

# **WOMEN'S PERCEPTION ABOUT DEVELOPMENT PROGRAMMES AND THEIR PARTICIPATION**

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# **WOMEN'S PERCEPTION ABOUT DEVELOPMENT PROGRAMMES AND THEIR PARTICIPATION**

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**IN**

## **EXTENSION AND COMMUNICATION MANAGEMENT**

**By**

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**CERTIFICATE**

This is to certify that the thesis entitled “**WOMEN’S PERCEPTION ABOUT DEVELOPMENT PROGRAMMES AND THEIR PARTICIPATION**” submitted by **SUMAN PUJAR** for the degree of **DOCTOR OF PHILOSOPHY** in **EXTENSION AND COMMUNICATION MANAGEMENT**, College of Community Science, University of Agricultural Sciences, Dharwad, is a record of bonafide research work done by her during the period of her study in this University, under my guidance and supervision and the thesis has not previously formed the basis of the award of any degree, diploma, associateship, fellowship or other similar titles.

**DHARWAD  
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# *Introduction*

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## 1. INTRODUCTION

In Indian society, caste is still the most powerful factor in determining the person's dignity. The caste system is the result of the Hindu belief in reincarnation and Karma. The four castes eventually developed into a social mosaic of 3000 subcastes, with the untouchables at the bottom of the list. The practice of caste system and untouchability was the corner stone of the Hindu society.

The Constitution of India authorizes the identification of historically disadvantaged castes, which are entitled to affirmative action in employment and other benefits. These are known as "scheduled" tribes and castes. They include India's aboriginal inhabitants or Adivasis, who comprise nearly 200 ethnic and culturally distinct peoples who speak more than 100 languages. The persons most likely to benefit from these programmes are the dalits or the untouchables of India, as they are the people most adversely affected by this system.

The classification of caste into Scheduled Caste and Scheduled Tribe has emerged due to Chatur Varna System during British Raj. The division of the people based on the caste is the artificial division compelling people to remain into separate caste based groups and preventing them from becoming a homogeneous group for centuries together. Restrictions on the selection of occupation and economical oppression have kept the section of the society poor and left out the only option to accept jobs with the landlords and business community. Even if the untouchables flee the area to avoid stigmatized occupation, they could not sustain in the new village as even in other places, they were not accepted by the system and it was not difficult for dominant caste people to locate such people who left their original villages.

The Scheduled Castes (SCs) and Scheduled Tribes (STs) are officially designated groups of historically disadvantaged people in India. India's population comprised the SC and ST about 16.60 per cent and 8.60 per cent, respectively (According to the 2011 census). The SC populations have been victims of socio-economic exploitation and have been relegated to low income generating occupations, inferior trades, unhygienic environment and unclean menial occupations. Where in, ST communities are characterized by their distinctive culture, geographical isolation, shyness of contact with community at large and socio-economic backwardness. The total population of Karnataka State is 5.29 crores (According to the 2011 census) of which SC and ST constitute about 86 lakhs and 35 lakhs respectively. The

percentage of SC and ST population of the State is 16.20% and 6.6% respectively. The literacy rate among SC is 52.90% and ST is 48.31% as against the general literacy of 67.04%.

### **Constitutional Provisions of SC/STs;**

- Articles 341 and 342 of the constitution of India define as to whom would be Scheduled Caste and Scheduled Tribes with respect to any State or Union Territory.
- Article 46 "The State shall promote with special care the educational and economic interests of the weaker sections of the people and in particular of the Scheduled Castes and the Scheduled Tribes and shall protect them from social injustice and all forms of exploitation."
- Article 243D - Provides reservation of seats for SCs and STs in every Panchayat.
- Article 233T - Provides reservation of seats for SCs and STs in every Municipality".
- Article 16- Equality of opportunity in matters of public employment.
- Article 19 -Protection of certain rights regarding freedom of speech, etc

Socially disadvantaged groups of Scheduled Castes/ Scheduled Tribes have received special focus over the years for their social and economic advancement. Government has taken several steps for framing appropriate policies needed to design and implement various welfare programmes for achieving the objective of creating favorable environment to ensure speedy socio economic development of SCs/ STs. For the well-being of these communities, special target-oriented programmes are being implemented by earmarking funds, providing subsidies, offering reservations in employment and educational institutions etc.

At the central level, the Government of India has launched a number of developmental programmes and schemes for socio economic welfare of the people from time to time viz. Credit Enhancement Gurantee Scheme for SCs (CEGSSc), National Safai Karamacharis Finance and development Corporation (NSKFDC), National scheduled Castes Finance & Development Corporation (NSFDC), Special Central Assistance to Scheduled Caste Sub Plan (SCA to SCSP), Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) and Venture Capital Fund for Scheduled Castes (VCFSsc).

At the state level, the Government of Karnataka, through Social Welfare Department, formulated various programmes and schemes for the upliftment of SCs and STs especially for

their socio-economic and educational advancement. Prior to 1956, Social Welfare Department was earlier called as the Depressed Classes Department and was headed by the Commissioner. He was in charge of the schemes meant for the SC/ST people, Denotified Tribes, Nomadic and Semi-nomadic Tribes and economically backward people. In 1956 the Department was named as Social Welfare Department and in 1959, the district level officers were re-designated as District Social Welfare Officers, looking after the welfare of SC/STs, Backward Classes, Minorities, Women and Child Welfare, Physically Handicapped, etc. The objective of the department was helping SC/STs people in taking up of self employment schemes through subsidy and loan and improving the skill level in their activities in turn to improve their livelihoods and improve their standard of living.

Out of various governmental schemes for the development of the weaker sections of the society, many of the economic schemes are linking the beneficiaries to the institutional source of credit, specially the banks and providing financial assistance of various other schemes also through their bank accounts. The thinking behind these schemes is to save the beneficiaries from the intermediaries and get full benefit of their efforts. Various schemes implemented from 2007 by state government through social welfare department are Self Employment Programme, Micro Credit Scheme, Land Purchase Scheme, Ganga Kalyana Scheme and Entrepreneurship Developmental Programme

**Self Employment Programme (SEP) :** This scheme was implemented in collaboration with Nationalized/Rural/ Scheduled banks. Financial assistance through banks will be extended to the SC/STs for taking up self-employment activities having unit cost less than Rs.1.00 lakh. Subsidy equivalent to 50% of the unit cost or Rs.35000/-, whichever is less, will be released by the corporation. Remaining portion is bank loan. The activities taken under in the schemes like agricultural related activities, pan shop, fisheries, footwear shop, petty shop, beauty parlor, dairy and other small business etc.

**Micro Credit Scheme (MCS) :** The financial assistance will be provided to the SC/ST women members of the self help groups for taking up small business. Each woman member will be given Rs.15000/- through her SHG. This assistance includes subsidy of Rs.10000/- and loan of Rs.5000/-. Loan carries interest of @ 4% per anum. Loan and interest is repayable in 3 years in monthly/quarterly installments.

**Land Purchase Scheme (LPS) :** The primary object of this scheme is to identify those SC and ST farmers who have no land for cultivation. The unit cost is Rs.15.00 lakhs, comprising of subsidy and loan in the ratio of 50:50. When the land purchased, is to be registered in the name of female member of the beneficiary and the same will be let to the beneficiary on lease for a period of 10 years. With an annual interest of 6 per cent the beneficiary shall return the loan amount to the corporation within the stipulated period of 10 years. After repaying the loan amount, the beneficiary will become the owner of the land. The main object of this scheme is to assist the SC and STs by farming, helps in improving their economic status and earn independently.

**Ganga Kalyana Scheme (GKY):** Under this programme, the corporation provides irrigation facilities to the SC and ST small farmers who have a bloc/dry land. The land is identified by the corporation. Under this scheme, the irrigation facility includes tube well, pump set, electricity, pump house and pipe line. All these facilities are provided free of cost. For the first five years, the corporation will take the entire responsibility to monitor the programme. After completion of five years, from the commencement of the programme, responsibility of monitoring will be entrusted to Co-operative society formed by the beneficiaries.

**Entrepreneurship Developmental Programme (EDP):** In this programme, to facilitate the unemployed SC/STs in the State, to engage in self employment activities and to improve their financial status, the corporation is implementing the scheme in co-ordination with Banks. The financial assistance will be provided for purchase of vehicles or for engaging in different small scale industrial/business activities. Subsidy at 70% of the unit cost or Rs.3.50 lakhs whichever is maximum will be provided for the having unit cost from Rs 1.00 lakh to Rs.5.00 lakhs.

Like this many development interventions are implemented but poverty is still a very huge social malady and in most countries it has a significant gender dimension as the work of women is often not accounted for and hence not paid. There is a proverb, that if a women is educated, she equals to opening a school. which means she is taking care of her children to educate and to settle them in their life. Therefore women plays a major role in her family as well as in society. Women empowerment is expected to strengthen women economically and make their contribution to household income count in the real sense.

Whenever there are discussions on development and particularly on socio-economic development, the issue of empowerment of disadvantaged groups in our society is referred. One of the biggest groups of them all is of women, which constitutes almost half of the Indian population. For the overall development of the family, a society and thus a country, women need to have a rightful role in the society. The stature of women could be rightful if they will be economically sound. Women's access to the economic services is necessary for the same and for this, it is necessary that they also get access to the schemes launched for the socio economic development.

The access of women, particularly those belonging to weaker sections of society to education, health and productive resources is inadequate. They remain largely marginalized, poor and socially excluded. But a number of programmes are being implemented and various kinds of efforts have been made to empower women. Without socio-economic equality for women in poor sectors of India, the impacts of efforts at development cannot become fully realized. India must value women as human resource assets and not liabilities. The economic schemes were launched by the government to economically and socially empower those who lag behind irrespective of their gender. The motive of launching the schemes was to raise the standard of living of the economically weaker section of the society, make the people financially independent and provide financial assistance wherever required.

### **Women perception and participation:**

Above said programmes are implemented but the dilemma of people's participation has emerged because of two reasons: first one, the beneficiaries of the programme do not perceive the programmes as their own and secondly, they do not perceive the programme useful to them. Thus, the psychological variable perception plays an important role in making the programmes either successful or failure. The positive perception by the people may lead to make the programme successful. While, the negative perception may turn out into failure of the programmes. There may be as many as different perceptions as they are individuals. It may be considered and dealt in terms of what the individual actually experiences. It involves not only receiving stimuli, but also interpreting and describing these stimuli in terms that are meaningful to the individual.

A number of new schemes and programmes have been introduced by welfare department to raise the living standards and to empower the rural people particularly of rural

SC/ST women section. Hence, it is necessary to know how far they have reached and to what extent rural women have perceived about the programmes and benefitted. With this background the present study on Women's perception of developmental programmes and their level of participation was undertaken with the following objectives:

1. To develop the scale and to measure the perception of selected development programmes of rural SC/ST women
2. To study the participation of rural SC/ST women in selected development programmes
3. To study the impact of selected development programmes on rural SC/ST women in terms benefits availed and empowerment
4. To know the relationship between personal, social and economic characteristics with perception and participation of rural SC/ST women
5. To list out the problems experienced by rural SC/ST women in participation and enlist the suggestion for effective implementation of the selected development programmes.

Development programmes selected for the present study were Self-Employment Programme (SEP), Micro Credit Scheme (MCS) and Land Purchasing Scheme (LPS) since these three programmes are women oriented.

### **Scope of the study**

The development programmes have been introduced to raise the living standards of rural SC/STs women through welfare department. However, not much evaluation studies have initiated or impact was not measured. Hence, the present study is intended to identify the perception and participation of women beneficiaries, benefits availed and empowerment of the rural SC/ST women by these programmes. These results can be used as measures for effective implementation of such programmes.

### **Limitations of the study**

As the study was conducted by a student researcher who had limited time and other resources at her disposal. The study was confined to Dharwad, Gadag and Belagavi district. Therefore, the findings of the present investigation have the limitation of wider generalization. In spite of these limitations, effort was made by the researcher to keep this study as objective as possible. Hence the findings of the study would be applicable only to the regions where similar conditions exist.

# *Review of Literature*

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## 2. REVIEW OF LITERATURE

A comprehensive review of literature is an integral part of any investigation, as it not only gives an idea on the work done in the past but also assists in delineation of problem area and provides basis for integration and discussion of findings. It forms the basis for interpretation of findings and provides the basic theoretical framework. An attempt has been made here to review the relevant available literature having a direct and indirect bearing on the present investigation. Literature reviewed is presented under different headings in accordance with the objectives of the study.

2.1 Perception of the women beneficiaries about development programmes

2.2 Participation of the women beneficiaries in development programmes

2.3 Impact of development programmes on women empowerment

2.4 Benefits availed through the developmental programmes by the beneficiaries

2.5 Relationship of socio-economic characteristics of women with perception

2.6 Relationship of socio-economic characteristics of women with participation

2.7 Problems encountered by women beneficiaries in development programmes

2.8 Suggestions of women beneficiaries about development programmes

### 2.1 Perception of the women beneficiaries about development programmes

#### The Concept Perception

According to new Webster's Dictionary, the term perception means comprehension with the mind or the senses an immediate or initiate recognition, as of a moral aesthetic quality.

Deshmukh *et al.* (2008) carried out a study on perception of rural youth about Adarsh Gaon Yojana (AGY) in Mulshi taluk of Pune. The AGY programme also known as Ideal Village programme and objective is self –sufficient and self -reliant in their basic needs of villagers. It involves the principles of Kurhadbandi (Ban on tree cutting), Charibandhi (Ban on free grazing), Nashabandi (Ban on alcohol), Nasbandi (Restriction on family size) and Shramdan (Donation of voluntary labour for community welfare). A total 158 rural male youth were selected by stratified sampling technique. The results revealed that most of the rural youth did not clearly perceive the importance of Kurhabandi, Charai-bandhi and Nasa-bandhi principles of Adarsh Gaon Yojana. However, they had better perception about Nasha-bandhi and Shramadhan principles of Adarsh Gaon Yojana.

Bagri (2012) studied on the perception of farmers towards seed village programme in Madhya Pradesh. The programme is meant to ensure supply of quality certified seeds of high yielding to the farmers to ensure quick multiplication of new seed varieties in a shorter time. Sample selected was 150 farmers. The data showed that, about half of the farmers (51.66%) had moderately favorable perception followed by one fourth of the sample (26.66%) highly favorable perception, whereas, only 21.66 per cent had unfavorable perception regarding utility of seed village programme conducted in Rewa block.

Ban *et al.* (2012) evaluated perception, participation and constraints faced by rural women in Adarsh Gaon Yojana. The results revealed that the majority of the rural women had medium level (61.87%) of perception about Adarsh Gaon Yojana and they did not have detail knowledge about benefits of the programme. The rural women had medium level of perception in the different activities like Kurhadbandi (58.13%). Charai-bandi (63.75%), Nas-bandi (67.5%), Nasha-bandi (60%) and Shramadan (61.88%).

Jyothi (2012) analyzed perception of Bhgyalakshami scheme by rural women of Dharwad district of Karnataka. The scheme was implemented by government of Karnataka in terms of providing insurance bond to girl child for better education, health and there by providing a better living status to the girl child. In a study 15 villages were selected and five beneficiaries and five non beneficiaries from each village were selected which constitute 150 rural women as sample for the study. The findings revealed that perception level of beneficiaries and non-beneficiaries was 89.62 and 73.95 per cent, respectively. The average perception of beneficiaries about Bhagyalakshmi scheme was 81.79 per cent.

Mitharwal and Sharma (2012) reported on farm women perception regarding telecasted programme e-chaupal. The study conducted in Lalasi, Kantewa and Dantujala of Laxmangarh Panchayat Samiti of Sikar district of Rajasthan with a sample of 90 rural women (T.V. viewers). The results observed that majority of respondents (88.80 %) could percept the message 'at the time of storage of grains drums, storage bins and godowns should be cleaned'. Nearly half (54.00 %) could get messages like, "insecticides should be sprayed" & "infested grain should be stored separately". Though these information was given verbally but the women could percept them better.

Avinash (2013) examined on perception of farmers about functioning of Raitha Samparka Kendras (RSKs) in Dharwad district of Karnataka. Ex-post-facto research design

was used. The 120 farmers were selected and the data was collected by personal interview method using structured schedule. The study showed that majority of the respondents (71.60%) felt more effective, while 20.80 per cent of felt effective and remaining 7.50 per cent of the respondents felt less effective about the functioning of RSKs.

Ekal (2013) conducted a study on perception and participation of villagers in activities of Adarsh Gaon Yojana in Iodhavade village. The 110 farmers randomly selected for the study. It was found that most of the respondents had medium level of perception (69.09 %) and 9.09 per cent of them had high level of perception about Adarsha Gaon Yojana.

Nuraeni *et al.* (2013) explored on the influence of internal and external factors on farmers' perception and participation in Jeneberang Watershed conservation. The 182 vegetable growers were randomly selected. The results indicated that the internal factors (knowledge, attitude and skill) had more significant direct effects to the farmers' perceptions and participation, while the external factors (Social, Economic and Cultural) did not significantly affect the farmers. It can be concluded that the internal factors directly and significantly influenced both the farmers' perception and participation in the implementation of such watershed conservation.

Santhosh (2013) assessed the perception of National Horticulture Mission (NHM) and its impact on crop diversification among the beneficiaries of Dharwad district. NHM mainly focus on enhance horticulture production; improve nutritional security and income support to farm households. The 150 beneficiaries of NHM programme randomly selected. The data revealed that around one third of farmers noticed in high perception level (37.33%) and low level of perception (35.33%). Whereas, medium level of perception was noticed with 27.33 per cent of the respondents.

More (2014) conducted a study on perception of the beneficiaries about Farmers Field School (FFS) programme in Konkan region of Maharashtra. FFS was need based and hands on training on the farms. Sample size was 240 participants selected and personally interviewed with the help of a interview schedule. The results indicated that 79.17 per cent of the respondents had 'useful' perception about FFS, while 13.75 per cent and 7.08 per cent of the beneficiaries belonged to 'more useful' and 'less useful' perception category about FFS.

Rithe Ashwin (2014) reported on perception of the participating farmers about sustainability of natural resource management under Integrated Watershed Management Programme (IWMP). The 120 IWMP respondents were randomly selected for the study. The results showed that 42.50 per cent had medium, about 35.00 per cent had high and 22.50 per cent of respondents depicted low perception about natural resource management under integrated watershed management programme.

Bello *et al.* (2015) examined on beneficiaries perception of selected rural women empowerment projects in Ogun State, Nigeria. The 139 rural women were selected for the study. The results indicated that the rural women predominantly had high perception about the effects of the projects on their livelihood, improved their product packaging (58.27%), access to credit facilities (72.66%), knowledge and skills (82.01%), business expansion (90.65%), balanced emotion (61.15%) and increased income (56.83%).

Preethi (2015) aimed to determine the study on perception, aspiration and participation of farm youth in agriculture. The data was collected from a sample of 100 farm youth from irrigated area and other 100 farm youth from rainfed area using pre-tested interview schedule through personal interview method. Hence, the total sample was 200. The study indicated that 39.00 per cent of farm youth had high perception about agriculture in irrigated area while it was 13.00 per cent in rainfed area.

Randhir *et al.* (2015) carried out a study on utilization and perception of health services under Janani Suraksha Yojna (JSY) among mother in a rural area of Ambala district Haryana. JSY is an ambitious scheme serving as a safe motherhood intervention. A cross-sectional study was carried out among 200 beneficiaries. The results regarding perception observed that three-fourth of mothers were aware about cash benefits (71.50%) followed by safe delivery (55.50%), care of mother and baby (44.50%), free hospital delivery (37.00%), and free food (16.00%).

Tanweer Ahmed (2015) revealed from his study on knowledge level, role perception and job performance of farm facilitators under Bhoochetana programme of KSDA in Chickballapur district. Bhoochetana Programme aims to identify and scale up best options (soil, crop and water management) including improved cultivation to enhance productivity of selected crops. In a study 90 farm facilitators were selected. The results observed that 42.00

per cent of farm facilitators belonged to average role perception category followed by 31.00 per cent better and 27.00 per cent of farm facilitators belonged to poor category.

Ayinde *et al.* (2016) assessed the perception of youths on government agricultural development programmes in Osun State, Nigeria. A multistage sampling procedure was used to select 113 youths. The results showed that more than half (61.90%) of the youth had positive perception of Osun State Rural Enterprise and Agricultural Programmes (OREAP) while 38.10 percent indicated negative perception.

## **2.2 Participation of the women beneficiaries in development programmes**

### **The Concept Participation**

Participation is operationally defined as the degree to which the beneficiary is involved in different stages of programme, starting from their programme awareness to programme evaluation and follow up of the programme.

Bhanu (2006) examined on aspirations of rural youth and their attitude towards rural development activities in Dharwad district of Karnataka. In the study author has studied on participation of sample in different activities. The 120 male rural youth selected for the study. The results revealed that, nearly fifty per cent of the respondents were regularly participated in social and cultural programmes (46.67%) followed by construction of temple (32.50%), planting of trees (27.50%), health campaign (21.67%), village sanitation (20.83%) and construction of youth club building (20.83%).

Pankaja (2007) carried out a study on participation of urban and rural women in development programmes in selected districts of Karnataka. Ex-post-facto research design was adopted for the study. The 100 urban and 100 rural beneficiaries were randomly selected. The results indicated that majority of them had high (42.00%) level of participation followed by medium (36.00%) and low (22.00%) in development programmes.

Shanthamani (2007) studied on a critical analysis of Mysore Resettlement and Development Agency (MYRADA) programme in Gulbarga district of Karnataka. MYRADA is a NGO programme promotes strategies and skills through which the livelihoods of poor families and the rights of women and children are secured. A total number of 150 farmers were selected by proportionate random sampling procedure. The results observed that 42.00

percent of MYRADA beneficiaries had medium level of participation in reconsideration with evaluation followed by high (31.30%) and low (26.70%) level of participation.

Nair (2011) carried out a study on impact of 'Kudumbashree' programme on rural women in Kottayam district of Kerala. This programme was the poverty eradication mission and community based self-help initiative involving poor women. The data collected from a sample of 120 respondents. The data revealed that a significant percentage (40.00%) of the beneficiaries had medium level of participation; remaining 33.30 per cent and 26.70 per cent of the beneficiaries had low and high level of participation respectively in the group activities and also in various programmes conducted for the benefit of "Kudumbashree" programme.

Narayan Rao (2011) analyzed a study on participation of tribal women in agriculture development. Out of ten villages, twelve tribal women were selected by lottery method. Thus the sample size was 120. The study revealed that 56.64 per cent of tribal women belong to medium level of participation animal husbandry and dairy occupation followed by low (33.36%) and high level (10.00%) of participation.

Raju (2011) assessed a critical analysis on community participation in watershed programme of Tarun Bharat Sangh in Rajasthan. Fifty farmers as sample from watershed and 50 farmers of non-watershed village were randomly selected for the study as sample. Thus, the total sample size was 100. The results inferred that almost 66.00 of farmers were thought of high to very high extent of participation watershed development activities followed by medium (26.00%) and low (6.00%) in at all the stages. The high extent of participation became the key factor for the success of TBS in watershed development.

Bhore (2013) aimed to understand the participation of rural youth in Adarsh Gaon Yojana (AGY) in Parbhani district of Maharashtra. The fifteen respondents from each village selected randomly from eight villages to make the total sample size of 120 respondents. The results observed that majority (66.67 per cent) of the respondents belonged to medium category of overall participation in activities (ban of tree cutting , ban of free grazing , ban on addiction like alcoholism and family planning), while equal percent of the respondents (16.67 %) were from low and high category of participation in activities of Adarsh Gaon Yojana.

