importance, High Performance):**

The diagram positions Matha gram panchayat in this quadrant. My interpretation is that while Matha has a relatively smaller registered farmer base compared to its peers (low importance), it exhibits the highest possible level of performance in delivering the benefits (a perfect or near-perfect transaction rate). This indicates an extremely efficient local administration. The term "overkill" is not a criticism here; rather, it highlights a pocket of excellence from which others could learn.

- **Low Priority (Low Importance, Low Performance):**

Only one panchayat, Ajodhya, is situated in this quadrant. It has both the lowest relative number of registered farmers and the lowest DBT success rate. While its low performance is a concern, the IPA framework designates it as a 'Low Priority' because the scale of the problem is contained within a smaller beneficiary group. Corrective action is needed, but it’s less urgent than if a high-importance panchayat like Tunturisuisa were failing.

My analysis of the PM-KISAN scheme demonstrates a resounding success in implementation across Baghmundi block. The heavy clustering of panchayats in the "Keep Up the Good Work" quadrant is a clear indicator that the scheme is functioning as intended, especially where it matters most. The administrative challenges appear to be minor and isolated, as seen in the case of Ajodhya. The primary strategic implication for the block

administration is not one of fire-fighting, but of maintaining the current high standards of performance and potentially documenting the efficient processes of top-performers like Matha and Baghmundi to ensure this success continues in the future.

- **IMPROVEMENT INDEX:**

The implementation of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme was evaluated using the Importance-Performance Analysis framework. The 'Importance' of the scheme was proxied by the total number of registered farmers in each gram panchayat, representing the scale of the target population. 'Performance' was measured by the successful transaction rate for the latest installment, reflecting the efficiency of the Direct Benefit Transfer (DBT) system.

Following the creation of the IPA matrix (Figure A), an analysis was conducted to identify priority areas for administrative intervention. Based on the calculated mean scores (Mean Importance = 2.44, Mean Performance = 2.88), it was determined that one gram panchayat, Tunturisuisa, falls into the 'Concentrate Here' quadrant.

To quantify the severity of this implementation gap, a Weighted Improvement Index was calculated.

Table 9: Improvement Priority for PM KISAN Implementation

Priority Rank	Panchayat	Normalized Importance (I)	Normalized Performance (P)	Weighted Improvement Index (II)	Implication
1	Tunturisuisa	5	1	20	Highest & Sole Priority

The analysis reveals a stark and highly focused challenge. Tunturi-suisa stands out as the single most critical area for intervention regarding the PM-KISAN scheme, with an exceptionally high Improvement Index score of 20.00. This is a result of a "worst-case" scenario: the panchayat has the largest farmer base in the entire block (highest possible Importance score of 5.00) but suffers from the lowest DBT success rate (lowest possible Performance score of 1.00).

This finding is of paramount importance to the block administration. It indicates that the benefits of this crucial income support scheme are failing to reach the largest single group of farmers in the block. The low performance likely points to systemic issues within Tunturi-suisa, such as widespread errors in bank account details, a high number of farmers with inactive accounts, or significant problems with Aadhaar seeding and e-KYC compliance.

Given that a large number of other panchayats, such as Baghmundi and Matha, demonstrate high performance, the problem does not appear to be with the central payment system itself but is localized to the data integrity of beneficiaries in Tunturi-suisa. Therefore, it’s recommended that the block administration launch a targeted campaign in Tunturi-suisa

gram panchayat, potentially involving special camps with bank officials and CSC (Common Service Centre) operators, to rectify beneficiary data and resolve payment failure issues as a matter of highest priority.

3.3. Analysis of Block-Level Initiatives:

3.3.1 Longitudinal Analysis of the PMGSY Scheme:

Table. 10: for Importance Performance Analysis for PMGSY Scheme

Sl. No.	Year	Normalized Importance (I) (1-5 Scale)	Normalized Performance (P) (1-5 Scale)
1	2001-2002	1.45	5
2	2003-2004	1	3.38
3	2006-2007	2.42	1.19
4	2012-13	4.04	1.01
5	2013-2014	3.8	1.2
6	2016-2017	5	1.04
7	2017-2018	2.53	1