Kitturmath and Suradkar (2014) reviewed on participation of rural youth in rural development activities in Lathur district of Maharashtra. The 120 respondents randomly

selected for the study. The Rural Development programmes considered in the study were social and cultural programmes, planting of trees, health campaign, making drainage and village sanitation. The result showed that more than one third (37.50%) of the respondents had low level participation followed by medium (35.83%) and the remaining 26.67 per cent of the respondents belonged to extent of high level of participation category in RD programmes.

Mareeswaran *et al.* (2017) explored a study on participation of tribal women in the developmental programmes for their livelihood security. The Salem, Namakkal and Coimbatore districts of Tamil Nadu were selected for the study. Totally 200 tribal women were selected. The developmental programmes are, to promote health, education, economic development, employment, agriculture and horticulture. The tribal women participated in the developmental programmes as per the requirement of their livelihood security. The developmental programmes implemented by government as well as Non- governmental organization. The results indicated that the tribal women participated in the health care programme (96.50%) followed by safe drinking water (76.50%), infrastructure development (75.50%), participation of SHGs activities (64.00%) and Sarva Shikshana Abiyana (SSA) programme (63.00%).

## **2.3 Impact of development programmes on women empowerment**

### **Concept of Empowerment**

Empowerment of women was operationally defined as the individual's perceived sense of psychological power (process empowerment) and also the actual real change in power (product empowerment).

Syeda (2008) carried out a study on impact of Udyogini scheme on economic empowerment of women in Mandya district, Karnataka. Udyogini is an innovative scheme, sanctioned by the government of Karnataka, Udyogini assists women in gaining self reliance through self employment, especially in the trade and service sector. It empowers women by providing loans through banks and other financial institutions. The Udyogini scheme is implemented in all the 7 talukas of the district, 120 beneficiaries were selected randomly from all over the district for the study. Researcher evaluated the impact of social and economic empowerment through the before and after joining of the scheme. With respect to social

empowerment, among the beneficiaries decision making followed by communication abilities, self image, involvement in social issues, leisure time profitably used, extension participation, awareness to government policies and participation in the organization had scores ranging from 150-210 before joining the scheme which increased to scores ranging from 250 to 313 after joining the scheme. Regarding economic empowerment, the contributing factors like acquisition of skills increased (70.83 - 97.77), followed by women own income (41.22 - 88.88), purchase of gold (55-79.40), savings (65- 78.33), material possession (48.61- 78.33), food consumption expenditure (38.88 - 70.83) and access to credit (47.22 - 72.22).

Tayde and Chole (2010) aimed to determine on empowerment appraisal of rural women in Marathwada region of Maharashtra state. The study was conducted in randomly selected three districts viz. Parbhani , Hingoli and Nanded. From each district, 40 beneficiary women were selected. Thus, the final study sample comprised of 120 beneficiaries. It is observed that major indicator was economical empowerment (Freedom for spending on entertainment of guest, opportunity for economic development and freedom for offering presents to relative) as it got the 'I' rank. Then cultural empowerment (freedom for deciding (food) menu, freedom for performing festival ceremonies and interact with male outside family) occurred II rank, social empowerment III rank (freedom to mix with women friends, participation in decision about education of children, feeling of social security), psychological empowerment IV rank (feeling secured in their family, self confidence, self image, self reliance , courage and career ambition) and political empowerment got last rank i.e. V rank (awareness of human rights, awareness of legislation for women, freedom for participation in active politics and holding a political position). Thus, there was the highest empowerment in case of economic and the lowest in political component.

Narayanan (2011) examined on Empowerment of rural women through Swarnajayanti Gram Swarozgar Yojana (SGSY) in Tamil Nadu. The SGSY programme is to create self-employment among rural women there by achieving greater empowerment in a sustained manner. The respondents of the study were the members of Self-Help Groups who owned micro-enterprises and thus called as SHG micro-entrepreneurs. The respondents were drawn from three taluks of Vellore district, which were selected through random sampling technique. From the talukas 108 successful and 42 unsuccessful groups were selected. The total numbers of SHG micro-entrepreneurs were 150. The results found that 90 per cent of SSMEs attained

high empowerment status, whereas the same level of USSMEs were found in moderate level of empowerment (78.57%). Assured sustained income, the longer involvement in SHGs under SGSY contributed to high empowerment.

Muddam (2013) conducted a study on empowerment of women entrepreneurs in Medak district of Hyderabad. Ex-post facto research design was adopted in the present investigation. The beneficiaries of the study were women running an income generating entrepreneurial activity continuously for the last three years in Medak district. In which six entrepreneurial activities like vegetable marketing, NPM inputs sale, Vermi compost, flour mill, nursery raising and pickle selling were selected for the study. From each enterprise two women entrepreneurs of ten villages selected. Thus, the 120 women entrepreneurs constitute as sample for the study. The results indicated that majority of the respondents (50.83%) had medium economic empowerment, followed by high (30.00%) and low (19.17%). With respect to social empowerment, majority of the respondents (40.84%) had medium, followed by high (35.83%) and low (23.33%). Regarding entrepreneurial empowerment, majority of the respondents (58.34%) had medium followed by equal per cent of respondents (20.83%) in high and low category.

Masur (2014) examined on impact of entrepreneurship development programmes on women of Dharwad district of Karnataka. Krishi Vigyan Kendra (KVK) and Rural Development and Self Employment Training Institute (RUDSETI) of Dharwad purposively selected for the present study. From each institute, 80 women beneficiaries selected, who had undergone entrepreneurship development programmes. Thus total sample size was 160. The results showed with respect to the psychological empowerment like self confidence level have highly significant at 5 per cent level after undergoing training. Regarding social empowerment all the women trainees have increased the interaction with the people of outside the family after undergoing training in KVK and RUDSETI followed by participation in decision making. With respect to economic empowerment like power to invest, power to sale, operating personal account in bank have been significantly increased at 5 per cent level. Political empowerment like awareness of human rights, awareness of legislation for women, awareness about laws on domestic violence also have been increased after attending the training programmes.

Ujwala Rani (2014) carried out a study on impact of Targeted Rural Initiative for Poverty Termination and Infrastructure (TRIPTI) programme on women empowerment in Cuttack district of Odisha state. TRIPTI programme aims to improve the livelihood of the rural poor, particularly women, socially excluded and tribal groups. The study conducted in two blocks Baramba and Narasingpur of Cuttack district. From each block 45 beneficiaries were selected. Thus the total sample size was 90. The results interperated that regarding economic empowerment, 34.00 per cent of the beneficiaries belongs to medium category of increase in family income and 38.89 per cent of beneficiaries belong to increase in annual income and improvement in standard of living. In case of social empowerment, highest number of beneficiaries belong to medium category (44.44%) in terms of awareness of social development programmes and 48.89 per cent in decision making. Regard to psychological empowerment, the beneficiaries belong to high category in level of aspiration (52.00%) followed by self respect (50.00%) in medium and low in risk bearing ability (47.00%).

Bharti (2017) studied on empowerment of rural women through National Rural Livelihood Mission (NRLM) in Rewa Block of District Rewa (M.P.). NRLM programme promotes the universal social mobilization, Participatory Identification of Poor (PIP), promotion of institutions of the poor, strengthening all existing SHGs and capacity building and skill building among rural women. The study conducted in Rewa district, 120 rural women selected out of five villages. The results indicated that, 47.50 per cent showed low empowerment followed by (23.33%) high and (29.17%) medium empowerment of rural women.

#### **2.4 Benefits availed through the developmental programmes by the beneficiaries**

Benefits availed: It refers to the benefits derived by the beneficiaries in terms of improvement in financial conditions and social status, by obtaining loan in the form of cash and carrying out various income generating activities and by participating in various social activities.

Gamannanavar (2011) conducted a study on impact of Sujala watershed development programme in Dharwad district. The ex-post facto design was employed in the present research. The 120 beneficiaries were randomly selected for the study. The results showed that 36.67 per cent of beneficiary farmers expressed that soil and water conservation practices helped them to increase groundwater recharge followed by reduction in soil and water erosion

(35.00%). Whereas, 10.83 per cent of beneficiary farmers expressed increase in the yield level of crops followed by increase in cropping intensity (9.17%). However, least per cent of beneficiary farmers expressed soil and water conservation practices helped them in raising forest tree species (7.50%).

Nair (2011) conducted a study on impact of 'Kudumbashree' programme on rural women in Kottayam district of Kerala. The data were collected from a sample of 120 respondents from Kottayam, Vaikom and Changanassery taluks of Kottayam district. The results revealed that there was an improvement in the financial conditions and social status as reported by 98.3 per cent of the beneficiaries and also shows that one-third of the respondents were benefitted from cattle rearing (33.3%) followed by catering unit (16.7%), chips preparation (13.3%), coffee powder making (11.7%), computer centre, cleaning activity and tailoring (8.3%).

Sravanthi and Chandrakanth (2013) examined a study on utilization of benefits from government programmes or schemes by farmers in Andhra Pradesh - An institutional economic analysis. The 105 farmers have been randomly selected from Gopinenipalem village of Andhra Pradesh for the study. The results of benefits to farmers from Government programmes indicated that about 97.00 per cent of the farmers received ration cards obtain Rs.3969/- worth of food security ration per year followed by MGNAREGA (89.00%) farmers received Rs. 4500/- and 86.00 per cent of the farmers received subsidized interest loan of Rs. 1194/- under SHG and crop loss relief fund (83.00 %) Rs. 4072/-.

Diwan (2017) carried out a study on assessment of knowledge and benefits of National Rural Livelihood Mission (NRLM) among rural women of Udaipur district. The sample consisted of randomly selected 100 women beneficiaries of NRLM of villages. The results depicted that benefits gained by the respondents from NRLM, majority of the respondents (77.00%) started income generating activities after enrollment in NRLM i.e. dairy production, vegetable cultivation, soap making, papad & bidi making and stitching. An equal number of respondents (65%) reported that they received loan to initiate the income generating activity which helped them to improve their standard of living. Skill building trainings were also organized under NRLM in papad & bidi making, dairy production, vegetable cultivation and stitching and 43.00 per cent respondents reported that it helped to build the technical skills in their enterprises. The other benefit i.e. increased family income

was reported by 37.00 per cent of respondents. Less than half of the respondents (43.00%) reported development of saving habit, nearly one fourth respondents mentioned that they received subsidy on equipment (26.00%) and their repayment capacity improved (24.00%).

Kharkwal and Maheshwari (2018) carried out a study on benefits gained by the rural women of Udaipur from Rashtriya Krishi Beema Yojana (RKBY). RKBY launched specifically for the farmers on January 2006. The scheme provides comprehensive risks insurance against yield losses viz. drought, hailstorm, floods, pests disease etc. A sample of 100 rural women was selected randomly for the present study from four villages namely Dhar, Kathar, Madar and Mathatha from the Badgaon panchayat samiti of Udaipur. The data revealed that none of the respondents gained high or low benefit of RKBY. Only 2.00 per cent of the respondents gained benefit upto medium extent. High majority of the respondents did not gain any benefit of RKBY. The reason behind this may be that the scheme was less popular and people were less aware about the schemes. In addition, it involves the payment of some premium to get benefit from it. Therefore, the respondents may be less interested in taking benefit from it.

## **2.7 Problems encountered by women beneficiaries in developmental programmes**

Ahirwar (2010) aimed to determine on impact of Swaranjayanti Grain Swarozgar Yojna (SGSY) on income and employment generation among the beneficiaries in Chhatarpur block of Chhatarpur district (MP). The 120 beneficiaries selected for detail investigation. The results showed that, fifty per cent of beneficiaries faced the problem of improper market facility (50.83%) followed by delay in getting loan (40.83%) and in sufficient of money (28.33%).

Parhad (2011) explored the study on impact of Mahatma Gandhi National Rural Employment Guarantee scheme on the beneficiaries. The 120 beneficiaries randomly selected in Ahmednagar district of Maharashtra. The results observed that, more than eighty five per cent of the beneficiaries expressed the constraint of late payment of wages (87.50%) followed by non-provision of crèche facility (65.83%), registration of the members (58.33%) , delay in allotment of work (56.67%) and poor work site facilities (40.00%).

Dhurve (2012) explored a study on women empowerment through Tejaswini Programme In Mandla District (M.P.). The 120 women beneficiary selected for the study. The data indicated that, most of beneficiaries faced the problems like, lack of marketing facilities (82.83%), number of days of training were not enough (75.56%), transport facility (68.89%),

information about the sources of loan and subsidy (57.78%), capital to start work (42.23%) and high rate of inputs (38.89%) were found as important constraints under these programme.

Jyothi (2012) carried out a study on perception of Bhagyalakshmi Scheme by rural women of Dharwad District. The 150 beneficiaries selected for the study. The results indicated that seventy per cent of the beneficiaries faced the problem of tatkal ration card was not considering village anganwadi center (57.33%), cumbersome procedure in getting the bond (56.66%) in and non appearance of photo in BPL card (56.00%).

Bhore (2013) determined a study on participation of rural youth in Adarsh Gaon Yojana. The total 120 respondents selected. The results revealed that majority of the respondents were faced the constraint of lack of transparency in operating of leading institution (88.33%) followed by no use of available fund for overall development of society (86.66%), weak financial condition (83.00%) and participation of leaders in Shramadan (81.66%).

Pujar (2013) determined a study on women related schemes implemented by Panchayat Raj. The researchers selected the housing, employment and pension schemes, which are implemented by Panchayath Raj. The total 360 beneficiaries selected for the study. In Housing schemes, more than thirty five per cent of beneficiaries had problems of delay in payment of money (36.25%) followed by lack of basic amenities (35.00%) and delay in financial sanction (28.75%). With regard to employment scheme, more than twenty per cent of beneficiaries faced the problems of improper disbursement of cash and food grains (21.25%). Equal number of beneficiaries faced the difficulty in repayment of loan and no proper place or building to conduct the meetings of SHGs (13.75% each). In pension scheme, more number of beneficiaries faced the problems like no fixed time for disbursement of payments (26.00%) followed by insufficient pension amount (24.00%), demand for commission by postman (19.50%).

Mukesh Singh (2014) carried out a study on impact of District Poverty Initiative Project (DPIP) in empowering the rural women in Tikamgarh Block of Tikamgarh District (M.P.). Total 120 beneficiaries selected for the study. The results indicated constrains faced by them were that, in case of financial constraints problem of repayment of loan (85.00 %), unaware about the rules of bank (80.83 %). As far as managerial constraints, concerned SHG's women perceived as severe constraints that not all members attended meeting

(73.33%), problem in taking proper decision (56.83%). Dual role of women (85.00%) found the major social constraint as perceived by group members.

Rithe and Patel (2017) carried out a study on constraints faced by participating farmers about sustainability of natural resource management under IWMP. The total sample size was 120. The results showed that the respondents faced several constraints regarding IWMP. The majority of the respondents faced the difficulty to mobilize people (81.66%) followed by uneven distribution of activities (76.66%), demand for big bunds (70.83%), lack of awareness about IWMP (67.50%), low participation of people (59.16%), low knowledge about natural resources and its management (53.33%) and people lack interest in committee formation (50.00%).

## **2.8 Suggestions of women beneficiaries about developmental programmes**

Bharthi (2005) carried out a study on assessment of Self Help Groups promoted under National Agriculture Technological Project (NATP) about empowerment of women in agriculture. NATP is mission mode project. It helps to the farmwomen to reduce the drudgeries, increase work efficiency in the context of agriculture and animal husbandry and improve socio economic condition for improved quality life. The study conducted in Dharwad and Gadag districts of NATP adopted villages. The total 120 respondents selected. The data revealed that, majority of the respondents suggested that project should be continued and started in other villages (78.30%) followed by increase in loan amount (69.10%), activities should run in all villages (67.50%) and follow-up should be increased (46.60%).

Bhanu (2006) carried out a study on aspirations of rural youth and their attitude towards rural development activities in Dharwad District. The 120 male rural youth selected for the study. The results observed that, cent per cent of the respondents suggested that daily wages have to be given to every individual who participate in the rural developmental activities followed by activities have to be taken up during off season/summer season (95.83%), leaders have to be faithful and true to their sole (90.82%), there should not be any conflicts among people in the village (85.00%) and leader should be co-operative and take the consensus of all sections of the society (78.33%).

Kaur (2009) determined a study on role of Swaranjayanti Gram Swarozgar Yojana (SGSY) in socio-economic development in rural Punjab. The 120 samples selected from the

different groups of SHGs in village. More than 95.00 per cent of the respondents suggested that less formalities in sanctioning loans (99.17%) followed by more subsidies provided on loan (98.33%), Supporting nature of sponsoring agency (97.30%) and establishing regulatory markets (97.00%).

Kyatanagoudar (2011) explored a study on knowledge and attitude of rural people about National Rural Employment Guarantee Scheme (NREGS). The aim of the NREGA was to enhance the livelihood security of people in rural areas by guaranteeing 100 days of wage employment in a financial year to a rural household whose members volunteer to do unskilled manual work. The total 405 respondents selected from the five villages of Dharwad district. The results indicated that, about 93.00 per cent had suggested that there should be increased wages followed by government should increase the number of working days beyond 100 days per year (70.00%) and sufficient work site facilities should be provided (33.33%).

Jyoti (2012) determined a study on perception of Bhagyalakshmi scheme by rural women of Dharwad district. The 150 women beneficiaries selected for the study. The results indicated that, cent per cent of the beneficiaries suggested that amount should be given in kind followed by timely issue of bonds (83.33%), Career guidance and training (66.66%) and help should be given to male child (56.33%).

Dhakar (2014) conducted a study on an assessment of sustainable livelihood of rural women through income generating activities in Satna District (M.P.). The investigation was conducted Rampur Baghelan block of Satna District. From this block, the five villages selected and 120 women respondents selected for the study. The data revealed that, about sixty per cent of respondents suggested that more information should be provided about sustainable livelihood (58.33%) followed by training and other extension programmes should be organized at village/block level for sustainable livelihood (55.83%), procedure for loan should be simplified (52.50%), more encouragement from the government to undertake livelihood development projects in rural areas (42.50%) and technological inputs should be made available on subsidized rate (39.16%).

## 2.5 Relationship of socio-economic characteristics of women with perception

Factors	Authors and year	Relationship	Dependent variable
<b>Age</b>	Jyothi (2012)	Negative, Non-significant	Perception of Bhagyalakshmi scheme by rural women
	Avinash (2013)	Positive, Non significant	Perception of farmers about the functioning of RSKs
	Ekal (2013)	Positive, Non significant	Perception towards Adarsha Gaon Lodhavade
	More (2014)	Positive, Non significant	Perception about FFS
	Rithe (2014)	Positive, Non significant	Farmers perception about sustainability of natural resource management
	Preethi (2015)	Positive, Significant	Perception of farm youth in agriculture
	Tanweer Ahmed (2015)	Positive, Non significant	Role perception of Bhoochetana programme by farm facilitator
<b>Education</b>	Jyothi (2012)	Positive, Significant	Perception of Bhagyalakshmi scheme by rural women
	Avinash (2013)	Positive, Non significant	Perception of farmers about the functioning of RSKs
	Ekal (2013)	Positive, Significant	Perception towards Adarsha Gaon Lodhavade
	More (2014)	Positive, Non-significant	Perception about FFS
	Rithe (2014)	Positive, Significant	Farmers perception about sustainability of natural resource management
	Preethi (2015)	Positive, Significant	Perception of farm youth in agriculture
	Tanweer Ahmed (2015)	Positive, Non significant	Role perception of Bhoochetana programme by farm facilitator
<b>Type of family</b>	Jyothi (2012)	Positive, Significant	Perception of Bhagyalakshmi scheme by rural women
	Preethi (2015)	Positive, Significant	Perception of farm youth in agriculture
<b>Family size</b>	Ekal (2013)	Negative, Non significant	Perception towards Adarsha Gaon Lodhavade
	Rithe (2014)	Positive, Non significant	Farmers perception about sustainability of natural resource management
	Preethi (2015)	Positive, Significant	Perception of farm youth in agriculture

<b>Factors</b>	<b>Authors and year</b>	<b>Relationship</b>	<b>Dependent variable</b>
<b>Marital status</b>	Preethi (2015)	Negative, Non significant	Perception of farm youth in agriculture
<b>Occupation</b>	Ekal (2013)	Negative, Non significant	Perception towards Adarsha Gaon Lodhavade
<b>Land holding</b>	Jyothi (2012)	Positive, Significant	Perception of Bhagyalakshmi scheme by rural women
	Avinash (2013)	Positive, Significant	Perception of farmers about the functioning of RSKs
	More (2014)	Positive, Significant	Perception about FFS
	Rithe (2014)	Positive, Significant	Farmers perception about sustainability of natural resource management
	Preethi (2015)	Positive, Significant	Perception of farm youth in agriculture
	Tanweer Ahmed (2015)	Positive, Non significant	Role perception of Bhoochetana programme by farm facilitator
<b>Family Income</b>	Jyothi (2012)	Positive, Non-Significant	Perception of Bhagyalakshmi scheme by rural women
	Avinash (2013)	Positive, Non significant	Perception of farmers about the functioning of RSKs
	Ekal (2013)	Positive, Significant	Perception towards Adarsha Gaon Lodhavade
	Rithe (2014)	Positive, Significant	Farmers perception about sustainability of natural resource management
	Preethi (2015)	Positive, Significant	Perception of farm youth in agriculture
<b>Time use pattern</b>	Preethi (2015)	Positive, Non-Significant	Perception of farm youth in agriculture

## 2.6 Relationship of socio-economic characteristics of women with participation

Factors	Authors and year	Relationship	Dependent variable
<b>Age</b>	Nair (2011)	Negative Non- Significant	Participation of beneficiaries in Kudumbashree programme
	Narayan Rao (2011)	Negative Non- Significant	Participation of tribal women in agriculture development
	Ekal (2013)	Positive, Significant	Participation towards Adarsha Gaon Lodhavade
	Kitturmath <i>et al.</i> (2014)	Positive, Significant	Participation of youth in rural developmental activities
	Preethi (2015)	Positive, Non-Significant	Participation of farm youth in agriculture
<b>Education</b>	Pankaja (2007)	Negative Non- Significant	Participation of beneficiaries in SJSRY programme
	Nair (2011)	Positive Non- Significant	Participation of beneficiaries in Kudumbashree programme
	Narayan Rao (2011)	Positive Non- Significant	Participation of tribal women in agriculture development
	Bhore (2013)	Positive, Significant	Participation of rural youth in Adarsha Gaon Yojana
	Ekal (2013)	Positive, Significant	Participation towards Adarsha Gaon Lodhavade
	Kitturmath <i>et al.</i> (2014)	Positive, Significant	Participation of youth in rural developmental activities
	Preethi (2015)	Positive, Significant	Participation of farm youth in agriculture
<b>Type of family</b>	Pankaja (2007)	Negative Non- Significant	Participation of beneficiaries in SJSRY programme
	Nair (2011)	Positive Significant	Participation of beneficiaries in Kudumbashree programme
	Narayan Rao (2011)	Positive Non- Significant	Participation of tribal women in agriculture development
	Kitturmath <i>et al.</i> (2014)	Positive, Non-Significant	Participation of youth in rural developmental activities
	Preethi (2015)	Positive, Non-Significant	Participation of farm youth in agriculture
<b>Family size</b>	Narayan Rao (2011)	Positive Significant	Participation of tribal women in agriculture development
	Bhore (2013)	Positive, Non-significant	Participation of rural youth in Adarsha Gaon Yojana
	Ekal (2013)	Negative, Non- significant	Participation towards Adarsha Gaon Lodhavade
	Kitturmath <i>et al.</i> (2014)	Positive, Non-Significant	Participation of youth in rural developmental activities
	Preethi (2015)	Positive, Significant	Participation of farm youth in agriculture

<b>Factors</b>	<b>Authors and year</b>	<b>Relationship</b>	<b>Dependent variable</b>
<b>Marital status</b>	Preethi (2015)	Negative Non-Significant	Participation of farm youth in agriculture
<b>Occupation</b>	Pankaja (2007)	Negative Non- Significant	Participation of beneficiaries in SJSRY programme
	Nair (2011)	Positive Non- Significant	Participation of beneficiaries in Kudumbashree programme
	Bhore (2013)	Negative Non-Significant	Participation of rural youth in Adarsha Gaon Yojana
	Ekal (2013)	Positive, Non-Significant	Participation towards Adarsha Gaon Lodhavade
<b>Land holding</b>	Nair (2011)	Negative Non- Significant	Participation of beneficiaries in Kudumbashree programme
	Narayan Rao (2011)	Positive Significant	Participation of tribal women in agriculture development
	Preethi (2015)	Positive, Significant	Participation of farm youth in agriculture
<b>Family Income</b>	Pankaja (2007)	Negative Non- Significant	Participation of beneficiaries in SJSRY programme
	Nair (2011)	Positive Non- Significant	Participation of beneficiaries in Kudumbashree programme
	Narayan Rao (2011)	Positive Significant	Participation of tribal women in agriculture development
	Bhore (2013)	Positive, Significant	Participation of rural youth in Adarsha Gaon Yojana
	Ekal (2013)	Positive, Significant	Participation towards Adarsha Gaon Lodhavade
	Preethi (2015)	Positive, Non-Significant	Participation of farm youth in agriculture
<b>Time use pattern</b>	Preethi (2015)	Positive, Non-Significant	Participation of farm youth in agriculture

*Methodology*

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### **3. METHODOLOGY**

This chapter explains the various methods and procedures followed in carrying out the present research study. A detailed description of these methods and procedures are presented under the following heads:

- 3.1. Research design
- 3.2. Locale of the study
- 3.3. Brief description of the study area
- 3.4. Selection of the development programmes
- 3.5. Population and Sample of the study
- 3.6. Instrument of data collection
- 3.7. Selection of variables for the study
- 3.8. Development and standardization of a scale to measure perception of women beneficiaries
- 3.9. Operationalization and measurement of variables
- 3.10. Statistical tools used in the study

#### **3.1. Research design**

Research design is the most important and crucial aspect of research methodology. It is a blue print for conducting a study with maximum control over factors that may interfere with the validity of the findings (Burns and Grove, 2003).