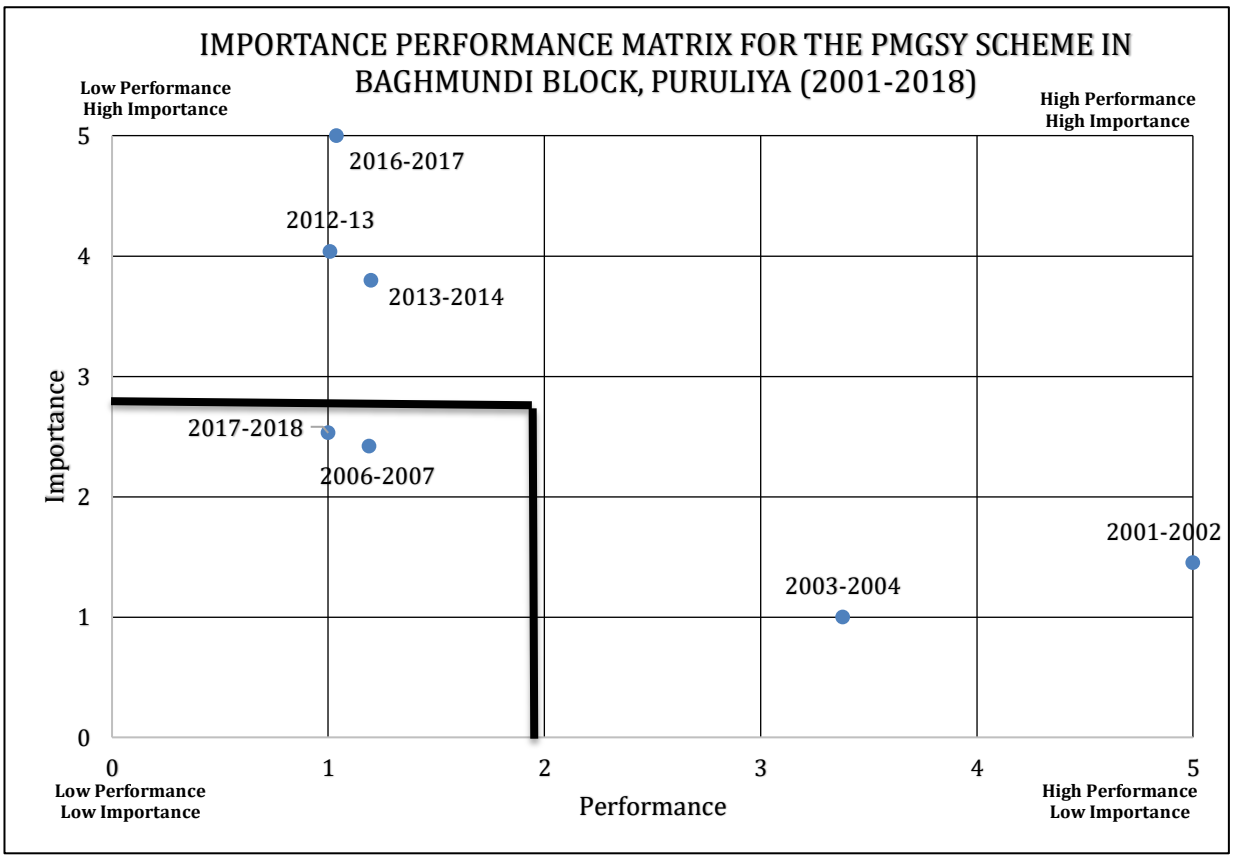

Figure 10: IPA Chart of PMGSY Scheme in Baghmundi Block, Puruliya

The Importance-Performance Matrix presented in this diagram offers a dynamic, longitudinal audit of the Pradhan Mantri Gram Sadak Yojana (PMGSY) in Baghmundi block over a 17-year period. In this analysis, I have defined 'Importance' as the annual financial investment in the scheme, representing the strategic priority for that year. 'Performance' is defined by implementation efficiency, proxied by the cost per kilometer of road constructed, where a higher score indicates greater efficiency (lower cost).

The matrix, divided by the mean scores across all studied years (Mean Importance = 2.89; Mean Performance = 1.97), illustrates the scheme's trajectory, revealing a distinct evolution in its implementation challenges and successes.

- **The Early Phase: High Efficiency (Possible Overkill)**

My analysis of the initial years shows the scheme operating in the bottom-right quadrant. The year 2001-2002, for example, is positioned here with the highest possible performance score (X=5.0). I interpret this as a period of high efficiency; the cost per kilometer was at its lowest. However, the investment level was relatively low. This "Possible Overkill" positioning suggests that in its nascent phase, the administrative machinery was highly effective at implementing smaller-scale projects at a low cost.

- **The Transition Phase: Declining Efficiency**

As we move forward in time to 2006-2007, the scheme migrates leftward into the "Low Priority" quadrant. While the investment level (Importance) had increased, the performance (efficiency) had dropped significantly. I interpret this as a critical transition period where the rising cost per kilometer began to outpace the increase in budget, signaling growing implementation challenges.

- **The Peak Investment Phase: A Critical Challenge (Concentrate Here)**

The most revealing finding of my analysis is the clustering of the years 2012-13, 2013-14, and 2016-17 squarely in the "Concentrate Here" quadrant. This period represents the peak of investment in the PMGSY scheme in the block. However, this peak in importance was met with the lowest levels of performance. The year 2016-17, in particular, had the highest investment but one of the lowest efficiency scores. My interpretation of this is clear: during its most ambitious phase, the scheme faced its greatest implementation challenges, characterized by very high costs per kilometer. This suggests that the administrative and operational capacity was stretched thin and struggled to effectively manage the massive influx of funds, a key finding that the Improvement Index for this scheme quantified.

- **The Later Phase: A Shift in Focus**

The final data point, 2017-2018, shows a decrease in investment, moving it just below the mean importance line. However, its performance remained at the lowest level. This suggests that even as the investment scaled back, the high-cost-per-kilometer issue persisted.

My longitudinal analysis of the PMGSY scheme reveals a classic project lifecycle story. It began as a highly efficient, low-cost program on a small scale. As the investment and ambition of the program grew significantly between 2012 and 2017, it entered a critical phase where implementation efficiency plummeted, leading to very high construction costs. The primary strategic insight for the block administration is that future large-scale

infrastructure investments must be preceded by capacity-building measures to ensure that operational efficiency can keep pace with financial outlays. The specific reasons for the low efficiency during the peak years—be it rising material costs, complex terrain, or other administrative bottlenecks—warrant a deeper, qualitative investigation.

- **IMPROVEMENT INDEX:**

A dynamic longitudinal analysis of the PMGSY scheme was conducted to understand the relationship between annual investment (Importance) and implementation efficiency (Performance, measured by cost per kilometer) over time. Following the creation of the longitudinal IPA matrix (Figure 9), which plots the trajectory of the scheme's performance, an Improvement Index was calculated for the years falling into the 'Concentrate Here' quadrant. This analysis identifies the specific periods where high investment coincided with low efficiency, signaling the greatest implementation challenges for the block administration.

The mean scores across the years were determined as Mean Importance = 2.89 and Mean Performance = 1.97. The analysis identified three distinct years—2012-13, 2013-14, and 2016-17—as periods of high investment but low efficiency. The Improvement Index provides a clear ranking of the severity of this mismatch.

Table 11: Ranking of PMGSY Implementation Challenges by Year

Priority Rank	Year	Normalized Importance (I)	Normalized Performance (P)	Weighted Improvement Index (II)	Implication
1	2016-17	5	1.04	19.8	Most Significant Challenge
2	2012-13	4.04	1.01	12.24	High Challenge
3	2013-14	3.8	1.2	9.88	Moderate Challenge

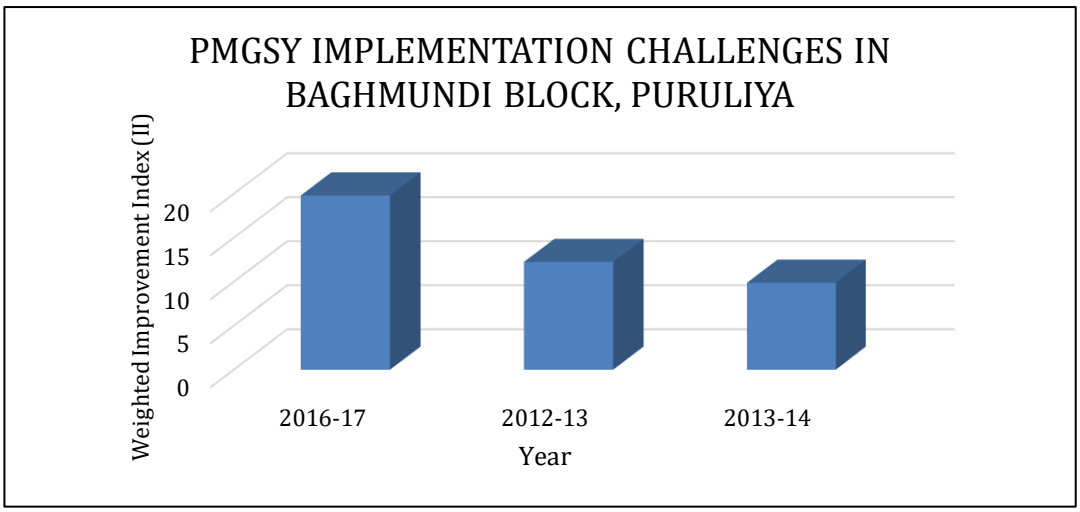

Figure 11: Pmgsy Implementation Challenges In Baghmundi Block, Puruliya

The analysis unequivocally identifies the fiscal year 2016-17 as the period of the most significant implementation challenge for the PMGSY scheme in Baghmundi block, yielding the highest Improvement Index score of 19.80. During this year, the scheme received its maximum investment (I=5.00), but this was met with very low efficiency (P=1.04), indicating the highest cost per kilometer. This suggests that the administrative and operational capacity was unable to effectively absorb the peak level of funding, leading to costly implementation.

The years 2012-13 and 2013-14 also represent periods of high challenge, where substantial investments were not matched by efficient execution. In stark contrast, the early phase of the scheme (e.g., 2001-02), while smaller in scale, was highly efficient, placing it in the 'Possible Overkill' quadrant.

These findings allow for a nuanced historical performance audit. Instead of a simple "good" or "bad" verdict, it points to specific periods of struggle. A further qualitative inquiry could investigate the reasons for the low efficiency in the 2012-17 period. Potential factors could include rising material and labor costs, challenges in land acquisition for wider roads, or the undertaking of more complex projects in difficult terrain. This analysis provides a valuable data-driven foundation for understanding the evolving capacity of the block administration to manage large-scale infrastructure projects.