The ex-post facto research design was used for the study. This design was considered appropriate because the phenomenon that has already occurred. It is a systematic empirical study in which the researcher does not have any direct control of independent variable because their manifestations have already occurred.

#### **3.2. Locale of the study**

The study conducted during 2018-19 in Dharwad, Belagavi and Gadag districts of Northern Karnataka. These three districts were purposively selected based on the availability of beneficiaries and convenience of the researcher.

### **3.3 Brief description of the study area**

The total population of Karnataka is 6,11,30,704, out of which Dharwad population is 18,47,023 in which 7,97,484 are from rural area, 10,49,537 from urban area, 9,37,206 are male population, 9,09,817 are female, 1,77,855 belong to Schedule caste, 87,548 belong to Schedule tribe. Total population density is 434 (per sq. km). The total literacy rate is 80.00 per cent, out of which literacy percentage of male is 86.37 per cent and female is 73.46 per cent. The total geographical area of the district is 4,260 sq. kms.

With regard to Belagavi, total population is 47,79,661 in which 35,68,466 are from rural area, 12,11,195 form urban area, 24,23,063 are male population, 23,56,598 are female, 5,77,418 belong to Schedule caste, 2,97,198 belong to Schedule tribe. Total population density is 356 (per sq. km). The total literacy rate is 73.48 per cent, out of which literacy percentage of male is 82.20 per cent and female is 64.58 per cent. The total geographical area of the district is 13,433 sq. kms.

With respect to Gadag district, total population is 10,64,570 in which 6,29,652 are from rural area, 3,42,183 form urban area, 5,37,147 are male population, 5,77,423 are female, 1,74,196 belong to Schedule caste, 61,654 belong to Schedule tribe. Total population density is 209 (per sq. km). The total literacy rate is 66.10 per cent, out of which literacy percentage of male is 79.30 per cent and female is 52.50 per cent. The total geographical area of the district is 4,651 sq. kms.

#### **3.3.1. Brief description of SWD**

Social Welfare Department (SWD) is established in 1956. The Constitution of India provides certain special Constitutional safeguards for the welfare of Scheduled Castes and Scheduled Tribes and other weaker sections of the population, so that they could take their rightful place in community. As citizens of the Republic of India, they are fully entitled to certain rights and privileges, which were denied to them in the past on the ground of Caste system and the practice of Untouchability. Keeping in view, the Constitutional mandate, The Government of Karnataka, through Social Welfare Department, formulated various programmes and schemes for the upliftment of Scheduled Castes and Scheduled Tribes especially for their socio-economic and educational advancement.

During 2007, the Social Welfare Department implemented the programmes and schemes for socio- economic upliftment of SC and STs. The five programmes were Self-Employment Programme (SEP), Micro Credit Scheme (MCS), Land Purchasing Scheme (LPS), Ganga Kalyana Scheme (GKS) and Entrepreneurship Developmental Programmes (EDP).

### **3.4. Selection of the programmes**

In this study researcher selected programmes were Self-Employment Programme (SEP), Micro Credit Scheme (MCS), Land Purchasing Scheme (LPS). In these programmes, women are the main beneficiaries. These programmes mainly focus on economic development of the Scheduled Caste and Scheduled Tribes.

### **3.5. Sample of the study**

A list of all respondents who have benefited from these programmes during 2014-15 was obtained from selected districts of Social Welfare Department. From the list, 150 respondents from each district were selected by random sampling method. Thus total sample consisted of 450 respondents.

From each district, two taluks were selected based on the maximum number of the beneficiaries benefited. Totally six Taluks from three districts and in Dharwad district, Kalgatagi and Navalgunda Taluks, from Belagavi district, Bhailhongal and Yamakanmardi Taluks and Gadag and Ron taluks from Gadag district were selected. From each Taluk 75 respondents, totally 6 taluks thus total sample size was 450.

Based on the availability of the respondents, from Kalagatagi and Navalgunda Taluk, for the SEP programme-30, MCS programme -30 and LPS programme -15 respondents were randomly selected. Similarly, From Bhailhongal and Hukkeri for SEP programme-35, MCS programme-35 and LPS programme-5 respondents, Gadag Taluk and Ron Taluk, SEP programme-35, MCS programme-35 and LPS programme-5 respondents chosen randomly for the study, from 3-4 villages based on the availability of the respondents. Thus, the total sample was consisting of 450 for the study.

**Table 1. Selection of the respondents in sample area**

<b>District</b>	<b>Taluk</b>	<b>Sample size</b>	<b>Villages</b>	<b>No. of respondents</b>
<b>Dharwad</b>	Navalgunda	75	Datnal	15
			Hansi	15
			Shalvadi	15
			Shirur	15
			Nagarhalli	15
	Kalagatagi	75	Sigigatti	20
			Surshettikoppa	20
			Nagnur	15
			Gumbyapur	10
<b>Belagavi</b>	Bhailhongal	75	Dodwad	20
			Belvadi	20
			Sangolli	15
			Holenagpur	10
	Hukkeri	75	Hukkeri	20
			Yamakanmardi	55
<b>Gadag</b>	Gadag taluk	75	Kalsapur	35
			Shirhatti	40
	Ron	75	Shirunja	35
			Hebbal	30
			Dambala	10

**3.6. Instrument of data collection**

Keeping in view of objectives of the study and variables selected for the study an interview schedule was developed in consultation with the experts. The schedule was pre tested in non-sample area and based on the pre-test results, necessary modifications were made. The finalized structured schedule was used for data collection by personal interview method. (Appendix III)

The schedule consisted of five parts

Part I: personal profile characteristics and socio-economic status

Part II: Perception of women about developmental programmes

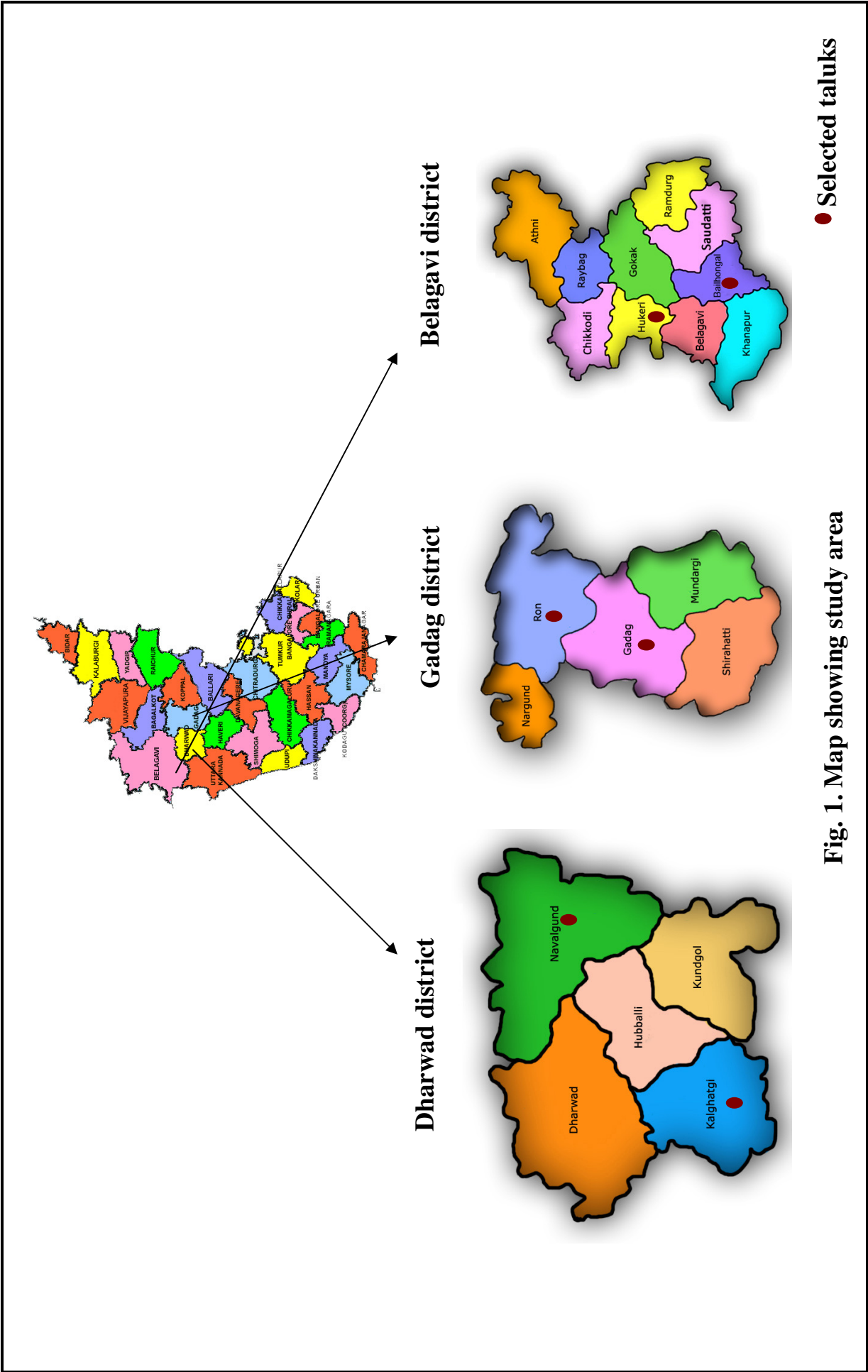
Part III: Participation of women in developmental programmes

Part IV: Impact of developmental programme: Benefits availed and women empowerment

Part V: Documentation of problems faced and suggestions for effective implementation

**3.7. Selection of variables for the study**

A variable is either some force or is itself the force that causes a change in another variable. In experiments these are called dependent and independent variables respectively.



Variables selected for the study

**1. Dependent variables:**

1. Perception
2. Participation

**2. Independent variables**

1. Age
2. Education
3. Marital status
4. Family type
5. Family size
6. Occupation of the family
7. Land holding
8. Livestock possession
9. Annual income of the family
10. Time utilization pattern

**3.8. Development of scale to measure perception of women about developmental programmes**

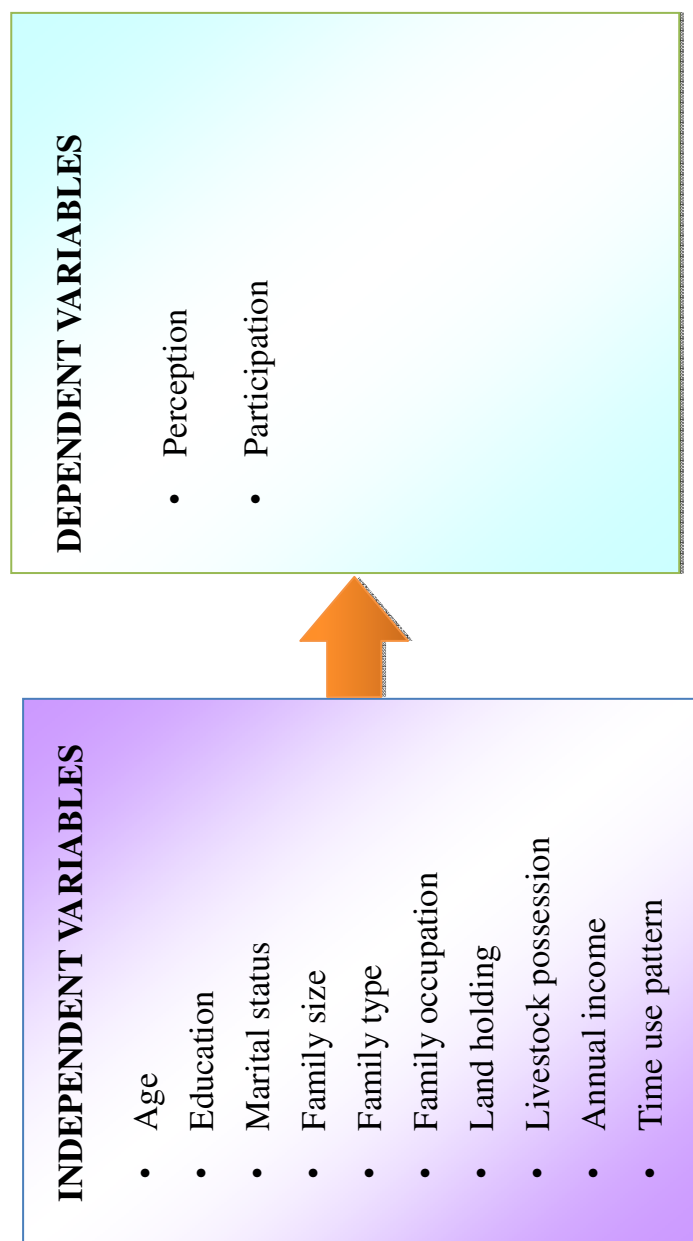
The process of scale development involves several deliberate steps. The details of the steps followed in developing the scale to measure perception of women in development programmes as discussed below.

**3.8.1 Identification of components**

Based on the review of the past studies and discussion with the specialists in the concerned field the statements which are most relevant to measure perception of women about developmental programmes were enlisted.

**3.8.2 Selection of items**

The behavioral characteristics associated with perception elicited formed the base material for the items. Based on the research, earlier studies, wide range of discussion with extension professionals the qualities needed for measuring the perception of women about developmental programmes were formulated. These were edited using the criteria suggested by Edwards (1957) to make them free from double negative, ambiguity and complexity. After editing 36 statements retained.



**Fig. 2. Conceptual framework**

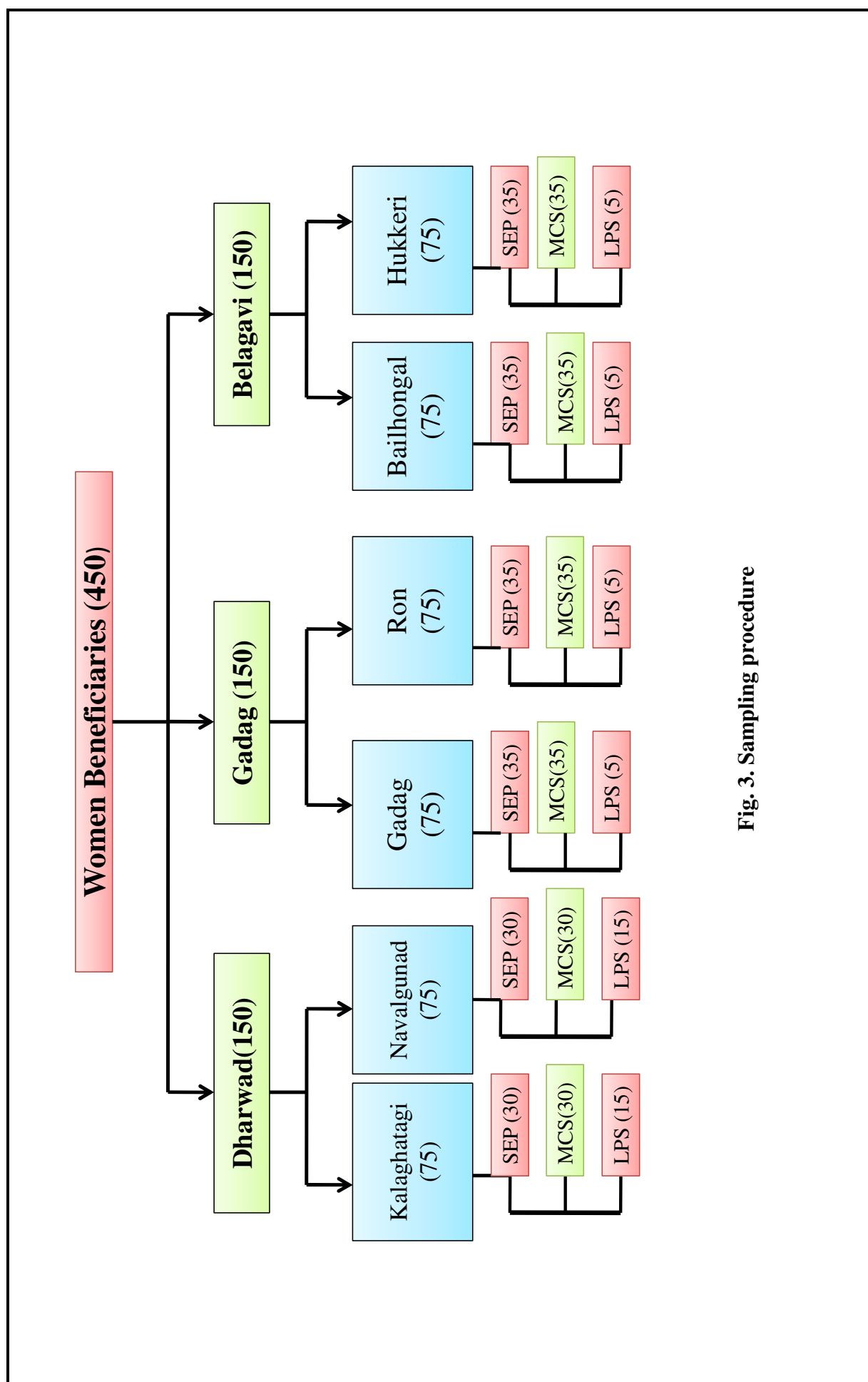


Fig. 3. Sampling procedure

### 3.8.3 Relevancy weightage test

All the statements collected may not be relevant equally in measuring the perception of developmental programmes. Hence, these statements were subjected to scrutiny by an expert panel to determine the relevancy and screening for inclusion in the final scale.

For this, the list of scrutinized 30 statements were sent to a panel of 80 scientists / experts from different State Agricultural Universities (SAU's) with request to critically evaluate each statement for its relevancy to measure perception of developmental programmes. The experts were requested to give their response on a three point continuum viz., Most relevant, Relevant and Not relevant with scores 3, 2 and 1 respectively. (Appendix I)

Out of 80 experts only 50 experts responded in a time span of two months. The relevancy score of each item was ascertained by adding the scores on rating scale for all the 50 experts' responses. From the data gathered Relevancy Percentage (RP), Relevancy Weightage (RW) and Mean Relevancy score (MRS) were worked out for all the 30 items/ statements by using the following formula.

$$\text{Relevancy Percentage (RP)} = \frac{\text{MR} \times 3 + \text{R} \times 2 + \text{NR} \times 1}{\text{Maximum possible score (50} \times 3 = 150)} \times 100$$

$$\text{Relevancy Weightage (RW)} = \frac{\text{MR} \times 3 + \text{R} \times 2 + \text{NR} \times 1}{\text{Maximum possible score (50} \times 3 = 150)}$$

$$\text{Mean Relevancy Score (MRS)} = \frac{\text{MR} \times 3 + \text{R} \times 2 + \text{NR} \times 1}{\text{Number of judges respondent}}$$

Using these three criteria the statements were screened for their relevancy. Accordingly, statements having relevancy percentage more than 75 per cent relevancy weightage i.e. more than 0.75 and mean relevancy score more than 3.00 were considered for final selection of statements. By this process, out of 30 statements, 23 statements have relevancy percentage >75, relevancy weightage >0.75 and mean relevancy score >3.00 and were isolated in the first stage of screening, suitably modified and rewritten as per the comments of experts (Appendix II)

### 3.8.4 Item analysis

The selected 30 statements were subjected to item analysis to demarcate the items based on the extent to which they can differentiate the respondents with most relevant and not relevant towards developmental programmes. Thus scrutinized statements representing the perception of developmental programmes were administered to 48 respondents from non sampling area of Dharwad taluk in Dharwad district of Karnataka State during 2018-2019. The respondents were asked to indicate their degree of agreement or disagreement with each statement on a three point continuum *viz.*, Agree, Undecided and Disagree with scores of 2, 1 and 0, respectively and for negative statements, scores were reversed.

The respondent's responses were recorded and the summated score for the total statements of each respondent is obtained. For each respondent the maximum possible score for 30 statements was 60 and the minimum was 0. The scores of the respondents were then arranged in a descending order. The 25.00 per cent from highest scores (high group) and 25.00 per cent from lowest scores (low group) were taken for the item analysis. These responses were subjected to item analysis for selection of the items that constitute the final attitude scale.

The critical ratio i.e., t-value which was a measure of the extent to which a given statement differentiates between the high and low groups of respondents for each statement was calculated by using the following formula

$$t = \frac{\bar{X}_H - \bar{X}_L}{\sqrt{\left(\sum \bar{X}_H^2 - \frac{(\sum [\bar{X}_H])^2}{n}\right) \times \left(\sum \bar{X}_L^2 - \frac{(\sum [\bar{X}_L])^2}{n}\right)}}{n(n-1)}$$

Where,

$\bar{X}_H$  = The mean score on given statement of the high group

$\bar{X}_L$  = The mean score on given statement of the low group

$\sum X_H^2$  = Sum of squares of the individual score on a given statement for high group

$\sum X_L^2$  = Sum of squares of the individual score on a given statement for low group

n = Number of respondents in each group

t = The extent to which a given statement differentiate between the high and low group.