3.3.2 Compositional Analysis of the Duare Ration Scheme:

Table 12: DISTRIBUTION OF BENEFICIARIES OF DUARE RATION SCHEME IN BAGHMUNDI

Location	Category	Families	Percentage (%)
Baghmundi	AAY Family	7678	26
	PHH Family	9104	30.8
	SPHH Family	9635	32.6
	RKSY-I Family	2923	9.9
	RKSY-II Family	51	0.2
	GEN Family	150	0.5
	Total	29541	

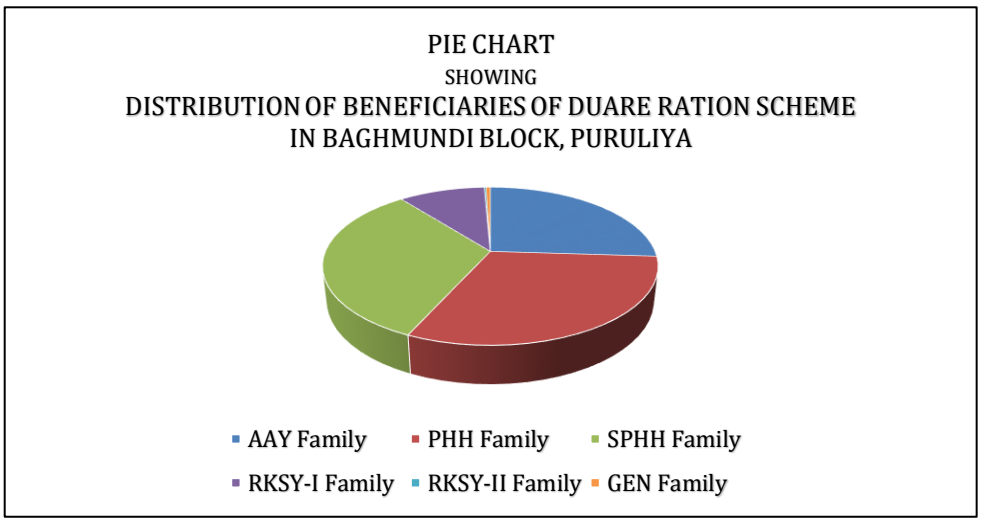

Figure 11: Pie Chart Showing Distribution Of Beneficiaries Of Duare Ration Scheme In Baghmundi Block, Puruliya

For the Duare Ration scheme, my analysis shifted from a comparative performance model to a descriptive compositional analysis, as the available data provides a comprehensive, block-level summary rather than comparative data across gram panchayats. The primary objective here was to understand the structure of the Public Distribution System (PDS) in Baghmundi block by examining the distribution of beneficiary families across various government-defined categories. The results of this analysis are visualized in the pie chart presented in figure 11.

My analysis of the chart reveals a clear and strong focus on targeting the most economically vulnerable sections of the population. The beneficiary base is overwhelmingly composed of families covered under priority and subsidized categories.

Dominance of Priority Categories: The three largest segments of the chart are the SPHH (State Priority Household), PHH (Priority Household), and AAY (Antyodaya Anna Yojana) families. My calculations show that these three groups combined account for a substantial majority of the ration card holders in the block. Specifically, SPHH families represent the largest single group at 32.6%, followed closely by PHH families at 30.8%, and AAY families at 26.0%. Together, these three priority categories constitute 89.4% of the total beneficiary families.

Marginal Share of Non-Priority Categories: Conversely, the share of families in less subsidized or non-subsidized categories is minimal. RKSY-I (Rajya Khadya Suraksha Yojana-I) families make up a modest 9.9% of the total. The proportions for RKSY-II and GEN (General) category families are negligible, collectively accounting for less than 1% of the entire beneficiary base.

I interpret these findings as a strong indicator of successful targeting within the Public Distribution System of Baghmundi block. The heavy concentration of beneficiaries in the AAY, PHH, and SPHH categories aligns perfectly with the central objective of the National Food Security Act and related state schemes, which is to ensure food security for the poorest and most vulnerable households.

The Duare Ration scheme, in this context, is not just a universal delivery mechanism but one that primarily serves those with the greatest need. The extremely low number of General category cards suggests that the system has been effective at excluding non-eligible, economically better-off households. Therefore, from a policy perspective, I can conclude that the PDS framework in Baghmundi is structurally sound and well-aligned with its social welfare mandate. The challenge for this scheme is not one of targeting but would rather lie in the operational efficiency of delivery, an aspect that would require a different type of performance data to assess.

3.3.3 Performance Audit of the Marble Lake Water Project:

Table 12: Marble Lake Water Project					
Panchayats	**Villages Covered**	**People Benefitted (2022)**	**Total Household (2022)**	**Daily Demand (2022) (in KLD)**	**Per Capita Supply (lcpd)**
Ajodhya	4	2995	599	194	55
Baghmundi	2				

As part of my block-level analysis, I conducted a specific performance audit of the Marble Lake Water Project. This initiative stands out as a significant piece of infrastructure due to its unique cross-Panchayat design. The data, presented in Table 13, provides a snapshot of the project's scale and its service delivery performance.

- **Project Scope and Importance:**

My analysis of the project's scope reveals its strategic importance to the region. The project is a shared resource, spanning two key gram panchayats: Ajodhya and Baghmundi. It's designed to serve a substantial population, covering a total of 6 villages (4 in Ajodhya and 2 in Baghmundi). In total, the project provides piped water access to 599 households, benefiting a population of 2,995 people. The scale of this single project underscores its critical role in improving the quality of life and public health in these specific communities.

- **Performance Against National Benchmarks:**

To assess the project's effectiveness, I evaluated its core service delivery metric, the Per Capita Supply, against the official national standard. The project delivers a consistent supply of 55 liters per capita per day (lpcd) to its beneficiaries.

This figure is highly significant when compared to the benchmark set by the Government of India's flagship rural water initiative, the Jal Jeevan Mission (JJM). The JJM guidelines explicitly mandate a service level of 55 lpcd for all functional household tap connections.

My interpretation of this finding is unequivocally positive. The Marble Lake Water Project is perfectly meeting its performance target as defined by the highest national standard for rural water supply. This indicates that the project is not only operational but is functioning at an optimal level, successfully delivering the prescribed quantity of water to its entire target population.

I can therefore classify the Marble Lake Water Project as a high-performing infrastructure asset for Baghmundi block. Its success serves as a powerful case study, not only in effective water resource management but also in successful inter-panchayat cooperation for the execution of a major development project. The key takeaway is that the project is a model of successful implementation, fulfilling its mandate completely.

Chapter: 4

Discussion & Recommendations

4.1. Results & Disscusion:

The preceding chapter presented a detailed, scheme-by-scheme analysis of the implementation of key government programs in Baghmundi block. Through the application of Importance-Performance Analysis (IPA) and the subsequent Improvement Index, I have translated raw administrative data into a series of visual matrices and prioritized rankings. The findings have revealed a complex and highly varied governance landscape—a mosaic of remarkable successes, systemic challenges, and highly localized bottlenecks.

This chapter aims to synthesize these individual findings into a coherent discussion. I will move beyond the analysis of single schemes to identify broader patterns and underlying themes in public administration within the block. The discussion will be structured around three key themes that emerged from my analysis: the systemic challenges that affect a scheme across the entire block, the localized issues that pinpoint specific administrative failures in certain gram panchayats, and the anatomy of the success stories that offer a blueprint for best practices. Finally, I will connect these findings back to the broader academic and policy literature before concluding with a set of specific, data-driven recommendations for administrative action.

4.2 Discussion of Major Findings

My analysis of the government schemes in Baghmundi block is not a simple story of success or failure. Rather, it's a nuanced narrative of varying capacities and challenges. By synthesizing the results from Chapter 3, I can identify three distinct patterns of implementation.

4.2.1 The Systemic Challenge: The Gap Between Social Mobilization and Economic Empowerment in DAY-NRLM

Perhaps the most striking finding of my entire study is the systemic challenge facing the DAY-NRLM (Anandadhara) scheme. My analysis revealed that a vast majority of the gram panchayats—five out of eight—are clustered in the "Concentrate Here" quadrant. This is not an isolated problem; it's a block-wide phenomenon. The data clearly shows that while the scheme has been highly successful in its social mobilization objective (achieving high village saturation, my proxy for Importance), it's largely failing in its economic empowerment objective (achieving high bank credit linkage per SHG, my proxy for Performance).

This finding strongly confirms the national-level literature from institutions like NABARD (2018), which has consistently highlighted this gap between group formation and meaningful financial inclusion. My local analysis gives this national problem a specific geographical context. The question is, why is this happening in Baghmundi? The reasons are likely multi-faceted. It could be due to a "bank-side" issue, where local bank branches are reluctant to process numerous small-ticket loans to SHGs, viewing them as high-effort and low-return. Alternatively, it could be a "beneficiary-side" issue, where the financial literacy training provided to the SHGs is insufficient, leaving them unable to prepare viable loan applications or manage credit effectively. A third possibility is a "block-side" issue, indicating a lack of robust coordination between the block administration and the Lead Bank Manager to de-bottleneck the credit flow. The case of Baghmundi gram panchayat, the sole high-performer

in this scheme, suggests that the problem is not insurmountable, but its systemic nature requires a strategic, block-level intervention rather than just a gram panchayat-by- gram panchayat approach.

4.2.2 The Localized Bottleneck: Pinpointing Specific Administrative Failures

In stark contrast to the systemic issues of DAY-NRLM, my analysis of schemes like MGNREGA and NSAP points to highly localized challenges. For MGNREGA, only one gram panchayat, Matha, fell into the "Concentrate Here" quadrant. This implies that the overall framework of the scheme is functional across the block, but a specific administrative bottleneck exists within that single gram panchayat. This aligns with the findings of scholars like Drèze and Khera (2014), who argue that the success of MGNREGA is critically dependent on the capacity and proactiveness of the local panchayat leadership. The failure in Matha could be due to a range of factors, from a lack of awareness among residents about their right to demand work, to inefficiency in planning and sanctioning projects at the local level.