After calculating the t- values for all the items of the perception scale using the formula, the values of the statements were arranged in descending order from the highest to the lowest and 23 statements were selected from the scale whose values are highest i.e., with t- values more than 1.75, for both positive and negative statements.

### **3.8.5 Selection of Perception Statements for final Scale**

After computing “t” value for all the items, 30 statements with highest “t” value equal to or greater than 1.75 were selected. The thumb rule of rejecting items with ‘t’ value less than 1.75 was followed Edwards (1957). As per the thumb rule selection of items to be retained in the scale, includes the scales with highest discriminating values excluding the scales with poor discriminating ability and questionable validity. Thus, 23 statements were retained for consideration in the final scale based on the following norms:

- i. The ‘t’ value should be more than 1.75
- ii. The statement should present a new idea i.e., the idea not overlapping with that expressed other
- iii. The statement should be simply worded and brief.

### **3.8.6 Reliability and validity of perception scale**

The scale developed was further standardized by establishing its reliability and validity. “Reliability is the accuracy or precision of measuring instrument” by Ganeshkumar and Ratnakar (2011). To know the reliability of the attitude scale Split-Half method was followed. As validity literally means truthfulness, which refers to “the degree to which a test measures, what it claims to measure” by Kerlinger (1973), content validity was used to measure the validity of the scale.

#### **3.8.6.a Split-Half methodology**

The reliability of the scale was determined by ‘Split-Half’ method. The split-half method was regarded by many as the best of the methods for measuring reliability. The 23 selected perception items were divided into two halves by odd-even method. The two halves were administered separately to 48 women in a non-sample area. The scores were subjected to product moment correlation test in order to find out the reliability of the split half-test. The split half-test reliability coefficient (r) was 0.75, which was significant at five per cent level

of probability. Further, the reliability coefficient of the whole test was computed using the Spearman-Brown prophecy formula given below.

$$r_{1/2} = \sqrt{\frac{n(\sum XY - (\sum X)(\sum Y))}{(n\sum X^2 - (\sum X)^2)(n\sum Y^2 - (\sum Y)^2)}}$$

Where,

$\sum X$  = Sum of the scores of the odd number items

$\sum Y$  = Sum of the scores of the even numbers items

$\sum X^2$  = Sum of the squares of the odd number items

$\sum Y^2$  = Sum of the squares of the even number items

$n$  = Number of respondents

The whole test of the scale was 0.81, which was highly significant at one per cent level indicating the high reliability of the scale.

### 3.8.6.b Content validity of the perception scale

The validity of the scale was established through content validity i.e., the representativeness or sampling adequacy of the content of a measuring instrument. The scale satisfies both these criteria as the clause of universe of statements that could be made about developmental programmes is formulated from the standards and also in consultation with experts who had knowledge about the psychological object. This ensures high content validity of perception scale. The scale was constructed in accordance with the steps followed in summated rating scale given by Likert (1932). Therefore, it was assumed that the scores obtained by administering this scale measured nothing other than the perception of developmental programmes. While selecting perception statements, due care is taken for obtaining a fair degree of content validity. The calculated “t” value being significant for all the finalized statements of the scores indicated that the perception statements of the scale have discriminating values. Hence, it seems reasonable to accept the scale as a valid measurement of the perception.

### 3.8.6.c Administration and scoring of perception scale

The final scale consisted of 23 statements. The responses had to be recorded on a three point continuum representing Agree, undecided, disagree with scores of 2, 1 and 0, respectively for positive statements and vice versa for negative statements. The perception

score on this scale ranges from a minimum of 0 to maximum of 46. Higher the perception score indicates the good perception and lower perception score indicates poor perception about developmental programmes.

### 3.9. Operationalization and measurement of variables

Sl.no	Variables	Empirical measurements
<b>I</b>	<b>Dependent variables</b>	
1.	Perception	Scale developed for the study
2.	Participation	Scale developed by Pankaja (2013)
<b>II</b>	<b>Independent variables</b>	
1.	Age	According to Desai (2009)
2.	Education	Procedure followed by Byatappanavar (2010)
3.	Type of family	Procedure followed by Karigar (2017)
4.	Size of family	Procedure followed by Karigar (2017)
5.	Marital status	Procedure followed by Pujar (2013)
6.	Occupation	Procedure followed by Pujar (2013)
7.	Land holding	Procedure followed by National Statistical Survey Annual Report (2016-17)
8.	Annual income of the family	Procedure followed by Patil (2015)
9.	Livestock possession	According to Desai (2009)
10.	Time use pattern	According to Nukapur (2002)

#### 3.9.1 Methods used for measurement of dependent variables

##### 3.9.1.1. Perception

Perception is the process of organising and interpreting sensory data by combining them with the results of previous experience.

Perception of women development programmes by SC/ST women beneficiaries was the dependent variable considered for the study. It was operationalised by taking into account the feeling of women beneficiaries about various aspects of the women development programmes.

#### Measurement of dependent variable

The dependent variable 'perception' of women beneficiaries towards women development programmes was measured by making use of the appropriate instrument for

data collection, which includes perception schedule developed for the study. Perception schedule consisting of 23 statements with trichotomous responses as Agree, undecided and disagree.

The responses were collected by assigning scores of two, one and zero respectively on each statement. The scores of each item under each component were added to obtain the total scores of the respondents. The maximum score was 46 and minimum score was 0.

Higher score of the respondent indicate that the respondent has perceived the programme as more useful and vice versa considering the actual scores obtained by the beneficiaries of the programme. Based on total score, the respondents were grouped into three categories following equal distribution method based on class interval as follows

<b>Category</b>	<b>Range</b>
Low	>15
Medium	16-30
High	<30

Based on perception indices, the percentages and frequencies were worked out for each of the perception statements and used to present the data.

### **3.9.1.2 Participation**

Participation: It is operationally defined as the degree to which the beneficiary is involved in different stages of programme, starting from their programme awareness to programme evaluation/follow up of the programme

Participation refers to involvement of beneficiaries in group activities and also in various programmes conducted for the benefit of women beneficiaries. Activities and programmes were listed out and the participation was directly obtained from the respondents.

The participation with respect to the item was measured quantitatively on a 3 point scale, with scores of 3,2,1, for participation larger extent, moderate extent and lesser extent respectively. The aggregate participation score of each respondent was obtained. The maximum score was 36 and minimum score was 0.

Participation index: based on the total score obtained by the respondents, participation index was worked out by using the following formula,

$$\text{Participation Index} = \frac{\text{Scores obtained}}{\text{Obtainable scores}} \times 100$$

### **Categorization of participation**

Based on total score, the respondents were grouped into three categories following equal distribution method based on class interval as follows

<b>Category</b>	<b>Range</b>
Low	>18
Medium	19-36
High	<36

#### **3.9.1.3 Benefits availed**

It refers to the benefits availed by the women beneficiaries in terms of improvement in financial conditions and social status as well, by obtaining loan in the form of cash and investing same into various income generating activities.

#### **3.9.1.4 Women Empowerment**

The women empowerment in the present study was operationalised as development of skill and abilities of women that enable her to understand and take decision and manage resources independently. This variable was measured by using scale developed by Vidya Tyade (2006) with slight modification.

Empowerment scale includes four dimensions namely psychological, social, economical and political. Empowerment of women will be measuring after implantation of development programme. The objective was to select a set of items in such a manner that the acceptance or rejection of each one will imply a definite degree of favourable/unfavorable opinion toward the empowerment. As such 17 statements were prepared under 4 different dimensions of the empowerment namely psychological empowerment, social empowerment, economic empowerment and political empowerment. Respondents were asked to give their

response to these 17 statement on three points as high, medium and low with the weight age of 3, 2 and 1 respectively for all statement. The maximum score was 34 and minimum score was 0.

#### Empowerment Dimensions

- a. Psychological Empowerment
- b. Social Empowerment
- c. Economic Empowerment
- d. Political Empowerment

Category	Range
Low	<17
Medium	17-34
High	>34

### 3.9.2 Methods used for measurement of independent variables

#### 3.9.2.1. Age

Age of the respondents was measured as revealed by themselves in the form of completed years. The number of years completed by the respondents at the time of study was collected. The respondents were categorized into 3 categories namely young, middle and old age groups based on the followed by Desai (2009).

Category	Age (years)	Coding
Young	Up to 30 years	1
Middle	31-50 years	2
Old	Above 50 years	3

#### 3.9.2.2. Education

Education is the process of producing desirable changes in the behaviour of an individual. In this study, this variable referred to the amount of formal schooling undergone by a farmer in terms of number of years which she successfully completed as indicated by the formal standards attained. The respondents were asked to indicate the type of education they had, from among the following five types. The corresponding scores are given as under Byatapannavar (2010).

Category	Coding
Illiterate	1
Primary school (1 – 4)	2
Middle school ( 5 – 7 )	3
High school ( 8 – 10 )	4
PUC ( 11 – 12 )	5
Degree ( > 12 )	6

### 3.9.2.3. Type of family:

Family type refers to dichotomous classification as nuclear and joint. The basic grouping of mates and their children was called nuclear family and collection of more than one nuclear family on the basis of close blood ties in common residence was called joint family. This classification was followed by Karigar (2017).

Category	Coding
Nuclear family	1
Joint family	2

### 3.9.2.4. Size of the family

Family size was operationally defined as total number of members residing together in the family at the time of interview Karigar (2017).

Categories	Coding
Small (1-4members)	1
Medium (5-8 members)	2
Larger (9 and above)	3

### 3.9.2.5 Marital status

Marital status of respondents was noted by asking them directly and the respondents were classified in to married, unmarried, widow and divorced. Scores assigned were as follows. This procedure was followed by Pujar (2013).

Category	Coding
Married	1
Unmarried	2
Widow	3
Divorced	4

### 3.9.2.6 Occupation

Occupation is defined as farming, business, employer, laborers or any other means of livelihood. The respondents were grouped in to the following categories and scores were assigned. This procedure was followed by Pujar (2013).

Category	Coding
Non-wage earner	1
Farm labour	2
Farming	3
Enterprise	4
Service	5

### 3.9.2.7. Land holding

It is the actual land owned by the rural family in acres, the procedure for classification This procedure was followed by National Statistical Survey Annual Report (2016-17).

Category	Land Holding (in acres)	Coding
Landless	0	1
Marginal	Upto 2.5 acre	2
Small	2.5 – 5.0acre	3
Medium	5.0 – 10.0 acre	4
Big	Above 10.00 acre	5

### 3.9.2.8. Annual income:

The annual family income of the respondents was worked out by taking into account the income from the main occupation as well as income from subsidiary occupations during the previous year. It was quantified by taking into account the total annual income of all the family members from all sources Patil (2015).

Category	Range	Coding
Low (BPL)	< Rs. 1,32,000	1
Medium	Rs.1,32,000 to Rs. 5,72,000	2
High (APL)	> Rs. 5,72,000	3

### 3.9.2.9. Livestock possession

Data was collected on the type of livestock owned by the respondents at the time of study. Based on the data collected the following categorization was made Desai (2009).

Category	Coding
Cow	1
Buffalo	2
Bullocks	3
Sheep and goats	4
Poultry birds	5

### 3.9.2.10. Time use pattern

A list of all activities carried out by women was prepared and respondents were asked to indicate the amount of time spent in each activity as listed below and average time spent per day was calculated Nukapur (2002).

Activities	Coding
Household work	1
Field work	2
Caring of animals	3
Caring of children	4
Rest and leisure	5

### 3.10 Statistical tools used in the study

The following statistical tools and tests were employed in the analysis and interpretation of data.

#### 3.10.1. Mean

The arithmetic mean is the sum of the scores divided by their number. This measure was used to categorize the dependent and independent variables into low, medium and high categories.

#### 3.10.2. Standard Deviation

Standard deviation is a measure that is used to quantify the amount of variation or dispersion of a set of data values. This measure was used to categorize the dependent and independent variables into low, medium and high categories.

#### 3.10.3. Frequency and percentage

Frequency and percentage used to interpret the categories of socio-personal characteristics, perception, participation, empowerment, benefits availed.

#### 3.10.4. Indices

Based on the total scores obtained by the respondents, indices for quality of life, livelihood security and empowerment of women were worked out using the following formula

$$\text{Index} = \frac{\text{Scores obtained}}{\text{Obtainable scores}} \times 100$$

#### 3.10.5. Correlation

Correlation is a measure of intensity or degree of linear relationship between two variables for 'n' pair of observations. Numerical measure of correlation coefficient is given by,

$$r(x, y) = \frac{\sum XY - (\sum X)(\sum Y) / n}{\sqrt{[\sum X^2 - (\sum X)^2 / n](\sum Y^2 - (\sum Y)^2 / n)}}$$

Where,

r is the correlation coefficient

x and y are two variables.

n is the sample size.

The significance of the correlation coefficient (r) is tested by using 't' statistics and is given by,

$$t_{(n-2)} = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}$$

Where,

r is the correlation coefficient.

n is the sample size.

Test statistics value is compared with table value for (n-2) degrees of freedom at given level of significance.

### 3.10.6 One way ANOVA (Analysis of Variance)

One way i.e., 2 factor analysis of variance technique was used to come means between different livelihood systems.

$$CD = \sqrt{EMS} (1/n_i + 1/n_j) \times t_c$$

Where,

EMS=Error mean sum of squares

$t_c$  = table value of 't' for degree of freedom

### 3.10.7 Stepwise regression

When the number of variables in regression equation are more, we can eliminate the variables which are not contributing significantly on the variation of the dependent variable we can also add variables which are having significant effect on dependent variable and increase  $R^2$  by step wise regression analysis. The basic steps according to Draper and Smith (1966) are given below

1. A regression equation containing all variables is computed.
2. The partial F-test value is calculated for every variable treated as though it were the last variable to enter the regression equation.
3. The lowest partial F-test value,  $F_L$  say, is compared with a preselected significance level  $F_0$ , say.
4. If  $F_L < F_0$ , remove the variable  $X_L$ , which gave rise to  $F_L$ , from consideration and recomputed the regression equation in the remaining variables; re-enter stage 2.

If  $F_L > F_0$ , adopt the regression equation as calculated

The initial equation in the model of backward regression is

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \varepsilon$$

Which is a multiple regression equation and after entering all the variables in the model in the first stage, variables which contribute least to the dependent variable are eliminated one by one. For each stage  $R^2$  is determined.

*Results*

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## 4. RESULTS

The results of the present study are presented under the following headings.

- 4.1 Socio- economic characteristics of women beneficiaries
- 4.2 A scale to measure the perception of women beneficiaries about development programmes
- 4.3 Participation of women beneficiaries in development programmes
- 4.4 Benefits availed under the women development programmes
- 4.5 Empowerment of women beneficiaries through development programmes
- 4.6 Relationship between the dependent and independent variables
- 4.7 Constraints faced by the women beneficiaries about development programmes
- 4.8 Suggestions for effective implementation of the development programme

### **4.1 Socio-economic characteristics of women beneficiaries of development programmes**

Table 2 depicts the socio-economic characteristics of women beneficiaries of the development programmes

#### **Age**

The results show that more than seventy five per cent of the women beneficiaries belonged to middle age in all three programmes i.e., LPS (86.00%), SEP(79.00%) and MCS (75.00%). Less percent of women beneficiaries i.e., 19.00 percent of MCS, 16.00 per cent of SEP and 8.00 per cent of LPS belonged to young age. The least percent were in the old age group i.e. 6.00 per cent of MCS 5.00 per cent of SEP and 6.00 per cent of LPS.

#### **Education**

A glance at Table 2 elucidates that 74.00 per cent of LPS women beneficiaries were illiterate. Thirty one per cent of women beneficiaries of SEP, 30.00 per cent of MCS and 26.00 per cent of LPS had completed their primary education. Twenty four per cent of SEP and 10.50 per cent of MCS beneficiaries had completed high school, where only 22.00 per cent of MCS and 11.00 per cent of SEP beneficiaries completed PUC level.

**Table 2: Socio-economic characteristics of women beneficiaries of development programmes**

**n=450**

Sl. No	Socio-economic characteristics	Self employment Scheme (SEP) (n <sub>1</sub> =200)		Micro Credit Scheme (MCS) (n <sub>2</sub> =200)		Land Purchase Scheme (LPS) (n <sub>3</sub> =50)	
I	Age	F	%	F	%	F	%
	Young (>30)	32	16.00	38	19.00	04	8.00
	Middle (31-50)	158	79.00	150	75.00	43	86.00
	Old (<51) years	10	5.00	12	6.00	03	6.00
II	Education						
	Illiterate	50	25.00	59	29.50	37	74.00
	Primary School (1-4)	62	31.00	60	30.00	13	26.00
	Middle School (5-7)	18	9.00	16	8.00	00	0.00
	High School (8-10)	48	24.00	21	10.50	00	0.00
	PUC (11-12)	22	11.00	44	22.00	00	0.00
III	Family type						
	Nuclear	122	61.00	123	61.50	29	58.00
	Joint	78	39.00	77	38.50	21	42.00
IV	Family size						
	Small (1-4)	16	8.00	45	22.50	08	16.00
	Medium (5-8)	170	85.00	131	65.50	35	70.00
	Large (9 & above) members	14	7.00	24	12.00	07	14.00
V	Marital Status						
	Married	187	93.50	160	80.00	37	74.00
	Widow	13	6.50	40	20.00	13	26.00
VI	Occupation						
	Farming	130	65.00	158	79.00	50	100.00
	Farm labour	18	9.00	42	21.00	00	0.00
	Enterprise	52	26.00	00	0.00	00	0.00
VII	Land Holding						
	Landless	65	32.50	41	20.50	00	0.00
	Marginal (Up to 2.5 acre)	10	5.00	55	27.50	50	100.0
	Small (2.5 to 5.0)	75	37.50	74	37.00	00	0.00
	Medium (5 to 10)	50	25.00	30	15.00	00	0.00
VIII	Annual income						
	Low ( Up to Rs. 1,32,000)	63	31.50	65	32.50	50	100.0
	Medium ( Rs.1,32,000 to Rs. 5,72,000)	07	3.50	10	5.00	00	0.00
	High (> Rs. 5,72,000)	130	65.00	125	62.50	00	0.00

### **Family type**

The results presented in Table-2 indicate that more than half of the women beneficiaries of all three programme were living in nuclear families i.e. MCS (61.50%), SEP (61.00%) and LPS (58.00%). The remaining families of LPS (42.00%), SEP (39.00%) and MCS (38.50%) belonged to joint families.

### **Family size**

With respect to family size, most of the women beneficiaries had medium size (5-8 members) families in SEP (85.00%), LPS (70.00%), and MCS (65.50%). A lesser per cent of women beneficiaries had small size of families in MCS (22.50%), LPS (16.00%) and SEP (8.00%) and large size of families in LPS (14.00%), MCS (12.00%) and SEP (7.00%).

### **Marital status**

As for marital status, 93.50 per cent of SEP, 80.00 per cent of MCS and 74.00 per cent of LPS women beneficiaries were married and 26.00 per cent of LPS, 20.00 per cent of MCS and 6.50 per cent of SEP women beneficiaries were widows.

### **Family Occupation**

Regarding family occupation, cent per cent of LPS, 79.00 per cent of MCS and 65.00 per cent of SEP beneficiaries main occupation was farming. Less per cent of beneficiaries were as farm labour in MCS (21.00%) and SEP (9.00%). Under the SEP programme, 26.00 per cent of them were entrepreneurs.

### **Land holding**

The data projected in Table 2 indicates that, cent per cent of LPS, 27.50 per cent of MCS and 5.00 per cent of SEP women beneficiaries belonged to marginal land holding (up to 2.5 acre land). Where almost equal per cent of SEP (37.50%), MCS (37.00%) beneficiaries belonged to small sized of land holding (2.5 to 5.00 acre land). Twenty per cent of SEP and 15.00 per cent of MCS beneficiaries had medium size of land holding (5.00 to 10.00 acre land). None of them possessed big land holding (above 10.00-acre land) in all three programmes.

### **Annual income**

The result showed in the Table 2 indicates that, sixty five per cent of SEP and 62.50 per cent of MCS women beneficiaries belong to high annual income category(> Rs 5,72,000). Cent per cent of LPS and 1/3<sup>rd</sup> of MCS (32.50%) and 31.50 per cent of SEP beneficiaries belong to low level of income category (up to Rs. 1, 32,000).

### **Livestock possession**

Table 3 shows the livestock possession of women beneficiaries. It can be seen that in all the three programmes, about twenty per cent of the families possessed sheep & goat i.e. SEP (20.00%), MCS (22.50%) and LPS (20.00%). Thirty per cent of LPS, 18.00 per cent of MCS and 11.50 per cent of SEP beneficiaries possessed cow. Sixteen per cent of LPS, 15.00 per cent of MCS and 10.00 per cent of SEP beneficiaries possessed buffalos. Seventeen per cent of SEP, 17.50 per cent of MCS and 8.00 per cent of LPS beneficiaries possessed bullocks. Less per cent of beneficiaries possessed the poultry i.e. 16.00 per cent of LPS, 6.00 per cent of MCS and 3.00 per cent of SEP women beneficiaries.

### **Time utilization pattern**

The result presented in Table 4 indicate that, irrespective of the programmes, all women beneficiaries spent seven hours in rest and leisure, four hours for household work and three hours to take care of their children. In case of SEP and MCS beneficiaries most of them spent two hours for field work & caring of children each and six hours for entrepreneurial activities. In LPS programme, they spent seven hours for fieldwork and three hours to take care of their children.

## **4.2. A scale to measure the perception of women beneficiaries about development programmes**

A scale was developed to measure perception of women beneficiaries. The final scale consisted of 23 statements which was administered on the respondents and the obtained responses of the women beneficiaries of all three selected programmes were recorded.