Similarly, the NSAP analysis identified four specific gram panchayats in the critical quadrant due to poor performance in bank account linkage. This is not a failure of the pension policy itself, but a failure of a basic administrative task: ensuring data integrity. It points to a breakdown in the process of collecting correct bank details, completing KYC, and ensuring accounts are active. These localized failures are significant because they are, in theory, highly fixable with targeted administrative drives and better oversight.

4.2.3 The Anatomy of Success: Technology, Tangibility, and Clear Mandates

My dissertation does not only highlight problems; it also illuminates what works. The across-the-board success of the PMAY-G scheme, the high performance of PM-KISAN, and the benchmark-meeting delivery of the Marble Lake Water Project offer powerful lessons. What do these successes have in common?

First, they often involve a clear, tangible, and measurable outcome. The goal of PMAY-G is to build a house—a physical asset that can be easily tracked, geo-tagged, and verified. This high level of accountability leaves little room for ambiguity. Second, many of these successful schemes leverage technology-driven Direct Benefit Transfer (DBT). When the beneficiary data is clean (as it appears to be for PM-KISAN), DBT is an incredibly efficient mechanism that bypasses multiple layers of local bureaucracy, reducing delays and opportunities for leakage. This confirms the broader policy discourse on the positive impact of the "JAM Trinity" (Jan Dhan-Aadhaar-Mobile) on public service delivery.

Finally, a project like the Marble Lake Water Project, which met its 55 lpcd national benchmark perfectly, demonstrates the power of a well-defined, technically-sound project with a clear mandate. Its success suggests that when a project is designed with clear engineering standards and adequate funding, the local administrative machinery is capable of executing it effectively. These success stories provide a positive blueprint, suggesting that governance in Baghmundi is most effective when objectives are clear, accountability is high, and technology is used to streamline delivery.

4.3 Policy and Administrative Recommendations

Based on the comprehensive analysis conducted in this dissertation, I propose a series of specific, data-driven recommendations. These are designed not as broad policy statements, but as actionable steps for the different tiers of administration within Baghmundi block. The recommendations are organized into three categories: targeted interventions for the Block Administration, priority focus areas for gram panchayat leadership, and proposals for systemic improvements.

4.3.1 Recommendations for the Block Administration (BDO Office)

My findings point to several issues that require strategic, block-level intervention. I recommend the Block Development Officer's office consider the following actions:

De-bottleneck DAY-NRLM Bank Linkage (Highest Priority): Given the systemic failure of the DAY-NRLM scheme in financial linkage, I recommend launching a Block-Level Task Force. This task force should include the BDO, the lead bank manager, and representatives from the panchayat Samiti. Its immediate mandate should be to address the issues in the highest-priority gram panchayats identified by my Improvement Index: Tunturi-suisa (II=18.85) and Burdakalamati (II=13.23). Actions should include organizing joint camps with bankers to resolve application issues and reviewing the quality of financial literacy training provided to SHGs.

Conduct a Qualitative Inquiry into MGNREGA in Matha gram panchayat: My analysis identified Matha gram panchayat as the sole, localized underperformer for MGNREGA (II=2.96). I recommend the block office initiate a targeted qualitative inquiry or a 'social audit' specifically within Matha to understand the root causes. This inquiry should investigate potential issues such as lack of awareness among citizens, delays in sanctioning works by the gram panchayat, or problems with muster roll management.

Address NSAP Bank Linkage Gaps: For the NSAP scheme, I recommend the block office coordinate a special drive for data verification and account activation in the four high-priority panchayats: Tunturi-suisa (II=10.95), Burdakalamati (II=8.82), Ajodhya (II=7.59), and Serengdih (II=5.98). This can be done in collaboration with post office and bank officials to resolve KYC issues and ensure every beneficiary has a functional account for receiving their pension.

Audit PMGSY Cost Escalations: The longitudinal analysis of PMGSY revealed a significant drop in efficiency (high cost per km) during peak investment years (2012-2017). I recommend a retrospective audit of the projects sanctioned during this period to identify the primary drivers of cost escalation—whether they were due to material costs, challenging terrain, or contractor issues—to inform future infrastructure project planning.

4.3.2 Recommendations for Gram Panchayat Leadership

The success of these schemes is critically dependent on local leadership. Based on my analysis, I recommend the following priority focus areas for individual gram panchayats:

- For Tunturi-suisa: The highest priority should be to address the severe underperformance of both DAY-NRLM and NSAP. The gram panchayat office should proactively work with the Block Task Force and lead local efforts to resolve SHG bank loan applications and pensioner bank account issues.

- For Matha: The primary focus should be on rejuvenating the MGNREGA scheme. This includes raising awareness about the right to work and ensuring timely sanctioning and execution of local projects.