### **Perception of women beneficiaries about self-employment programme**

The data in the Table 5 indicates the perception of women beneficiaries about self-employment programme. Cent per cent of women beneficiaries agree that the programme 'Help to improve the economic condition of the beneficiaries' followed by 'Self-employment

**Table 3: Livestock possession of the women beneficiaries of development programmes**  
**n=290**

Sl. No	Livestock possession	SEP (n <sub>1</sub> = 123)		MCS (n <sub>2</sub> = 122)		LPS (n <sub>3</sub> = 45)	
		F	%	F	%	F	%
1.	Cow	23	11.50	36	18.00	15	30.00
2.	Buffalo	20	10.00	30	15.00	08	16.00
3.	Bullocks	34	17.00	35	17.50	04	8.00
4.	Sheep / Goat	40	20.00	45	22.50	10	20.00
5.	Poultry	06	3.00	12	6.00	08	16.00

**Table 4: Time utilization pattern of women beneficiaries of development programmes**  
**n=450**

<b>Sl. No.</b>	<b>Activities</b>	<b>SEP (n<sub>1</sub> = 200)</b>	<b>MCS (n<sub>2</sub> = 200)</b>	<b>LPS (n<sub>3</sub> = 50)</b>
		<b>Average time spent (Hours)</b>		
1.	Household work	4.00	4.00	4.00
2.	Field work	2.00	2.00	7.00
3.	Caring of animals	3.00	3.00	3.00
4.	Caring of children	2.00	2.00	3.00
6.	Rest and leisure	7.00	7.00	7.00
7.	Activity of the programme	6.00	6.00	0.00

**Table 5. Perception of women beneficiaries about Self Employment Programme(SEP)****n<sub>1</sub>=200**

<b>Sl. No</b>	<b>Statements</b>	<b>Agree</b>	<b>Undecided</b>	<b>Disagree</b>	<b>Index</b>
1	The programmes help to improve the economic condition of the beneficiaries	200 (100.00)	00	00	100.00
2	Self employment is an important aspect of these programmes	199 (99.50)	00	01 (0.50)	100.00
3	It helps to improve the livelihood of beneficiaries	188 (94.00)	01 (0.50)	11 (5.50)	96.00
4	The subsidy amount is quite sufficient	110 (55.00)	37 (18.50)	53 (26.50)	72.00
5	The programme leads to all round development of beneficiaries	100 (50.00)	25 (12.50)	75 (37.50)	89.00
6	The programme promotes development of leadership qualities	85 (42.50)	26 (13.00)	89 (44.50)	92.50
7	The programme provides technical support to the beneficiaries	09 (4.50)	138 (69.00)	53 (26.50)	31.50
8	Awareness created by welfare department about the scheme is adequate	97 (48.50)	40 (20.00)	63 (31.50)	89.50
9	The scheme helped prevent migration of families to cities in search of employment	77 (38.50)	32 (16.00)	91 (45.50)	100.00
10	It helps to tackle unemployment problem in rural areas	19 (9.50)	149 (74.50)	32 (16.00)	64.00
11	The skill based training have helped in improving efficiency	83 (42.00)	39 (20.00)	78 (39.00)	28.50
12	The benefits have helped the beneficiaries for social inclusion	74 (37.00)	33 (17.00)	93 (47.00)	88.50
13	The programme helps to build a positive self image of the beneficiaries	71 (36.00)	34 (17.00)	95 (48.00)	100.00
14	The programme enhances ability to take up responsibilities	69 (35.00)	30 (15.00)	101 (51.00)	70.50
15	Beneficiaries are trained properly before taking up the enterprise	24 (12.00)	146 (73.00)	30 (15.00)	70.50
16	The programmes promotes risk taking behaviour	100 (50.00)	24 (12.00)	76 (38.00)	28.00
17	Cosmopolite behavior can be inculcated	177 (88.50)	07 (3.50)	16 (8.00)	100.00
18	The programme has provided an opportunity to develop rapport with government officials	196 (98.00)	01 (0.50)	03 (1.50)	100.00
19	There is good organizational support for marketing of produce	00	193 (96.50)	07 (3.50)	28.50
20	Beneficiaries decide what they want in consultation with staff	197 (99.00)	03 (1.50)	00	100.00
21	The procedures and formalities in getting loan are simple	00	00	200 (100.00)	0.00
22	Period provided to repay the loan is sufficient	01 (0.50)	00	199 (99.50)	0.00
23	Corruption is not a problem in these programme	00	00	200 (100.00)	0.00
	<b>Overall perception index</b>				<b>67.34</b>

Values in parenthesis indicate percentage

is an important aspect' (99.50%) , 'Beneficiaries took decision with consultation with staff' (99.00%), 'Provided an opportunity to develop rapport with government officials' (98.00%) and 'It also helps to improve the livelihood of beneficiaries' (94.00%). Most of the beneficiaries had neutral perception about the following statements like 'Good organizational support' (96.50%), 'Helps to tackle to unemployment problem' (74.50%), 'Beneficiaries are trained properly before taking up the enterprises' (73.00%) and the 'Programme provides technical support to the beneficiaries' (69.00%).

Cent percent of women beneficiaries expressed that 'Procedure and formalities in loan are complex' and 'Corruption is a major a problem in these programme' followed by 'Period provided to repay is not sufficient' (99.50%). The overall perception index of the women beneficiaries was found to be 67.34, which means that the women beneficiaries perception was to the extent of 67.34 per cent.

The data of Table 5a represents the level of perception about self-employment programme. It is evident that almost an equal percent of the women beneficiaries each belonged to high (50.50%) and medium (49.50%) level of perception. None of the beneficiaries were in the low level category.

### **Perception of women beneficiaries about Micro Credit Scheme (MCS)**

Table 6 discloses the perception of women beneficiaries about micro credit scheme. Cent per cent of the women beneficiaries agreed for the statement that 'Programmes helps to improve the economic condition of the beneficiaries' and 'Self employment is an important aspect of these programmes' followed by 'Beneficiaries decide what they want in consultation with staff' (97.00%) 'Scheme helped prevent migration of families to cities in search of employment' (96.50%) and an equal per cent of each beneficiaries agreed that 'Programme was provided on opportunity to develop rapport with government officials' and 'cosmopolite behaviour can be inculcated (95.00%)'. Cent percent of women beneficiaries had neutral perception about 'There is good organizational support for marketing of produce followed by 'Programmes promotes risk taking behaviour' (99.00%). Where as, cent percent of respondents expressed that 'Procedures and formalities in getting loan are complex', 'Period provided to repay the loan is not sufficient' and 'Corruption is a major problem in these programme. The overall perception index was found to be 58.73. It shows that women beneficiaries have a perception favorable to the extent of 58.73 per cent.

**Table 5a. Level of perception of women beneficiaries about SEP****n<sub>1</sub>=200**

<b>Sl. No</b>	<b>Categories</b>	<b>F</b>	<b>%</b>
1	Low (>15)	0	0.00
2	Medium (16-30)	99	49.50
3	High (<30)	101	50.50

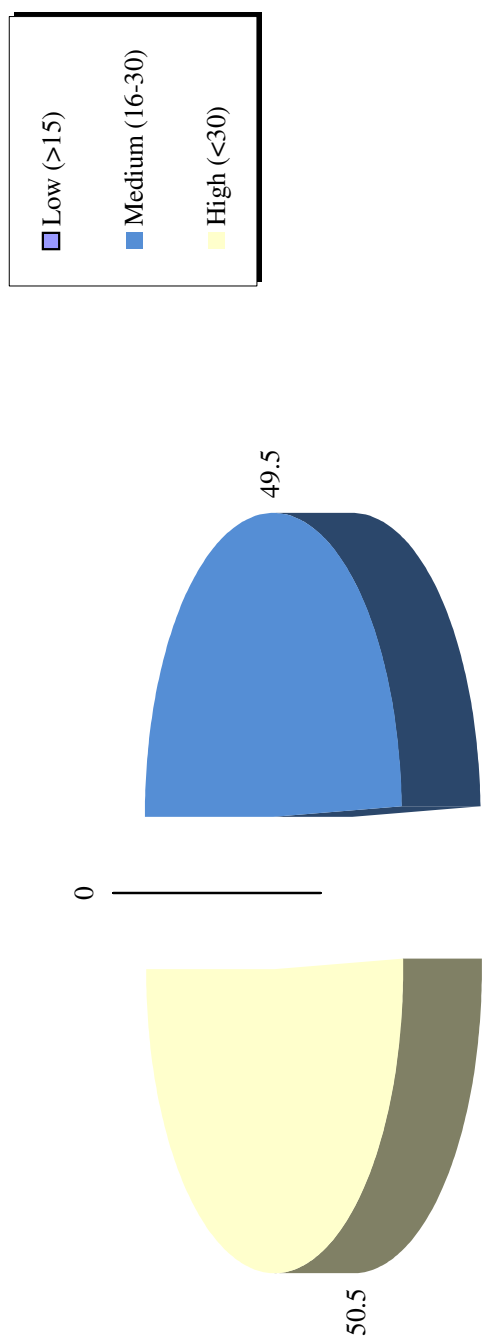


Fig. 4. Level of perception about SEP women beneficiaries

**Table 6. Perception of women beneficiaries about Micro Credit Scheme (MCS)****n<sub>2</sub>=200**

Sl. No	Statements	Agree	Undecided	Disagree	Index
1	The programmes help to improve the economic condition of the beneficiaries	200 (100.00)	00	00	80.00
2	Self employment is an important aspect of these programmes	200 (100.00)	00	00	77.00
3	It helps to improve the livelihood of beneficiaries	69 (34.50)	64 (32.00)	67 (33.50)	57.50
4	The subsidy amount is quite sufficient	01 (0.50)	02 (1.00)	197 (98.50)	33.00
5	The programme leads to all round development of beneficiaries	93 (46.50)	58 (29.00)	49 (24.50)	73.00
6	The programme promotes development of leadership qualities	115 (57.50)	53 (26.50)	32 (16.00)	87.00
7	The programme provides technical support to the beneficiaries	00	00	200 (100.00)	71.50
8	Awareness created by welfare department about the scheme is adequate	55 (27.50)	72 (36.00)	73 (36.50)	57.50
9	The scheme helped prevent migration of families to cities in search of employment	193 (96.50)	02 (1.00)	05 (2.50)	67.00
10	It helps to tackle unemployment problem in rural areas	132 (66.00)	35 (17.50)	33 (16.50)	89.00
11	The skill based training have helped in improving efficiency	00	00	200 (100.00)	50.00
12	The benefits have helped the beneficiaries for social inclusion	122 (17.50)	43 (21.50)	35 (21.50)	88.00
13	The programme helps to build a positive self image of the beneficiaries	125 (63.00)	41 (21.00)	34 (17.00)	82.50
14	The programme enhances ability to take up responsibilities	109 (54.50)	35 (17.50)	56 (28.00)	74.50
15	Beneficiaries are trained properly before taking up the enterprise	01 (0.50)	01 (0.50)	198 (99.00)	21.50
16	The programmes promotes risk taking behaviour	01 (0.50)	198 (99.00)	01 (0.50)	58.00
17	Cosmopolite behavior can be inculcated	190 (95.00)	08 (4.00)	02 (1.00)	76.00
18	The programme has provided an opportunity to develop rapport with government officials	190 (95.00)	08 (4.00)	02 (1.00)	91.00
19	There is good organizational support for marketing of produce	00	200 (100.00)	00	33.00
20	Beneficiaries decide what they want in consultation with staff	194 (97.00)	04 (2.00)	02 (1.00)	84.00
21	The procedures and formalities in getting loan are simple	00	00	200 (100.00)	0.00
22	Period provided to repay the loan is sufficient	00	00	200 (100.00)	0.00
23	Corruption is not a problem in these programme	00	00	200 (100.00)	0.00
<b>Overall perception index</b>					<b>58.73</b>

Values in parenthesis indicate percentage

The levels of perception about MCS programme is presented in Table 6a. The data reveals that 91.00 per cent of women beneficiaries had medium level and only 9.00 per cent had a high level of perception.

Table 7 indicates the perception of women beneficiaries about land purchase scheme. It was seen that cent per cent of women beneficiaries agreed for the statement of 'Programmes help to improve the economic condition of the beneficiaries', and 'It helps to improve the livelihood of beneficiaries'. Seventy per cent of women beneficiaries agreed that 'Beneficiaries decide what they want in consultation with government officials' followed by 'Programme has provided an opportunity to develop rapport with government officials' (68.00%). Cent per cent of women beneficiaries had neutral perception about 'Self employment is an important aspect of these programmes' and 'There is good organizational support for marketing of produce. Cent per cent of women beneficiaries said that 'Corruption is a major problem in these programmes and 90.00 per cent of beneficiaries opined as 'The procedures and formalities in getting loan are complex' and 'Period provided to repay the loan is insufficient'. The overall perception index observed was 52.43, indicating that women have perception about LPS programme to the extent of 52.43 per cent.

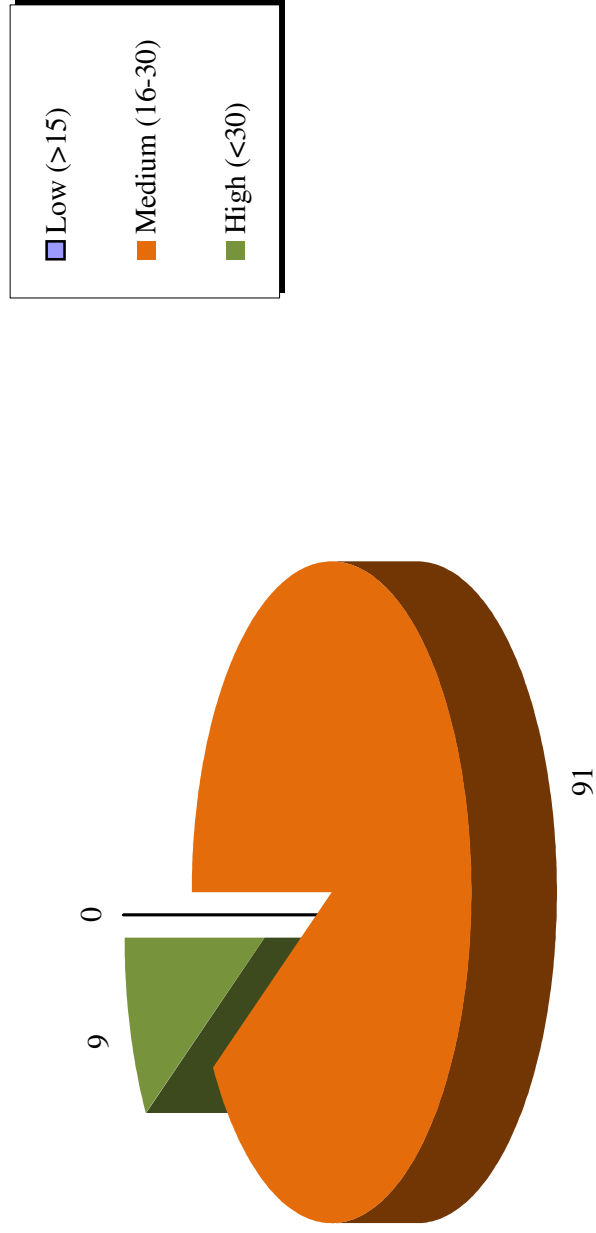
The level of perception about LPS programme (Table 7a), the results showed that 98.00 per cent of women beneficiaries had medium level and only 2.00 per cent had high level of perception about LPS programme.

### **Overall perception indices of women beneficiaries about development programmes**

Table 8 shows overall perception indices of women beneficiaries about development programmes. Where perception indices of all three programmes were considered. It could be seen that, in SEP and LPS programme highest index was found for programme help to improve the economic condition, self employment is an important aspect, prevent migration of families, build a positive self image, cosmopolite behaviour inculcated and provided an opportunity to develop with officials to the extent of 100.00 per cent. The lowest index (30-50) was found for support for marketing produce was absent, promotes in risk taking behaviour and skill based training helped to improving efficiency. The overall perception index was found to be high in SEP (67.34) followed by MCS (58.73) and LPS (52.43).

**Table 6a. Level of perception of women beneficiaries about MCS****n<sub>2</sub>=200**

<b>Sl. No</b>	<b>Categories</b>	<b>F</b>	<b>%</b>
1	Low (>15)	00	0.00
2	Medium (16-30)	182	91.00
3	High (<30)	18	9.00



**Fig. 5. Level of perception about MCS women beneficiaries**

**Table 7. Perception of women beneficiaries about Land Purchase Scheme (LPS)****n<sub>3</sub>=50**

Sl. No	Statements	Agree	Undecided	Disagree	Index
1	The programmes help to improve the economic condition of the beneficiaries	50 (100.00)	00	00	100.00
2	Self employment is an important aspect of these programmes	00	50 (100.00)	00	42.00
3	It helps to improve the livelihood of beneficiaries	50 (100.00)	00	00	100.00
4	The subsidy amount is quite sufficient	00	04 (8.00)	46 (92.00)	56.00
5	The programme leads to all round development of beneficiaries	00	07 (14.00)	33 (66.00)	72.00
6	The programme promotes development of leadership qualities	00	10 (20.00)	40 (80.00)	50.00
7	The programme provides technical support to the beneficiaries	00	-	50 (100.00)	34.00
8	Awareness created by welfare department about the scheme is adequate	00	16 (32.00)	34 (68.00)	54.00
9	The scheme helped prevent migration of families to cities in search of employment	00	17 (34.00)	33 (66.00)	100.00
10	It helps to tackle unemployment problem in rural areas	04 (8.00)	05 (10.00)	41 (82.00)	44.00
11	The skill based training have helped in improving efficiency	06 (12.00)	13 (26.00)	31 (62.00)	32.00
12	The benefits have helped the beneficiaries for social inclusion	15 (30.00)	14 (28.00)	21 (42.00)	64.00
13	The programme helps to build a positive self image of the beneficiaries	14 (28.00)	12 (24.00)	24 (48.00)	100.00
14	The programme enhances ability to take up responsibilities	11 (22.00)	10 (20.00)	29 (58.00)	58.00
15	Beneficiaries are trained properly before taking up the enterprise	03 (6.00)	20 (40.00)	27 (54.00)	36.00
16	The programmes promotes risk taking behaviour	03 (6.00)	11 (22.00)	36 (72.00)	32.00
17	Cosmopolite behavior can be inculcated	14 (28.00)	12 (24.00)	24 (48.00)	64.00
18	The programme has provided an opportunity to develop rapport with government officials	34 (68.00)	07 (14.00)	09 (18.00)	100.00
19	There is good organizational support for marketing of produce	00	50 (100.00)	00	0.00
20	Beneficiaries decide what they want in consultation with staff	35 (70.00)	02 (4.00)	13 (26.00)	68.00
21	The procedures and formalities in getting loan are simple	00	05 (10.00)	45 (90.00)	0.00
22	Period provided to repay the loan is sufficient	00	05 (10.00)	45 (90.00)	0.00
23	Corruption is not a problem in these programme	00	-	50 (100.00)	0.00
	<b>Overall perception index</b>				<b>52.43</b>

Values in parenthesis indicate percentage

**Table 7a. Level of perception of women beneficiaries about LPS**

<b>n<sub>3</sub>=50</b>			
<b>Sl. No</b>	<b>Categories</b>	<b>F</b>	<b>%</b>
1	Low (>15)	00	0.00
2	Medium (16-30)	49	98.00
3	High (<30)	01	2.00

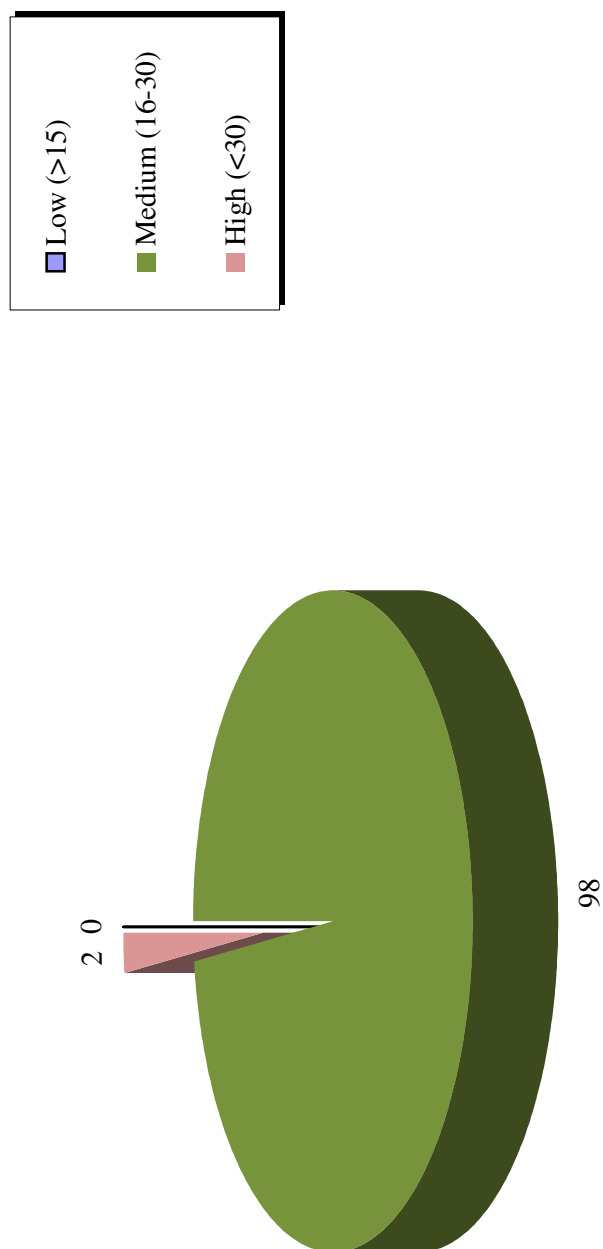


Fig. 6. Level of perception about LPS women beneficiaries

**Table 8. Perception indices of women beneficiaries about development programmes****n=450**

Sl. No	Statements	Perception indices		
		SEP (n <sub>1</sub> =200)	MCS (n <sub>2</sub> =200)	LPS (n <sub>3</sub> =50)
1	The programmes help to improve the economic condition of the beneficiaries	100.00	80.00	100.00
2	Self employment is an important aspect of these programmes	100.00	77.00	42.00
3	It helps to improve the livelihood of beneficiaries	96.00	57.50	100.00
4	The subsidy amount is quite sufficient	72.00	33.00	56.00
5	The programme leads to all round development of beneficiaries	89.00	73.00	72.00
6	The programme promotes development of leadership qualities	92.50	87.00	50.00
7	The programme provides technical support to the beneficiaries	31.50	71.50	34.00
8	Awareness created by welfare department about the scheme is adequate	89.50	57.50	54.00
9	The scheme helped prevent migration of families to cities in search of employment	100.00	67.00	100.00
10	It helps to tackle unemployment problem in rural areas	64.00	89.00	44.00
11	The skill based training have helped in improving efficiency	28.50	50.00	32.00
12	The benefits have helped the beneficiaries for social inclusion	88.50	88.00	64.00
13	The programme helps to build a positive self image of the beneficiaries	100.00	82.50	100.00
14	The programme enhances ability to take up responsibilities	70.50	74.50	58.00
15	Beneficiaries are trained properly before taking up the enterprise	70.50	21.50	36.00
16	The programmes promotes risk taking behaviour	28.00	58.00	32.00
17	Cosmopolite behavior can be inculcated	100.00	76.00	64.00
18	The programme has provided an opportunity to develop rapport with government officials	100.00	91.00	100.00
19	There is good organizational support for marketing of produce	28.50	33.00	0.00
20	Beneficiaries decide what they want in consultation with staff	100.00	84.00	68.00
21	The procedures and formalities in getting loan are simple	0.00	0.00	0.00
22	Period provided to repay the loan is sufficient	0.00	0.00	0.00
23	Corruption is not a problem in these programme	0.00	0.00	0.00
<b>Over all perception index</b>		<b>67.34</b>	<b>58.73</b>	<b>52.43</b>

### **4.3 Participation of women beneficiaries in development programmes**

#### **Participation of women beneficiaries in self employment programme**

Table 9 indicates that the participation of women beneficiaries in self employment programme. The information was depicted under the following dimensions namely programme awareness, programme implementation, programme evaluation and follow-up. The results shows that 95.00 per cent of women beneficiaries participation in the programme has helped them in generation of additional employment, more participation in the process of procuring material (82.00%), participation as a member of a development programme (78.00%), in adopting enterprise as main occupation after receiving training (75.50%), participation has helped in earning maximum income (74.00%) and participation in implementation of the programme has increased the social mobility (70.00%) to the larger extent.

The participation of the beneficiaries was to a moderate extent in aspects like the women beneficiaries obtaining benefits from the program (96.50%), keeping the record of expenditure and returns of the enterprise (89.00%), and helping to enhance the ability to serve as resource person in the programme (77.00%). In few of the aspects like discussion with community members about the development programmes (45.00%), and participation has helped in developing the confidence for continuing in the programme (43.00%), it also helped in keeping the vigil of the development programmes of GOI/GOK (40.00%)

The over all participation index of the women beneficiaries was found to be 76.76. Which means that women beneficiaries participated to the extent of 76.76 per cent.

The scrutiny of Table 9a points out that, 90.50 per cent of the women beneficiaries in SEP had high participation and only 9.50 per cent of beneficiaries in middle level of participation and none of them belongs to low level of participation.