- For Burdakalamati, Ajodhya, and Serengdih: The key challenge identified is the implementation of NSAP. They should take the lead in mobilizing beneficiaries for the block-level data verification camps. Burdakalamati and Serengdih must also focus on the DAY-NRLM bank linkage issue.

4.3.3 Recommendations for Systemic Improvement and Knowledge Sharing

To build long-term capacity and improve governance across the block, I propose the following systemic improvements:

- **Establish a "Best-Practice Sharing" Platform:** My analysis identified clear "pockets of excellence," such as Baghmundi gram panchayat for DAY-NRLM, Matha gram panchayat for NSAP, and Serengdih gram panchayat for PMAY-G. I recommend the BDO office establish a formal, quarterly platform where the Pradhans and officials from these high-performing gram panchayats can share their operational strategies, documentation processes, and coordination techniques with their struggling peers.

- **Develop a gram panchayat-Level Performance Dashboard:** The methodology used in this dissertation can be institutionalized. I recommend the development of a simple, internal performance dashboard for the block administration. By regularly updating key metrics for each scheme at the gram panchayat level, the BDO can monitor performance in near real-time, allowing for proactive interventions before problems become critical. This would institutionalize the data-driven approach I have demonstrated.

- **Strengthen Inter-Agency Coordination:** The systemic challenges with DAY-NRLM highlight a potential gap in coordination between the administration and the banking sector. I recommend establishing a formal monthly coordination meeting between the BDO's office and the branch managers of all major banks operating in the block to specifically track and resolve issues related to SHG credit and DBT failures.

4.4 Scope for Future Research

While my dissertation provides a comprehensive, data-driven framework for evaluating and prioritizing government schemes in Baghmundi block, it also serves as a foundation upon which further research can be built. The quantitative nature of my analysis answers the "what" and "where" of implementation challenges, but it naturally gives rise to new questions about the "why" and "how." Based on the findings of my study, I propose the following avenues for future research that would complement and expand upon my work.

- **A Qualitative Inquiry into Implementation Bottlenecks:**

My study has successfully pinpointed specific areas of underperformance, such as the systemic failure of bank linkage in the DAY-NRLM scheme and the localized issues with MGNREGA in Matha GRAM PANCHAYAT. The logical next step would be to conduct an in-depth qualitative study in these identified problem areas. Using methods like semi-structured interviews with Panchayat officials, focus group discussions with beneficiaries and SHG members, and case studies of local bank branches, future research could uncover the nuanced, on-the-ground reasons for these failures. Such a study would provide the rich, contextual narrative needed to understand why these quantitative patterns exist.

- **A Comparative Study with a High-Performing Block:**

My research is geographically confined to Baghmundi block. To understand if the challenges and successes I identified are unique to this area or are representative of the wider Purulia district or state, a comparative study would be highly valuable. A future researcher could apply the same IPA methodology to a neighboring or a high-performing block. This would allow for a cross-block analysis, potentially revealing broader systemic issues within the district administration or highlighting regional best practices that are not apparent when studying one block in isolation.

- **A Longitudinal Impact Evaluation:**

My research provides a cross-sectional snapshot (with the exception of PMGSY) and a set of recommendations for intervention. A crucial follow-up study would be a longitudinal evaluation conducted two to three years from now. Such research could re-assess the performance of the same schemes in the same panchayats to determine if the administrative interventions proposed in my study were implemented and, more importantly, if they were effective. This would provide valuable insights into the efficacy of data-driven governance and the capacity of local administrations to respond to evidence-based recommendations, thereby completing the policy-analysis-intervention-evaluation cycle.

- **Assessing Citizen Perception vs. Administrative Data:**

My dissertation is intentionally based on secondary administrative data to demonstrate a low-cost evaluation model. A fascinating future study would be to conduct a large-scale primary survey in Baghmundi block to capture citizen perception of the importance and performance of these same schemes. The results could then be compared with my findings. This would allow for an analysis of the convergence or divergence between administrative reality and the lived experience of beneficiaries, providing a more holistic and 360-degree view of scheme effectiveness.

CONCLUSION

My research journey began with a fundamental question: in a complex developmental landscape saturated with numerous government schemes, how can a local administrator effectively identify and address the most critical implementation challenges? This dissertation sought to answer that question by moving beyond broad-stroke audits to develop a granular, evidence-based diagnostic tool for the specific context of Baghmundi block in Purulia. By systematically analyzing key government programs—from livelihood guarantees and housing to social security and infrastructure—I have mapped the intricate mosaic of governance in the region, revealing a story of remarkable successes, systemic weaknesses, and highly localized administrative hurdles.

Through a novel application of Importance-Performance Analysis (IPA) powered by administrative data, I have been able to pinpoint not only what is working but, more importantly, where it's failing. The subsequent application of a Weighted Improvement Index has transformed this analysis from a mere academic exercise into a strategic roadmap. It answers the crucial question of "what to fix first" by creating a clear, defensible priority list for intervention, whether it be addressing the systemic failure of SHG bank linkage in the DAY-NRLM scheme or tackling the localized underperformance of MGNREGA in a single gram panchayat.