#### **Participation of women beneficiaries in micro credit scheme**

Data in Table 10 presents the participation of women beneficiaries in micro credit scheme. As it could be observed that 97.50 per cent of women beneficiaries participated to a larger extent in having a income generating activity as the main occupation, participation in the process of procuring materials (85.00%), participation in the programme has helped them

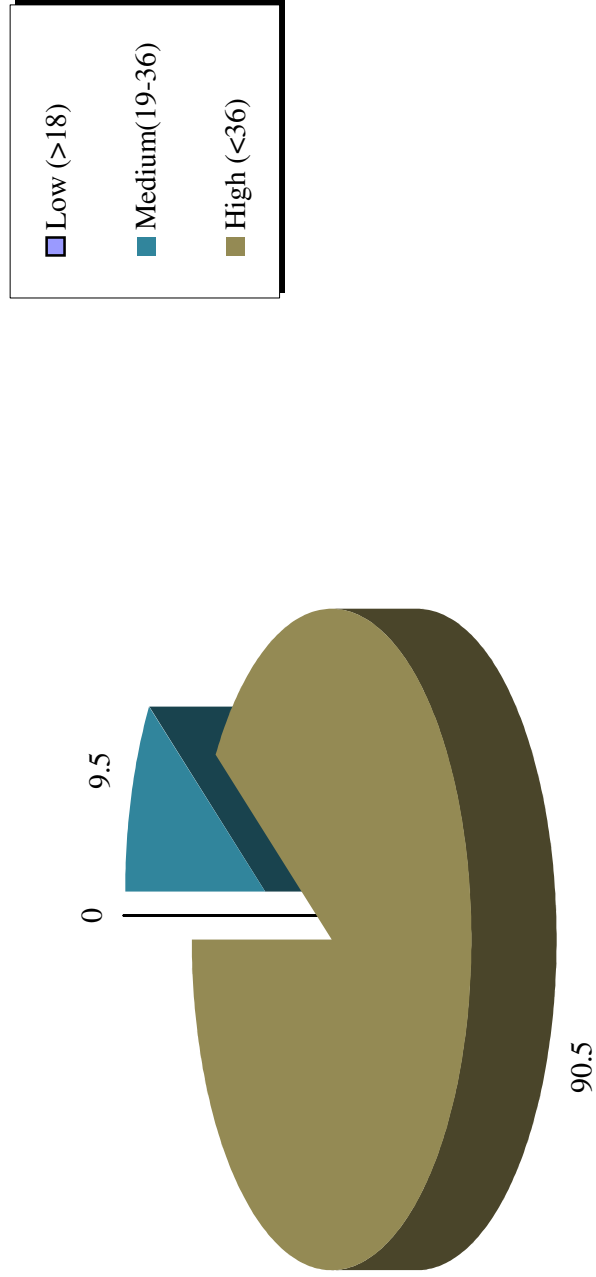
**Table 9. Participation of women beneficiaries in Self Employment Programme (SEP)**

<b>n<sub>1</sub>=200</b>					
<b>Sl. No</b>	<b>Items</b>	<b>Larger extent</b>	<b>Moderate extent</b>	<b>Lesser extent</b>	<b>Index</b>
1	I keep vigil of the new development programmes of GOI/GOK.	23 (11.50)	97 (48.50)	80 (40.00)	57.10
2	I often discuss with my community members about the development programmes in operation,	01 (0.50)	109 (55.00)	90 (45.00)	52.00
3	I actively involve in meetings to gather more information about the ongoing development programme(s).	88 (44.00)	84 (42.00)	28 (14.00)	77.00
4	I feel proud to participate in any development programme as it leads towards National development.	117 (58.50)	65 (32.50)	18 (9.00)	83.20
5	I was really eager to become a beneficiary of a development programme.	113 (56.50)	76 (38.00)	11 (5.50)	83.66
6	I ensure to register my name as a member of the programme.	156 (78.00)	18 (9.00)	26 (13.00)	83.00
7	I take maximum care to effectively implement the activities of the development programmes.	102 (51.00)	94 (47.00)	04 (2.00)	90.00
8	participate in the process of procuring the materials given under the programme	164 (82.00)	14 (7.00)	22 (11.00)	67.83
9	I obtain more benefits by participating in the programme	07 (3.50)	193 (96.50)	-	89.70
10	Active participation in implementation of the programme has increased the social mobility.	140 (70.00)	58 (29.00)	02 (1.00)	62.00
11	I never missed to record the salient points pertaining to expenditure and returns of the enterprise.	00	178 (89.00)	22 (11.00)	71.00
12	I feel elated to share knowledge/information with other fellow beneficiaries.	66 (33.00)	92 (46.00)	42 (21.00)	60.00
13	I have developed the ability to serve as resource person in implementation of development programmes.	03 (1.50)	154 (77.00)	43 (21.50)	86.00
14	Participation has helped in maximum earn income	147 (74.00)	24 (12.00)	29 (15.00)	57.00
15	Participation has helped to me gain in self confidence	28 (14.00)	86 (43.00)	86 (43.00)	98.00
16	Participation has helped in creation or generation of additional employment	189 (95.00)	10 (4.50)	01 (0.50)	84.00
17	The programme has helped to increase confidence to mobilize manpower and resources for community betterment.	107 (54.00)	92 (45.50)	01 (0.50)	84.00
18	My participation in programme has help me in adopting enterprise as main occupation after getting training programme	151 (75.50)	49 (24.50)	00	91.80
	<b>Over all participation index</b>				<b>76.76</b>

Values in parenthesis indicate percentage

**Table 9a. Level of participation of women beneficiaries in SEP****n<sub>1</sub>=200**

<b>Sl. No</b>	<b>Categories</b>	<b>F</b>	<b>%</b>
1	Low (>18)	00	0.00
2	Medium(19-36)	19	9.50
3	High (<36)	181	90.50



**Fig. 7. Level of participation about SEP women beneficiaries**

**Table 10. Participation of women beneficiaries in Micro Credit Scheme (MCS)****n<sub>2</sub>=200**

<b>Sl. No</b>	<b>Items</b>	<b>Larger extent</b>	<b>Moderate extent</b>	<b>Lesser extent</b>	<b>Index</b>
1	I keep vigil of the new development programmes of GOI/GOK.	50 (25.00)	82 (41.00)	68 (34.00)	63.70
2	I often discuss with my community members about the development programmes in operation,	31 (15.50)	90 (45.00)	79 (39.50)	58.70
3	I actively involve in meetings to gather more information about the ongoing development programme(s).	73 (37.00)	83 (42.00)	44 (22.00)	72.00
4	I feel proud to participate in any development programme as it leads towards National development.	102 (51.00)	83 (41.50)	15 (7.50)	81.20
5	I was really eager to become a beneficiary of a development programme.	108 (54.00)	60 (30.00)	32 (16.00)	79.00
6	I ensure to register my name as a member of the programme.	137 (68.50)	32 (16.00)	31 (15.50)	84.00
7	I take maximum care to effectively implement the activities of the development programmes.	85 (42.50)	105 (52.50)	10 (5.00)	79.00
8	participate in the process of procuring the materials given under the programme	170 (85.00)	23 (11.50)	07 (3.50)	94.00
9	I obtain more benefits by participating in the programme	20 (10.00)	153 (76.50)	27 (13.50)	65.50
10	Active participation in implementation of the programme has increased the social mobility.	73 (36.50)	83 (41.50)	44 (22.00)	89.00
11	I never missed to record the salient points pertaining to expenditure and returns of the enterprise.	08 (4.00)	129 (64.50)	63 (31.50)	58.00
12	I feel elated to share knowledge/information with other fellow beneficiaries.	92 (46.00)	85 (42.50)	23 (11.50)	78.00
13	I have developed the ability to serve as resource person in implementation of development programmes.	19 (9.50)	101 (50.50)	80 (40.00)	56.50
14	Participation has helped in maximum earn income	72 (36.00)	118 (59.00)	10 (5.00)	77.00
15	Participation has helped to me gain in self confidence	129 (64.50)	68 (34.00)	03 (1.50)	87.70
16	Participation has helped in creation or generation of additional employment	145 (72.50)	52 (26.00)	03 (1.50)	90.30
17	The programme has helped to increase confidence to mobilize manpower and resources for community betterment.	82 (41.00)	109 (54.50)	09 (4.50)	78.83
18	My participation in programme has help me in adopting enterprise as main occupation after getting training programme	195 (97.50)	05 (2.50)	00	99.00
	<b>Over all participation index</b>				<b>77.30</b>

Values in parenthesis indicate percentage

in generation of additional employment (72.50%) and participation as a member of a development programme (68.50%).

The table further depicts that women beneficiaries moderately participated in obtaining benefits (76.50%), keeping the record of expenditure and returns of the enterprise (64.50%), participation has helped in earning maximum income (59.00%), participation also helped to increase the confidence (54.50%), maximum participation helps to implement the programme effectively (53.00%) and helped to enhance the ability to serve as resource person in the programme (51.00%),. The participation of the beneficiaries was less in aspects like discussion with my community members (39.50%) followed by keep vigil of the new development programmes (34.00%). The over all participation index of the women beneficiaries was found to be 77.30. Which means that women beneficiaries participated to the extent of 77.30 per cent.

Table 10a shows the level of participation about MCS women beneficiaries. The result showed that women beneficiaries had high (78.50%) level of participation and 21.50 per cent had medium level of participation.

### **Participation of women beneficiaries in land purchase scheme**

The contents of Table 11 reveal that, 90.00 per cent of women beneficiaries participated to a larger extent in participation as a member of a development programme, 52.00 per cent participated in getting the additional employment. Cent per cent of women beneficiaries moderately participated in getting benefits and equal per cent of them were actively involved in meetings and felt proud to participate in development programme (78.00) followed by 76.00 per cent said that there was maximum participation to implement the programme effectively, 74.00 per cent of beneficiaries participated in registering as a member of the programme and had enhanced the ability to serve as resource person in the programme and equal per cent of women beneficiaries who participated were eager to become beneficiary and share the information with fellow members (72.00%). Participation of women beneficiaries in income generating activity as the main occupation after getting training under the programme (74.00%) and 52.00 per cent of women beneficiaries increased their confidence level in continuity of the programme was to a lesser extent. The overall participation index of LPS programme of the women beneficiaries was found to be 66.14 per cent. Which mean the women beneficiary participated to the extent of 66.14 per cent.

**Table 10a. Level of participation of women beneficiaries in MCS****n<sub>2</sub>=200**

<b>Sl. No</b>	<b>Categories</b>	<b>F</b>	<b>%</b>
1	Low(>18)	00	0.00
2	Medium (19-36)	43	21.50
3	High (<36)	157	78.50

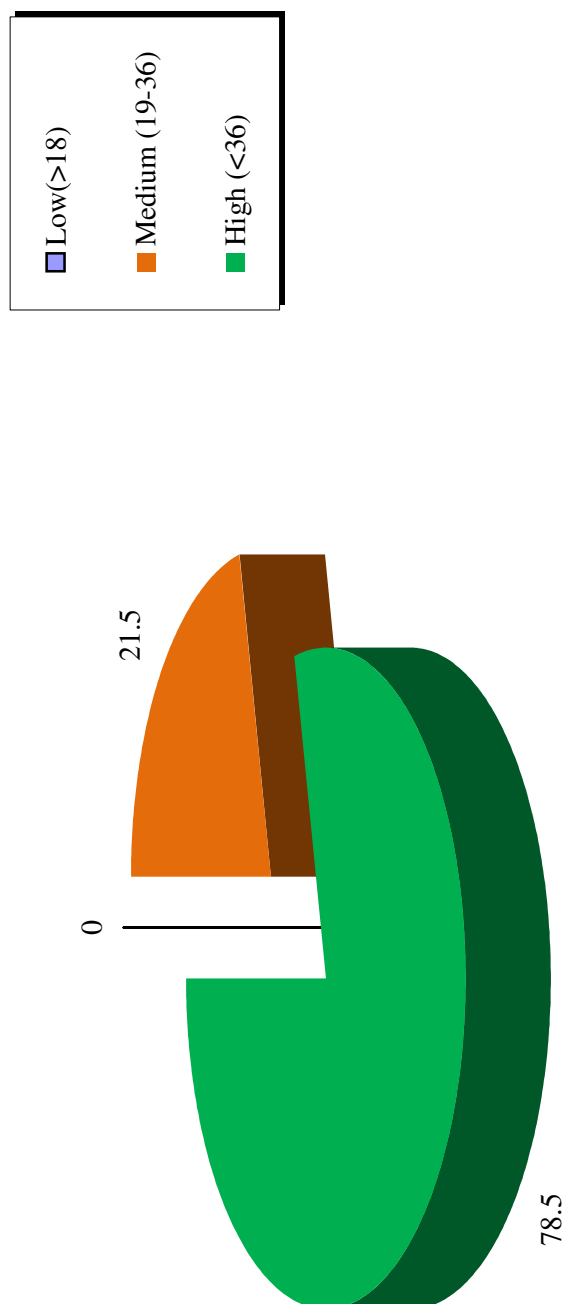


Fig. 8. Level of participation about MCS women beneficiaries

**Table 11. Participation of women beneficiaries in Land Purchase Scheme (LPS)****n<sub>3</sub>=50**

<b>Sl. No</b>	<b>Items</b>	<b>Larger extent</b>	<b>Moderate extent</b>	<b>Lesser extent</b>	<b>Index</b>
1	I keep vigil of the new development programmes of GOI/GOK.	03 (6.00)	26 (52.00)	21 (42.00)	54.67
2	I often discuss with my community members about the development programmes in operation,	00	27 (54.00)	23 (46.00)	51.00
3	I actively involve in meetings to gather more information about the ongoing development programme(s).	08 (16.00)	39 (78.00)	03 (6.00)	70.00
4	I feel proud to participate in any development programme as it leads towards National development.	10 (20.00)	39 (78.00)	01 (2.00)	70.00
5	I was really eager to become a beneficiary of a development programme.	12 (24.00)	36 (72.00)	02 (4.00)	73.00
6	I ensure to register my name as a member of the programme.	45 (90.00)	05 (10.00)	00	75.00
7	I take maximum care to effectively implement the activities of the development programmes.	10 (20.00)	38 (76.00)	02 (4.00)	72.00
8	participate in the process of procuring the materials given under the programme	14 (28.00)	33 (66.00)	03 (6.00)	74.00
9	I obtain more benefits by participating in the programme	00	50 (100.00)	00	67.00
10	Active participation in implementation of the programme has increased the social mobility.	13 (26.00)	37 (74.00)	00	75.00
11	I never missed to record the salient points pertaining to expenditure and returns of the enterprise.	00	33 (66.00)	17 (34.00)	62.00
12	I feel elated to share knowledge/information with other fellow beneficiaries.	05 (10.00)	36 (72.00)	09 (18.00)	64.00
13	I have developed the ability to serve as resource person in implementation of development programmes.	00	37 (74.00)	13 (26.00)	58.00
14	Participation has helped in maximum earn income	16 (32.00)	26 (52.00)	08 (16.00)	72.00
15	Participation has helped to me gain in self confidence	05 (10.00)	19 (38.00)	26 (52.00)	53.00
16	Participation has helped in creation or generation of additional employment	26 (52.00)	21 (42.00)	03 (6.00)	82.00
17	The programme has helped to increase confidence to mobilize manpower and resources for community betterment.	16 (32.00)	31 (62.00)	03 (6.00)	75.00
18	My participation in programme has help me in adopting enterprise as main occupation after getting training programme	00	13 (26.00)	37 (74.00)	42.00
	<b>Over all participation index</b>				<b>66.14</b>

Values in parenthesis indicate percentage

The data depicted in Table 11a indicated that 56.00 per cent of women beneficiaries belonged to high level participation category, 44.00 per cent of women beneficiaries belonged to medium level of participation category. None of the beneficiaries belonged to low level of participation category.

### **Overall participation indices of women beneficiaries in development programmes**

Table 12 shows overall participation indices of women beneficiaries in development programmes. Among the participation indices of all three programmes SEP, MCS and LPS considered, the highest index was found in the all the statements like additional employment generated under the programme (84.00, 90.30 and 82.00), participation in process of procuring material (67.83, 94.00 and 74.00) and income generating activity as the main occupation (91.80, 99.00 and 42.00) respectively. The lowest index was found in keeping vigil of the new development programmes (57.10, 63.70 and 54.67), discussion with community members (52.00, 58.70 and 54.67) and ability to serve as resource person in development programme (86.00, 56.50 and 58.00) respectively. The participation index was found to be high in MCS (77.30) and SEP (76.76) and LPS (66.14).

### **4.4 Benefits availed under the women development programmes**

Table 13 indicates the benefit availed under self employment programme. The department of social welfare provided the fund of Rs.1,00,000/- in which Rs. 35,000/- as subsidy and Rs. 65,000/- as loan. The beneficiaries were engaged in different small scale enterprises like dairy, goat/sheep rearing, garment business, grocery/ stationery shop, foot wear shop, leather work, beauty parlor and tea stall. In micro credit scheme, the department provided Rs. 25,000/- in which Rs. 10,000/- is subsidy and Rs.15,000/- as loan amount. In this amount, the women beneficiaries have taken the activities like dairy, tailoring and vegetables/grain/fruit vendors. In land purchasing scheme, the women beneficiaries get 2.00-acre land for the agricultural activities.

Table 14 shows the number of activities taken by women beneficiary in development programmes. The beneficiaries of SEP programme, took up self employment activities like sheep and goat rearing (14.00 %) followed by an equal per cent beneficiaries each who started activities as fruits/vegetable vendors, grocery and stationary shops (13.50 %), dairy (12.50

**Table 11a. Level of participation of women beneficiaries in LPS****n<sub>3</sub>=50**

<b>Sl. No</b>	<b>Categories</b>	<b>F</b>	<b>%</b>
1	Low (>18)	00	0.00
2	Medium (19-36)	22	44.00
3	High (<36)	28	56.00

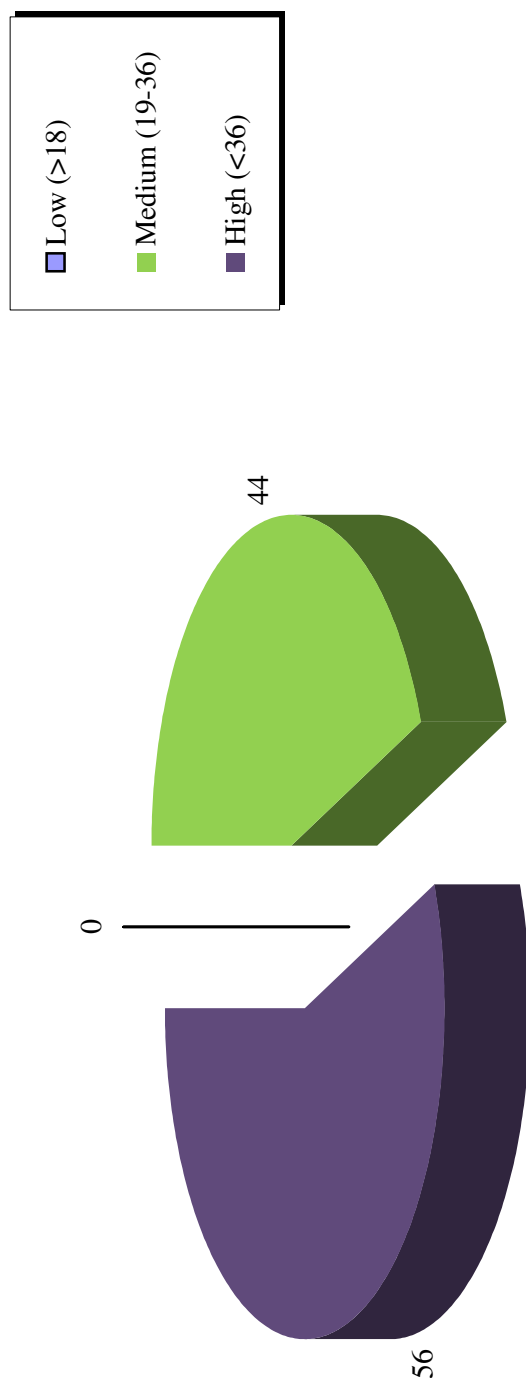


Fig. 9. Level of participation about LPS women beneficiaries

**Table 12. Participation Indices of women beneficiaries in development programmes**  
**n=450**

<b>Sl. No</b>	<b>Statements</b>	<b>SEP (n<sub>1</sub>=200)</b>	<b>MCS (n<sub>2</sub>=200)</b>	<b>LPS (n<sub>3</sub>=50)</b>
1	I keep vigil of the new development programmes of GOI/GOK.	57.10	63.70	54.67
2	I often discuss with my community members about the development programmes in operation,	52.00	58.70	51.00
3	I actively involve in meetings to gather more information about the ongoing development programme(s).	77.00	72.00	70.00
4	I feel proud to participate in any development programme as it leads towards National development.	83.20	81.20	70.00
5	I was really eager to become a beneficiary of a development programme.	83.66	79.00	73.00
6	I ensure to register my name as a member of the programme.	83.00	84.00	75.00
7	I take maximum care to effectively implement the activities of the development programmes.	90.00	79.00	72.00
8	participate in the process of procuring the materials given under the programme	67.83	94.00	74.00
9	I obtain more benefits by participating in the programme	89.70	65.50	67.00
10	Active participation in implementation of the programme has increased the social mobility.	62.00	89.00	75.00
11	I never missed to record the salient points pertaining to expenditure and returns of the enterprise.	71.00	58.00	62.00
12	I feel elated to share knowledge/information with other fellow beneficiaries.	60.00	78.00	64.00
13	I have developed the ability to serve as resource person in implementation of development programmes.	86.00	56.50	58.00
14	Participation has helped in maximum earn income	57.00	77.00	72.00
15	Participation has helped to me gain in self confidence	98.00	87.70	53.00
16	Participation has helped in creation or generation of additional employment	84.00	90.30	82.00
17	The programme has helped to increase confidence to mobilize manpower and resources for community betterment.	84.00	78.83	75.00
18	My participation in programme has help me in adopting enterprise as main occupation after getting training programme	91.80	99.00	42.00
	<b>Over all participation index</b>	<b>76.76</b>	<b>77.30</b>	<b>66.14</b>

**Table 13. Benefit availed under the women development programmes**

Sl. No	Schemes/ Programmes	Purpose	Subsidy	Loan amount	Total
1	Self Employment Programme (SEP)	Dairy	35000	65000	100000
		Goat/Sheep rearing			
		Cloth/Sari business			
		Grocery/stationery shop			
		Foot wear shop			
		Leather work			
		Beauty parlor			
		Tea stall			
		Fruits and vegetable vendors			
		Tailoring			
2	Micro Credit Scheme (MCS)	Dairy	10000	15000	25000
		Tailoring			
		Vegetable/fruits Vendor			
3	Land Purchasing scheme (LPS)	Land	2 Acre		

**Table 14. Activities taken by women beneficiaries under development programmes****n=400**

Sl. No	Activities	SEP (n <sub>1</sub> =200)		MCS (n <sub>2</sub> =200)	
		F	%	F	%
1	Dairy	25	12.50	135	67.50
2	Sheep and Goat rearing	28	14.00	00	0.00
3	Fruits, vegetable and grains venders	27	13.50	40	20.00
4	Tailoring	21	10.50	25	12.50
5	Cloth and Sari business	20	10.00	00	0.00
6	Grocery and stationery shop	27	13.50	00	0.00
7	Foot wear shop	18	9.00	00	0.00
8	Leather work	13	6.50	00	0.00
9	Beauty parlor	8	4.00	00	0.00
10	Tea stall	13	6.50	00	0.00

%), tailoring (10.50 %), garment business (10.00 %), foot wear shop (9.00 %), leather work (6.50%) & tea stall (6.50 %) and beauty parlor (4.00 %). Where as in MCS programme the beneficiaries were engaged in activities like dairy (67.50%), fruits, vegetables vendors (20.00%) and tailoring (12.50%).

#### **4.5 Empowerment of women beneficiaries through development programmes**

The empowerment of women beneficiaries through self-employment programme is presented in Table 15. In case of psychological aspects, it was observed that the women empowerment index was highest in gaining self-confidence (100.00), self-reliance and feeling of social security (68.00). Regarding the social aspects, women empowerment index was high in participation of social activities (94.00) followed by provided freedom to work outside (92.50) and more than half of the beneficiaries empowered in the aspects like freedom to mix with women friends (67.83), participation in decision about family affairs (65.83), possessing desired social status (65.00) and having a feeling of social security (63.00). As far as economic aspect was concerned women when empowerment indices were arranged from high to low they were as follows: operating personal account in bank (100.00), opportunity for economic development (99.33), freedom for selection of jobs (67.80), participation in decision making (66.70), authority to engage labourers (65.70) and participation in purchase of inputs for their enterprises (63.00). With respect to political aspects women empowerment index was found to on holding a political position (39.50) and freedom for participation in active politics (38.33). The overall empowerment index was found to be 72.06. Which means that the women beneficiaries empowerment to the extent of 72.06 per cent.

Table 16 reveals the empowerment of women through micro credit scheme. The results reveal about psychological empowerment, the highest index was in gaining self confidence (100.00) followed by self reliance (86.00) and feeling of security in family (85.00). With respect to social empowerment, the index was high in participation in social activities (100.00), freedom to mix with friends (88.70) followed by feeling of social security (88.00), freedom to work outside family (84.00) and participation in decision about family affairs (82.17). In case of economic empowerment, the index found to be higher in opportunity for economic development (100.00) followed by operating personal account in bank (99.00), purchasing on inputs for family (86.50) and authority to engage labours (82.00)

Table 15. Empowerment of women through Self Employment Programme (SEP)

n<sub>1</sub>=200

Sl. No	Indicators	Larger extent	Moderate extent	Lesser extent	Index
<b>A</b>	<b>Psychological empowerment</b>				
1.	Self confidence	200 (100.00)	00	00	100.0
2.	Self reliance	41 (20.50)	131 (65.50)	28 (14.00)	68.80
3.	Feeling of security in family/society	16 (8.00)	178 (89.00)	06 (3.00)	68.17
<b>B.</b>	<b>Social empowerment</b>				
1.	Participation in decision about family affairs	39 (19.50)	117 (58.50)	44 (22.00)	65.83
2.	More participation in social activities	160 (80.00)	40 (20.00)	00	94.00
3.	Freedom to mix with (women) friends	18 (9.00)	172 (86.00)	10 (5.00)	67.83
4.	Feeling of social security	46 (23.00)	86 (43.00)	68 (34.00)	63.00
5.	Possessing desired social status	46 (23.00)	96 (48.00)	58 (29.00)	65.00
6.	Freedom to work outside family	155 (77.50)	45 (22.50)	00	92.50
<b>C.</b>	<b>Economic empowerment</b>				
1.	Opportunity for economic development	196 (98.00)	04 (2.00)	00	99.33
2.	Participation in purchase of input for family/ enterprise	56 (28.00)	66 (33.00)	78 (39.00)	63.00
3.	Authority to employee labourers	69 (34.50)	58 (29.00)	73 (36.50)	65.70
4.	Participation in decision about marketing of produce	63 (31.50)	74 (37.00)	63 (31.50)	66.70
5.	Freedom for selection of jobs	54 (27.00)	99 (49.50)	47 (23.50)	67.80
6.	Operating personal account in bank	200 (100.00)	00	00	100.0
<b>D.</b>	<b>Political empowerment</b>				
1.	Holding a political position at present	00	36 (18.00)	164 (82.00)	39.50
2.	Freedom for participation in active politics	00	32 (16.00)	168 (84.00)	38.33
	<b>Over all empowerment index</b>				<b>72.06</b>

Values in parenthesis indicate percentage

Table 16. Empowerment of women through Micro Credit Scheme (MCS)

n<sub>2</sub>=200

Sl. No	Indicators	Larger extent	Moderate extent	Lesser extent	Index
<b>A.</b>	<b>Psychological empowerment</b>				
1.	Self confidence	200 (100.00)	00	00	100.0
2.	Self reliance	116 (58.00)	84 (42.00)	00	86.00
3.	Feeling of security in family/society	110 (55.00)	90 (45.00)	00	85.00
<b>B.</b>	<b>Social empowerment</b>				
1.	Participation in decision about family affairs	107 (53.50)	93 (46.50)	00	82.17
2.	More participation in social activities	200 (100.00)	-	00	100.0
1.	Freedom to mix with (women) friends	133 (66.50)	67 (33.50)	00	88.70
2.	Feeling of social security	127 (64.00)	73 (36.00)	00	88.00
3.	Possessing desired social status	02 (1.00)	08 (4.00)	190 (95.00)	35.00
4.	Freedom to work outside family	102 (51.00)	98 (49.00)	00	84.00
<b>C.</b>	<b>Economic empowerment</b>				
1.	Opportunity for economic development	200 (100.00)	00	00	100
2.	Participation in purchase of input for family/ enterprise	118 (59.00)	82 (41.00)	00	86.50
3.	Authority to employee labourers	111 (55.50)	72 (36.00)	17 (8.50)	82.00
4.	Participation in decision about marketing of produce	93 (46.50)	77 (38.50)	30 (15.00)	77.20
5.	Freedom for selection of jobs	82 (41.00)	68 (34.00)	50 (25.00)	77.00
6.	Operating personal account in bank	195 (98.00)	05 (2.00)	00	99.00
<b>D.</b>	<b>Political empowerment</b>				
1.	Holding a political position at present	00	39 (19.50)	161 (80.50)	39.83
2.	Freedom for participation in active politics	00	29 (14.50)	171 (85.50)	38.17
	<b>Over all empowerment index</b>				<b>79.02</b>

Values in parenthesis indicate percentage

and freedom for selection jobs and decisions making (77.20). As for the political empowerment aspect considered, political position at present (39.83) and freedom for participation in active politics (38.17). The overall index of women beneficiaries through MCS programme was found to be 79.02. Which mean the women beneficiaries were empowered to the extent of 79.02 per cent.

Results in Table 17 depict the empowerment of women through land purchase scheme. In psychological empowerment, the highest index was found in gaining self confidence (100.00) and self reliance (69.30) and feeling of security in family (68.70). In case of social empowerment, the highest index in participation in social activities (99.30), participation in making decision about family affairs (69.30) followed by freedom to work outside family and feeling of social security (67.30), freedom to mix with women friends (66.70). As for the economic empowerment, the highest index (99.30) was found in opportunity for economic development followed by operating personal account in bank (99.00), purchase of input the family (69.30) followed by authority over employee laboures (66.70), participation in decision about marketing produce (63.30) and freedom for selection of jobs (62.70). The over all empowerment of women beneficiaries in LPS programme was found to be 68.90. Which mean the women beneficiaries empowerment was to the extent of 68.90 per cent.

Table 18 discloses the level of women empowerment through development programme. In all three-programme, the level of empowerment was found to be high . In case of SEP, 58.50 per cent of women beneficiaries belonged to high (58.50%) followed by medium level (41.50%). With respect to MCS, 84.00 per cent of beneficiaries belonged to high and less per cent belonged to medium level (16.00%). About LPS programme more than half of beneficiaries belonged to high (54.00%) and 46.00 per cent of women beneficiaries belonged to medium level of empowerment. There were none in the low empowerment category.

The results presented in Table 19, indicate the rank order of empowerment of women beneficiaries. In all three programmes i.e SEP, MCS and LPS the psychological empowerment ranked I followed by economic empowerment (II), social empowerment (III), and political empowerment (IV).

Table 17. Empowerment of women through Land Purchase Scheme (LPS)

n<sub>3</sub>=50

Sl. No	Indicators	Larger extent	Moderate extent	Lesser extent	Index
<b>A.</b>	<b>Psychological empowerment</b>				
1.	Self confidence	28 (56.00)	22 (44.00)	00	100.0
2.	Self reliance	06 (12.00)	43 (86.00)	01 (2.00)	69.30
3.	Feeling of security in family/society	4 (8.00)	46 (92.00)	00	68.70
<b>B.</b>	<b>Social empowerment</b>				
4.	Participation in decision about family affairs	06 (12.00)	44 (88.00)	00	69.30
5.	More participation in social activities	49 (98.00)	01 (2.00)	00	99.30
6.	Freedom to mix with (women) friends	04 (8.00)	44 (88.00)	02 (4.00)	66.70
7.	Feeling of social security	03 (6.00)	45 (90.00)	02 (4.00)	67.30
8.	Possessing desired social status	00	04 (8.00)	46 (92.00)	36.00
9.	Freedom to work outside family	03 (6.00)	45 (90.00)	02 (4.00)	67.30
<b>C.</b>	<b>Economic empowerment</b>				
10.	Opportunity for economic development	49 (98.00)	01 (2.00)	00	99.30
11.	Participation in purchase of input for family/ enterprise	08 (16.00)	38 (76.00)	04 (8.00)	69.30
12.	Authority to employee labourers	09 (18.00)	33 (66.00)	08 (16.00)	66.70
13.	Participation in decision about marketing of produce	05 (10.00)	35 (70.00)	10 (20.00)	63.30
14.	Freedom for selection of jobs	07 (14.00)	30 (60.00)	13 (26.00)	62.70
15.	Operating personal account in bank	49 (98.00)	01 (2.00)	00	99.00
<b>D.</b>	<b>Political empowerment</b>				
16.	Holding a political position at present	00	00	50 (100.00)	33.33
17.	Freedom for participation in active politics	00	00	50 (100.00)	33.33
	<b>Over all empowerment index</b>				<b>68.90</b>

Values in parenthesis indicate percentage

**Table 18. Level of women empowerment through development programmes****n=450**

Sl. No	Categories	SEP		MCS		LPS	
		F	%	F	%	F	%
1	<b>Low</b>	00	0.00	00	0.00	00	0.00
2	<b>Medium</b>	83	41.50	32	16.00	23	46.00
3	<b>High</b>	117	58.50	168	84.00	27	54.00

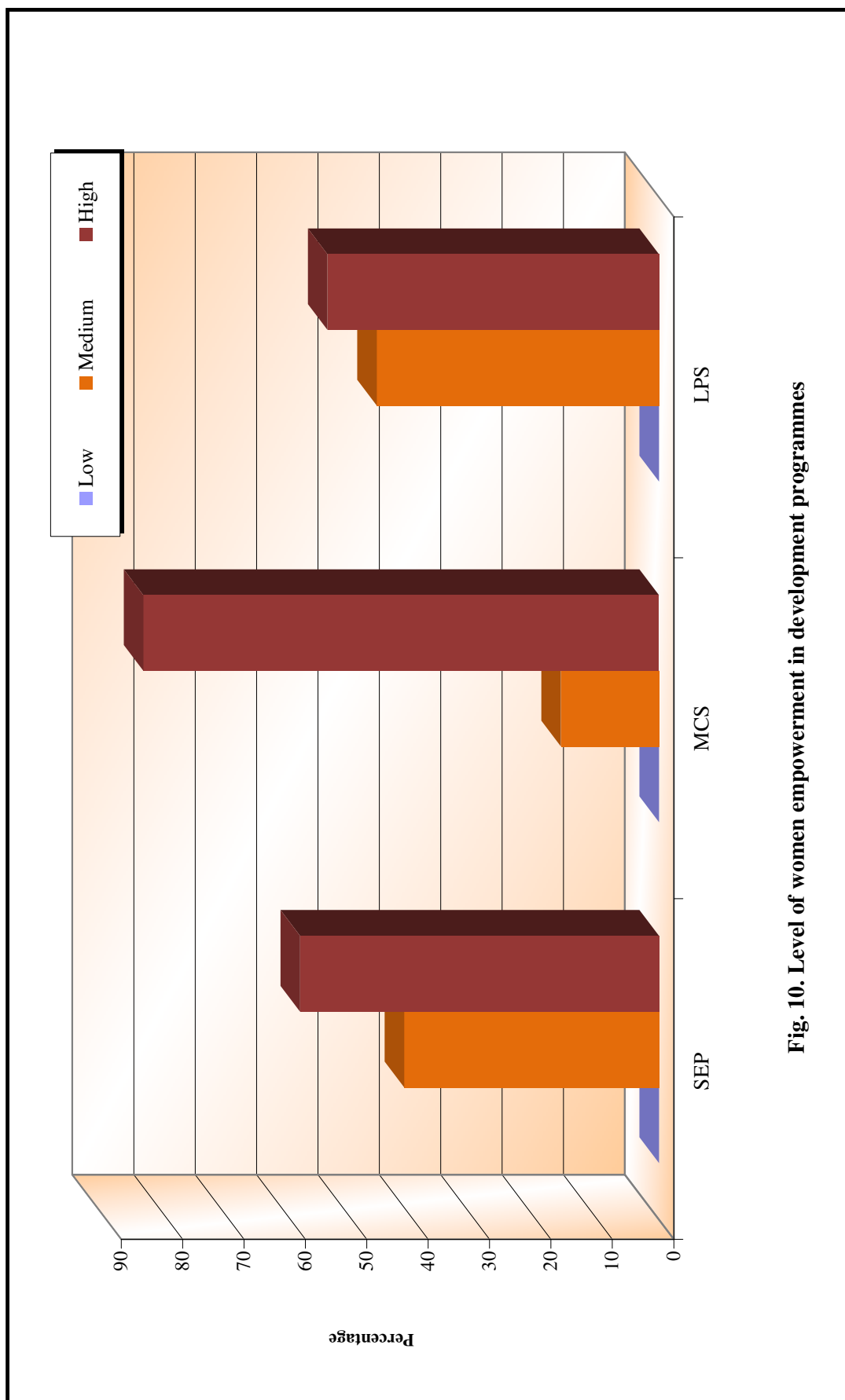


Fig. 10. Level of women empowerment in development programmes

**Table 19. Rank order of empowerment of women beneficiaries****n=450**

<b>Sl. No</b>	<b>Aspects</b>	<b>SEP</b>	<b>Rank</b>	<b>MCS</b>	<b>Rank</b>	<b>LPS</b>	<b>Rank</b>
1	Psychological Empowerment	79.00	I	90.27	I	79.33	I
2	Economic Empowerment	77.08	II	86.16	II	76.77	II
3	Social Empowerment	74.55	III	79.61	III	67.66	III
4	Political Empowerment	39.16	IV	39.00	IV	33.33	IV

#### **4.6 Relationship between the independent and dependent variables**

##### **Relationship between the independent variables and perception of women beneficiaries**

Table 20 explains the relationship between the independent variables and perception of women beneficiaries. Irrespective of the three-development programmes, education was positively and significantly correlated at 1% level. Where in, age was positively and significantly related at 5% level in MCS programme. In case of SEP and LPS programme, age was negatively and highly significantly correlated at 1% level of perception. All other independent variables were not related.

##### **Relationship between the independent variables and participation of women beneficiaries**

Data presented in Table 21 indicates the relationship between the independent variables and participation of women beneficiaries. In SEP and MCS programme education was positively and significantly correlated with participation. Age was negatively and highly significant at 1% level in SEP and 5% level in LPS. None of the other variables were correlated with participation.

##### **ANOVA to compare perception of women beneficiaries about development programmes**

Significant differences were seen between the perception of women beneficiaries among the three programme with C.D value of 8.74 (Table 22). The programme mean values of three programmes ranged from 34-39. The mean value of women perception was found to be highest in SEP (39.09) followed by MCS (36.32) and LPS (34.28).

##### **ANOVA to compare participation of women beneficiaries about development programmes**

It was clear from the Table 23 there was a significant difference in participation of women beneficiaries with C.D value of 6.80. The mean values of participation range from 36-41. The mean value of women participation was found to be highest in MCS (41.74), SEP (41.20) and LPS (36.04).

##### **Model summary for stepwise regression on dependent variables of women beneficiaries about development programmes**

The step wise regression conducted to identify predictor variable of perception about SEP programme are presented in Table 24. The selected independent variables have been

**Table 20. Relationship between independent variables and perception of women beneficiaries of development programmes**

**n = 450**

<b>Perception</b>	<b>SEP (n<sub>1</sub>=200)</b>	<b>MCS (n<sub>2</sub>=200)</b>	<b>LPS (n<sub>3</sub>=50)</b>
Age	-0.601**	0.169*	-0.469**
Education	0.833**	0.828**	0.576**
Family size	-0.009 <sup>NS</sup>	-0.044 <sup>NS</sup>	0.264 <sup>NS</sup>
Occupation	-0.088 <sup>NS</sup>	-0.048 <sup>NS</sup>	0.050 <sup>NS</sup>
Land holding	0.071 <sup>NS</sup>	-0.024 <sup>NS</sup>	0.050 <sup>NS</sup>
Family Income	0.092 <sup>NS</sup>	0.051 <sup>NS</sup>	0.295*
Livestock possession	-0.028 <sup>NS</sup>	-0.026 <sup>NS</sup>	-0.090 <sup>NS</sup>

NS=Non-significant

\*\*significant at 1%

\*significant at 5%

**Table 21. Relationship between independent variables and participation of women beneficiaries of development programmes**

**n=450**

<b>Participation</b>	<b>SEP (n<sub>1</sub>=200)</b>	<b>MCS (n<sub>2</sub>=200)</b>	<b>LPS (n<sub>3</sub>=50)</b>
Age	-0.230**	0.123 <sup>NS</sup>	-0.340*
Education	0.253**	0.653**	0.231 <sup>NS</sup>
Family size	-0.024 <sup>NS</sup>	0.026 <sup>NS</sup>	-0.050 <sup>NS</sup>
Occupation	-0.090 <sup>NS</sup>	-0.041 <sup>NS</sup>	0.050 <sup>NS</sup>
Land holding	0.009 <sup>NS</sup>	-0.017 <sup>NS</sup>	0.050 <sup>NS</sup>
Family Income	0.021 <sup>NS</sup>	-0.009 <sup>NS</sup>	-0.069 <sup>NS</sup>
Livestock possession	-0.019 <sup>NS</sup>	-0.075 <sup>NS</sup>	-0.079 <sup>NS</sup>

NS=Non-significant

\*\*significant at 1%

\*significant at 5%

**Table 22 : ANOVA to compare means between perception of women beneficiaries about development programmes**

**n = 450**

Sl. No.	Perception	Mean	F-value	S.E.M.	C.D.
1.	SEP	39.09	216.8**	11.37	8.74
2.	MCS	36.32			
3.	LPS	34.28			

\*Significant @ 5 per cent level

**Table 23: ANOVA to compare means between participation of women beneficiaries about development programmes**

**n = 450**

Sl. No.	Participation	Mean	F-value	S.E.M.	C.D.
1.	SEP	41.20	35.68**	18.78	6.80
2.	MCS	41.74			
3.	LPS	36.04			

\*\* Significant @ 5 per cent level

**Table 24. Predictor variables (step wise regression) of perception about Self Employment Programme (SEP) women beneficiaries**

**n<sub>1</sub> = 200**

<b>Coefficients</b>						
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	41.007	0.636		64.513	0.000
	Education	4.475	0.211	0.833	21.221	0.000
2	(Constant)	47.618	2.680		17.766	0.000
	Education	4.048	0.268	0.754	15.129	0.000
	Age	-.145	0.057	-0.126	-2.537	0.012

<b>Model Summary</b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.833 <sup>a</sup>	0.695	0.693	4.573
2	0.839 <sup>b</sup>	0.704	0.701	4.511

a. Predictors: (Constant), Education

b. Predictors: (Constant), Education, Age

c. Dependent Variable: Perception

included in different models to know the impact of variables on perception of women beneficiaries. In the first model, education was found to be a significant predictor of perception and explained about 69.50 per cent of variation in the dependent variable. In the second model education and age were found to be the significant predictor of perception which explained about 70.40 per cent of variation in the dependent variable. No other independent variables influenced on the variation in the dependent variable (i.e perception).

Table 25 indicates the predictor variable (step wise) regression of perception about MCS programme. Selected socio-economic variables have been included in different models to know the impact of variables on perception of women beneficiaries. Among these, education was the only variable which was a significant predictor of perception and explained about 68.60 per cent of variation in the perception.

Data presented in Table 26 shows the predictor variables (stepwise regression) influencing perception about LPS programme. It could be seen that, education was the only variable that could be significantly predict the perception and explained about 33.10 per cent of variation in the perception.

Predictor variables (stepwise regression) of participation about SEP programme is presented in Table 27. Selected independent variables have been included in different models to know the impact of variables on participation of women beneficiaries. In the first model education was found to be a significant predictor of participation and explained about 6.40 per cent. In the second model, the variables education and age together were found to be significant predictors of participation and explain the variation of 11.90 per cent in the independent variable. (Participation)

Table 28 discloses the results of (step wise regression) of participation in MCS programme. Selected socio economic characteristics have been included in different models to know the impact of variables on participation of women beneficiaries. Education and age were put in different models to know the impact of independent variables on participation. In that education was found to be a significant predictor of participation and explained about 42.60 per cent. In the second model education and age were found to be significant predictors of participation and explained about 48.10 per cent of variation in participation. None of the other independent variables influenced the variation in the participation.

**Table 25. Predictor variables (step wise regression) of perception about Micro Credit Scheme (MCS) women beneficiaries**

**n<sub>2</sub>=200**

<b>Coefficients<sup>a</sup></b>								
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>	<b>95% Confidence Interval for B</b>	
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>			<b>Lower Bound</b>	<b>Upper Bound</b>
1	(Constant)	41.516	0.561		73.96	0.000	40.409	42.623
	Education	3.876	0.186	0.828	20.81	0.000	3.509	4.243

<b>Model Summary<sup>b</sup></b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.828 <sup>a</sup>	0.686	0.685	4.038

a. Predictors: (Constant), Education

b. Dependent Variable: Perception

**Table 26. Predictor variables (step wise regression) of perception about Land Purchase Scheme (LPS) women beneficiaries**

**n<sub>3</sub>=50**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	34.956	2.001		17.472	0.000
	Education	7.439	1.526	0.576	4.876	0.000

Model Summary <sup>c</sup>									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	0.576 <sup>a</sup>	0.331	0.317	4.607	0.331	23.777	1	48	0.000

a. Predictors: (Constant), Education

b. Dependent Variable: Perception

**Table 27. Predictor variables (step wise regression) of participation about Self Employment Programme (SEP) women beneficiaries**

**n<sub>1</sub> =200**

<b>Coefficients<sup>a</sup></b>						
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	39.492	0.534		73.902	0.000
	Education	0.685	0.186	0.253	3.686	0.000
2	(Constant)	44.202	1.447		30.545	0.000
	Education	0.693	0.181	0.256	3.832	0.000
	Age	-0.124	0.036	-0.233	-3.488	0.001

a. Dependent Variable: participation

<b>Model Summary</b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.253 <sup>a</sup>	0.064	0.059	3.728
2	0.344 <sup>b</sup>	0.119	0.110	3.627

a. Predictors: (Constant), Education

b. Predictors: (Constant), Education, Age

**Table 28. Predictor variables (step wise regression) of participation about Micro Credit Scheme (MCS) women beneficiaries**

**n<sub>2</sub> = 200**

<b>Coefficients<sup>a</sup></b>						
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
<b>1</b>	<b>(Constant)</b>	35.744	0.573		62.366	0.000
	<b>education</b>	2.305	0.190	0.653	12.121	0.000
<b>2</b>	<b>(Constant)</b>	41.776	1.434		29.139	0.000
	<b>education</b>	2.443	0.184	0.692	13.288	0.000
	<b>Age</b>	-0.166	0.037	-0.237	-4.551	0.000

<b>Model Summary</b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.653 <sup>a</sup>	0.426	0.423	4.123
2	0.693 <sup>b</sup>	0.481	0.475	3.932

a. Predictors: (Constant), education

b. Predictors: (Constant), education, Age

c. Dependent Variable: Participation

Table 29 shows the step wise regression of women beneficiaries about LPS programme. It could be seen that, age was a significant predictor of participation and explained about 11.50 per cent of variation in the dependent variable. None of the remaining variables influenced the variation in the dependent variable (i.e participation).