The central contribution of this dissertation, therefore, is the development and application of a robust, data-driven framework for prioritizing administrative action. I have demonstrated that it's possible to leverage existing administrative data to create a low-cost, replicable, and highly practical tool that can guide governance and enhance the effectiveness of public expenditure. This research provides the block administration of Baghmundi not with vague critiques, but with a specific, evidence-based agenda for action.

In closing, the successful delivery of public services is the bedrock upon which the welfare and trust of a citizenry are built. In an era of finite resources and infinite needs, the shift from intuitive or reactive decision-making to a culture of evidence-based governance is not just an ideal; it's an absolute necessity. It's my sincere hope that the framework developed in this study serves as a valuable contribution to that vital endeavor, offering a clear pathway to translate data into meaningful, positive change in the lives of the people of Baghmundi.

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APPENDICES

DATA TABLE

Table for MGNREGA Scheme of Gram Panchayats of Baghmundi						
Sl No.	**Pnachayat**	**Year**	**Households with Job Cards**	**Households with Job Cards (%) I**	**Total Persons Days of Employment**	**Total Persons Days of Employment (%) P**
1	Ajodhya	2022-23	1915	8.668688606	4914	3.45
2	Baghmundi		2380	10.77361822	23494	16.50
3	Beergram		2586	11.70612467	8947	6.28
4	Burdakalimati		2910	13.1727853	17820	12.51
5	Matha		2806	12.70200534	10826	7.60
6	Serengdih		2999	13.5756643	40620	28.52
7	Sindri		2536	11.47978815	9832	6.90
8	Tunturisuisa		3959	17.92132543	25965	18.23
	Total		22091		142418	

Table for PMAY-G Scheme of Gram Panchayats of Baghmundi				
Sl No.	**Pnachayat**	**Houses Sanctioned (I)**	**Houses Completed**	**Completion Rate (%) (P) ((Houses completed/ Houses Sanctioned)*100)**
1	Ajodhya	3	2	66.66666667
2	Baghmundi	842	831	98.6935867
3	Beergram	106	104	98.11320755
4	Burdakalimati	84	75	89.28571429
5	Matha	66	64	96.96969697
6	Serengdih	624	620	99.35897436
7	Sindri	273	262	95.97069597
8	Tunturisuisa	760	751	98.81578947
	Total	2758	2709	98.22335025

Table for DAY-NRLM Scheme of Gram Panchayats of Baghmundi							
sl. No.	**Pnachayat**	**Total Villages**	**Number of Villages where SHGs entry has started**	**Total Number of SGHs**	**Amount of Bank Loan**	**Village Saturation (%) (I) (Villages with SHGs/Total Villages)*100**	**Average Loan per SHG (in rupees) (P) (Amount of Bank Loan/Total Number of SHGs)**
1	Ajodhya	34	9	202	26982000	26.47	13,357
2	Baghmundi	24	14	328	61579400	58.33	1,87,742
3	Beergram	13	9	208	50880000	69.23	24,462
4	Burdakalimati	17	13	295	86001450	76.47	29,153
5	Matha	21	10	234	38175100	47.62	16,314
6	Serengdih	19	12	262	74085397	63.16	28,277
7	Sindri	16	11	284	72960000	68.75	25,690
8	Tunturisuisa	21	18	420	98531000	85.71	23,460
	Total	165	96	2233			

Table for NSAP Scheme of Gram Panchayats of Baghmundi						
S.No	**GramPanchayat/Ward**	**Scheme**	**Total Beneficiary (I)**	**Total Bank Account**	**Disbursement Amount (in lakhs)**	**Bank Account Linkage Rate (%) (Total Bank Account/Total Beneficiary)*100**
1	AJODHYA	ALL CENTRE SCHEMES (IGNDP, IGNOAPS, IGNWPS, NFBS)	331	310	88.94	93.66
2	BAGHMUNDI		447	436	111.25	97.54
3	BEERGRAM		233	230	58.85	98.71
4	BURDA-KALIMATI		370	350	100.15	94.59
5	MATHA		175	175	45.64	100
6	SERENGDIH		366	350	90.06	95.63
7	SINDRI		281	264	75.17	93.95
8	TUNTURI-SUISA		405	385	102.11	95.06
	TOTAL		**2608**	**2500**	672.17	

Table for PM KISAN Scheme of Gram Panchayats of Baghmundi					
Sl No.	**Pnachayat**	**Total No. of Villages**	**No. of Benificiary**	**Villages with No Benificiary**	**Village Coverage Rate (%) ((Total Villages-Villages with No Beneficiary)/Total Villages)*100**
1	Ajodhya	27	57	21	22.22
2	Baghmundi	16	1359	1	93.75
3	Beergram	7	1195		100
4	Burdakalimati	9	976		100
5	Matha	14	654		100
6	Serengdih	10	909		100
7	Sindri	7	865		100
8	Tunturisuisa	12	877		100
	Total				