#### **4.7 Constraints faced by the women beneficiaries about development programmes**

Data about problems faced by the women beneficiaries is presented in Table 30. Cent per cent of women beneficiaries faced the problem of more procedures and formalities in getting loan and delay in financial sanction. Equal per cent of women beneficiaries each had problems of difficulty in repayment of loan and lack of transparency (88.88%) followed by lack of time in repayment of loan (84.44%). About 78.00 per cent faced the problem of lack of awareness about start of the programme, 66.67 per cent had no guidance, 55.55 per cent lacked marketing facilities. Lack of training facilities (44.44%) and no hand holding for SHG's (43.33%).

#### **4.8 Suggestions for effective implementation of the development programme**

An overall look at the data projected in Table 31 elucidates that, cent per cent women beneficiaries suggested that procedure and formalities for getting loan should be made simple, timely financial sanction is required and transparency should be maintained. Majority of the beneficiaries gave the suggestions like there should be sufficient time for loan repayment (94.00%), there is a need to create awareness about programme (88.88%), providing proper guidance and necessary help from the department (85.56%), providing marketing facilities (62.22%), organizing training programme (55.56%) and support and guidance to SHG's (42.88%).

**Table 29. Predictor variables (step wise regression) of participation about Land Purchase Scheme (LPS) women beneficiaries**

**n<sub>3</sub> = 50**

<b>Coefficients<sup>a</sup></b>						
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	44.431	3.398		13.074	0.000
	Age	-0.221	0.088	-0.340	-2.501	0.016

<b>Model Summary<sup>b</sup></b>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	0.340 <sup>a</sup>	0.115	0.097	3.801

a. Predictors: (Constant), Age

b. Dependent Variable: Participation

**Table 30. Problems faced by women beneficiaries in development programmes**

n=450				
Sl.no	Problems	F	%	Rank
1	More procedure and formalities in getting loan	450	100.0	I
2	Delay in financial sanction	450	100.0	I
3	Difficulty in repayment of loan	400	88.88	II
4	Lack of transparency	400	88.88	II
5	Lack of sufficient time for repayment of loan	380	84.44	III
6	Lack of awareness about the beginning of the programmes	350	77.77	IV
7	Lack of guidance and help from the department	300	66.67	V
8	Lack of marketing facilities	250	55.55	VI
9	Lack of training facilities	200	44.44	VII
10	No hand holding for SHG's	195	43.33	VIII

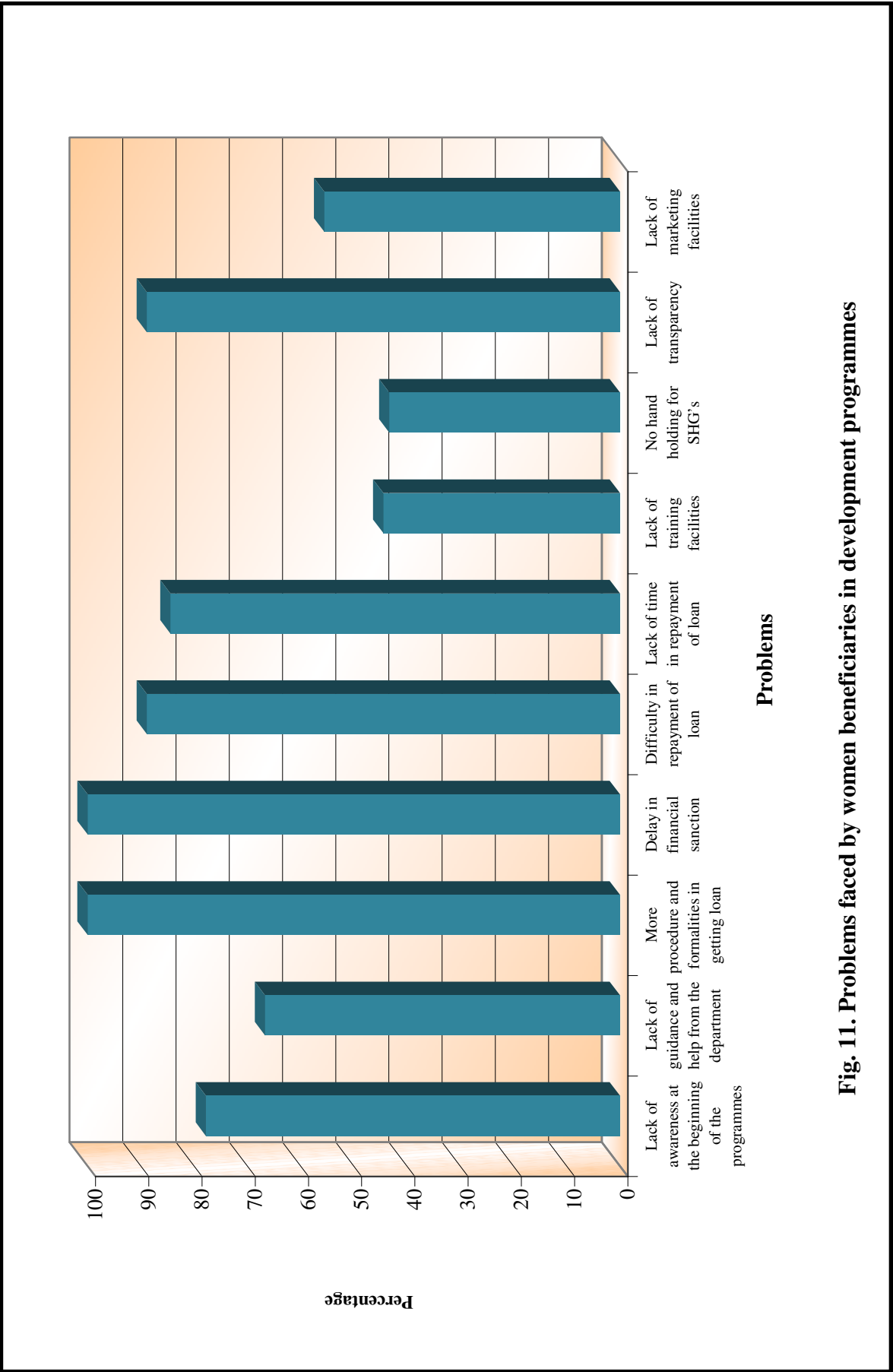
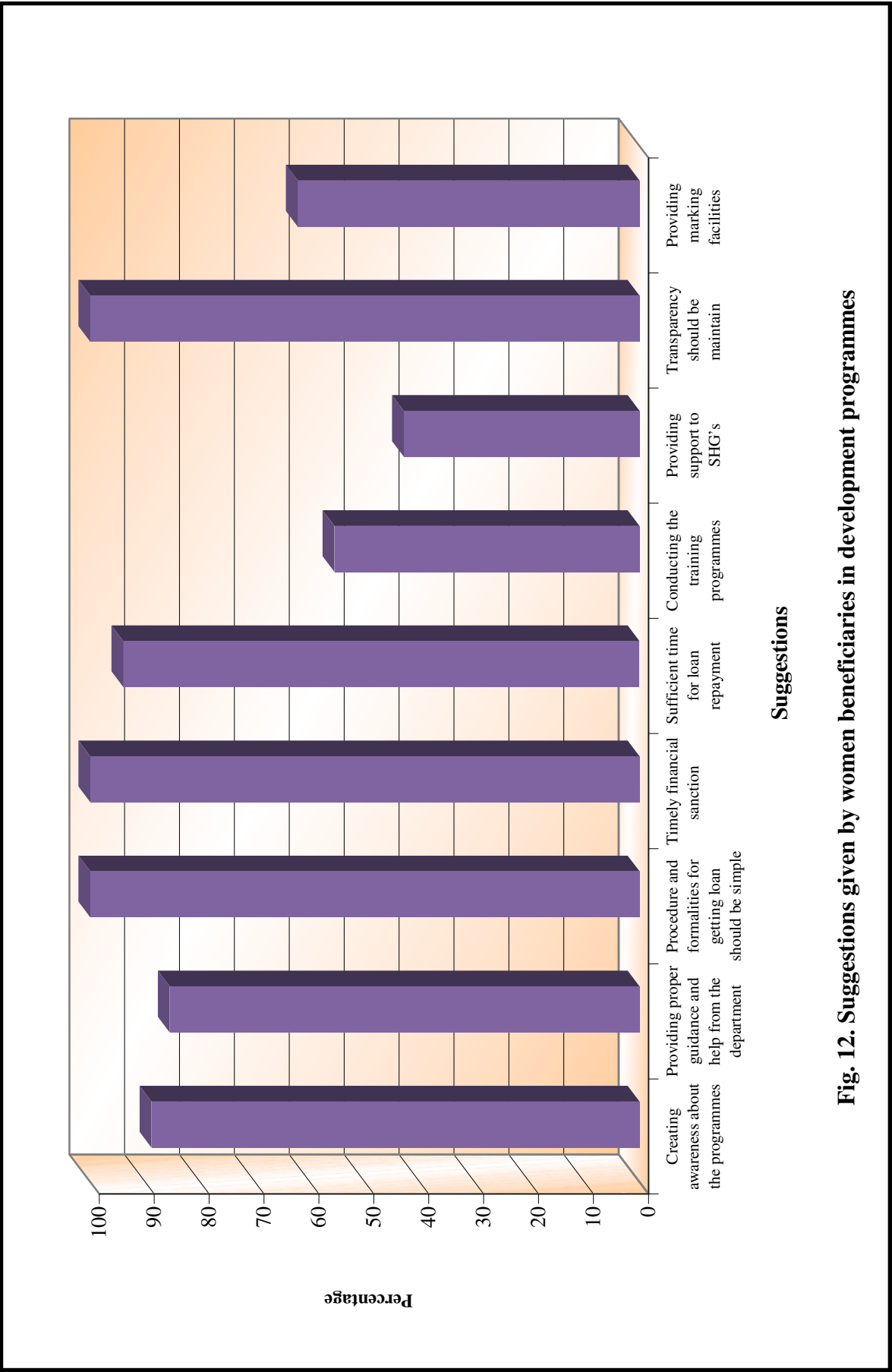


Fig. 11. Problems faced by women beneficiaries in development programmes

**Table 31. Suggestions given by women beneficiaries in development programmes****n=450**

<b>Sl.no</b>	<b>Suggestions</b>	<b>F</b>	<b>%</b>
1	Procedure and formalities for getting loan should be simple	450	100.0
2	Timely financial sanction	450	100.0
3	Transparency should be maintain	450	100.0
4	Sufficient time for loan repayment	423	94.00
5	Creating awareness about the programmes	400	88.88
6	Providing proper guidance and help from the department	385	85.56
7	Providing marking facilities	280	62.22
8	Conducting the training programmes	250	55.56
9	Providing support to SHG's	193	42.88



**Fig. 12. Suggestions given by women beneficiaries in development programmes**

## *Discussion*

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## 5. DISCUSSION

The results of the present study are discussed in length and interpreted under the following sub headings.

5.1 Socio-economic characteristics of women beneficiaries

5.2 Perception of women beneficiaries about development programmes

5.3 Participation of women beneficiaries in development programmes

5.4 Benefits availed by women beneficiaries under the development programmes

5.5 Empowerment of women beneficiaries through development programmes

5.6 Problems faced by women beneficiaries in development programmes

5.7 Suggestions given by women beneficiaries for the improvement of development programmes

### 5.1 Socio-economic status of women beneficiaries

#### Age

The results in Table 2 shows that more than seventy five per cent of the women beneficiaries belonged to middle age in all three programmes i.e LPS (86.00%), SEP(79.00%) and MCS (75.00%) followed by the young age and old age group. Age is one of the criteria for selection of beneficiary in many of the schemes. The middle aged (31-50yrs) persons are usually physical vigor, want to be independent, have more family responsibilities and are at a stage in life where they have to fulfill their family responsibilities matured to take decision. The similar results quoted by Pujar (2013) and Channal (2016) revealed that majority of the women beneficiaries in their study belonged to middle age group.

#### Education

A glance at Table 2 elucidates that nearly seventy five per cent of LPS (74.00%) beneficiaries were illiterate. Nearly thirty per cent of beneficiaries of SEP (31.00%), MCS (30.00%) and LPS (26.00%) were completed their primary education. In LPS programmes, nearly 3/4<sup>th</sup> of beneficiaries were illiterate. The people belong to SC and STs, earlier generation have not been given importance to the education and they were placed outside the village premises and other major reason is gender discrimination and poor socio-economic

condition. These might be the reasons that the more number of respondents were illiterates or studied up to primary education. The findings are in line with the research results of Masali (2002), Bheemappa (2006), Byatapannavar (2010) and Pujar (2013).

### **Family type**

The results presented in Table-2 indicated that more than half of women beneficiaries were living in nuclear family with respect to all three programmes MCS (61.50%), SEP (61.00%) and LPS (58.00%) followed by joint family. The probable reasons might be an urge to lead an independent life with personal assets, need for proper accommodation and education for their children would have lead to the formation and changing over to nuclear families. Nuclear families also help to lead planned and economic way of life. The families also get enough time to take up subsidiary enterprise. The other reason could be the influence of urbanization and increased needs and wants of their family. The findings of the present study were similar to those of Byatapannavar (2010), Hiremath (2012), Pujar (2013) and Channal (2016). Where in nuclear families are more existed than joint family.

### **Family size**

With respect to family size, most of the women beneficiaries had medium family size (5-8 members) in SEP (85.00%), LPS (70.00%), and MCS (65.50%) followed by small and large size of family. This is because of a common phenomenon in rural area in a family having at least three children. The other reasons could be that in agricultural families the fieldwork was labour intensive and needed a team work all family members use to work in their lands. Other contributing factors could be lack of education, less exposure to mass media, their belief is that children are “Gifts or God” and they think that, more children means more hands to work and also feel more secured during their old age. However due to rising costs of living they have restricted their families to medium size. The results of Ram et al. (2013), Channal (2016) and Patil (2018) also revealed that majority of women belonged to medium size family.

### **Marital status**

As per marital status, 93.50 per cent of SEP, 80.00 per cent of MCS and 74.00 per cent of LPS women beneficiaries were married and remaining are the widow. This could be due to fact on Govt policies, the beneficiaries should be more than 18 years and village girls marry at

early age and family customs or tradition make them to marry as well as children at young age. So we could find more number of women married. The above results get support from the studies conducted by Achar (2008), Ram et al. (2013), Hanagi and Joshi (2015) and Channal (2016).

### **Family occupation**

Regarding family occupation, cent per cent of LPS, 79.00 per cent of MCS and 65.00 per cent of SEP beneficiaries main occupation was farming and less per cent in farm labour and entrepreneurs. This could be the reason that higher percentage of women had agriculture as their primary occupation and most of rural people belong to agriculture families especially from small and marginal land holding. Other factor may be less scope of employment in non-agriculture sector in rural areas. The similar result found in Patil (2018).

### **Land holding**

The data projected in Table 2 indicates that, cent per cent of LPS, 27.50 per cent of MCS and 5.00 per cent SEP women beneficiaries belonged to marginal land holding. 1/3<sup>rd</sup> under SEP programme and around 20.00 per cent in MCS were landless. 2/3<sup>rd</sup> of SEP and 3/4<sup>th</sup> of MCS are having small and marginal land holding and none of the beneficiaries were big farmers. The beneficiaries should be from small and marginal farmers or belonged to lesser economic group. Other reason is since beneficiaries selected for the study belonged to below poverty line and they were not able to invest money to purchase lands. The finding is consistent with the finding of Chandavari (2011) and Pujar (2013).

### **Annual Family**

Cent per cent of LPS were in low income category and 1/3<sup>rd</sup> of SEP and MCS were medium and 2/3<sup>rd</sup> of SEP and MCS were categorized under high income. Annual family income was calculated based on the present income they are getting from their occupation. Based on the class interval method the categorization was made. The respondents, already engaged in small scale business and earning has started might be the reason they might be belonged to high income category. Since they already engaged in small scale enterprises and they are earning to meet the requirement of their families.

### **Livestock possession of women beneficiaries about development programmes**

It can be seen that in SEP, MCS and LPS programmes more number of families engaged in sheep & goat rearing and possessed cow. Less per cent of beneficiaries possessed poultry in all the programmes. India is an agriculture based country of which livestock is an integral component. Livestock is generally considered a key asset for rural livelihoods. Livestock provides income, create employment opportunities and provides food and nutritional security across different production systems. In the present study most of the women beneficiary families possess one or two dairy animals. Small ruminants also require less management and gives additional income. Other reason that in SEP and MCS programme dairy entrepreneurship is one of the activity provides the loan and subsidy for purchase livestock's. The similar results found in Patil (2018).

### **Time utilization pattern of women beneficiaries**

The result presented in Table 4 indicates that, irrespective of the programmes, time utilization of beneficiaries was same. Since all beneficiaries were women, they spend their time in household work, caring of animals, caring of their children, rest and leisure in all programme beneficiaries spend same amount of time in these activities. In SEP, MCS and LPS beneficiaries were spent six hours in the activity which they have taken up under the programme.

Since long been performing both productive role out side the home as well as the reproductive role of caring women the children and managing household work. In SEP and MCS programmes the women beneficiaries spend the more time in entrepreneurial activities like stationery shop, grocery shop, tea stall etc. In LPS programme the beneficiaries got the 2 acre land for cultivation and they are spending more time in field work.

## **5.2 Perception of women beneficiaries about development programmes**

The term perception means comprehension with the mind or the senses an immediate or initiate recognition, as of a moral aesthetic quality. In the present study, a scale was developed by the researcher to measure the perception of women beneficiaries about development programmes. The details and procedure of development of the scale are explained in the methodology chapter. The scale consisted of 23 statements, based on these statements perception was measured. The scale administered to women beneficiaries of self employment programme, micro credit scheme and land purchasing scheme under study.



**Plate 1. Self Employment Programme (SEP) women beneficiary - Dairy activity**



**Plate 2. Self Employment Programme (SEP) women beneficiary- Goat rearing**



**Plate 3. Micro Credit Scheme (MCS) women beneficiaries with officers**

The perception index in all the three programmes was ranging from 52-67. Overall index of women beneficiaries about development programme indicates that in SEP women beneficiaries belonged to high (50.50%) and medium (49.50%) level, in case of MCS and LPS, majority of the beneficiaries belonged to medium (91.00%), (98.00%) level. None of the beneficiaries was in low level category. (Table 5,5a, 6,6a,7 and 7a).

Under all three programmes, beneficiaries felt that programme helped them to improve the economic condition ultimately helped to improve their livelihoods and also helped in social networking, self employment programmes helps to mitigate the migration, economic empowerment helped to improve their self confidence and improvement in decision making. These above said factors reflect on the perception of the beneficiaries.

In villages, usually villagers will get information through informal talks or unstructured channels like conversations at home and at the market, in the fields and on the road and wherever else people meet and talk. The beneficiaries visit to the departmental offices to get the information about the schemes they have benefited from the officers. Other reason may be SHG plays a major role in communicating information with other members. In these programme, the beneficiaries benefited with in turn of small scale enterprises, so it helped to improves their livelihood system.

The high percentage and high frequency for each perception statement given by beneficiaries may be due to their higher mass media exposure, and high social participation. Further due to regular visits of Government offices have increased their awareness towards developmental programmes and scheme which resulted high perception among the beneficiaries. The similar results reported by Deepak (2003) and Jyothi (2012).

### **Correlation and Regression analysis between dependent variables and independent variable**

Irrespective of development programmes, the variable education was positively and significantly correlated at 1% level. In SEP and LPS programmes, the age was negatively and significantly correlated at 1% level. In case of MCS programme age was positively and significantly correlated at 5% level. None of other variables were not significant.

With respect to regression analysis, most contributing variable for predicting the perception about development programme is education in all three programmes. Where in, SEP programme education and age were both predicting factors. (Table 24, 25 & 26).



**Plate 4. Micro Credit Scheme (MCS) women beneficiaries- Goat rearing activity**



**Plate 5. Micro Credit Scheme (MCS) women beneficiaries – Grocery shop**



**Plate 6. Micro Credit Scheme (MCS) women beneficiaries- Receiving Check**

Conclusion can be drawn from these findings that as the educational level of beneficiaries increased their perception about development programmes also improved significantly. Under SEP and MCS 3/4<sup>th</sup> per cent of the beneficiaries were know about read and write. They have attended formal education of primary school to college level. Where as in LPS only 1/4<sup>th</sup> per cent of beneficiaries were literates. It can understand clearly that education plays a major role. In this present study, many respondents know to read and write and more than that their experience also helped to perceive better about development programme. All the beneficiaries understand the importance of education to carry out the activities in such programmes. So we could see that education is positively and significantly correlated with the perception of development programmes.

Conclusion can be drawn from these findings that as the age of beneficiaries increased their perception of development programme decreased. Under SEP and LPS programme, age was negatively correlated. Young age persons accept the changes early than the old aged. Where in MCS programme, age is positively significant. Since, SHG groups usually the elders take decision in the activity. So their experience counts here.

### **5.3 Participation of women beneficiaries in development programmes**

Participation the degree to which the beneficiary is involved in different stages of programme, starting from their programme awareness to programme evaluation and follow up of the programme

The participation index in all the three programmes was good ranging from 66-77. Overall index of women beneficiaries about development programme indicates that in all three programme level of participation was high to medium level. In SEP (90.50%), (9.50%), MCS (78.50%), (21.50%) and LPS (56.00%), (44.00%) high to medium level of participation respectively. None of the beneficiaries was in low level category. (Table 9,9a, 10,10a,11 and 11a).

The beneficiaries of these programmes were respondents, they have participated in the activities like registering their name as the member of the programme, participated in procuring the materials, they have taken active participation which in turn helped them to increase the social mobility, empower them economically. So they expressed they have taken active participation in the activities concerned to implementation of the programme.



**Plate 7. Land Purchasing Scheme (LPS) women beneficiaries of Dharwad district**



**Plate 8. Land Purchasing Scheme (LPS) women beneficiaries of Belagavi district**



**Plate 9. Land Purchasing Scheme (LPS) women beneficiaries of Gadag district**

The other reason might be that the implementing agency might have established its familiarity, rapport and credibility among the beneficiaries and have initiated programmes based on local needs, planned and implemented programmes with the beneficiaries, which might have influenced towards higher level of participation.

The highest participation was found on above said items might be due to in getting assured of their involvement in the programme, taking monetary benefits/incentives, being recognized among their peer members and there by they can progress in their standard of living. They have undergone training provided under the programme to enhance their knowledge, skill regarding the income generating activities, which they have adopted as a main/subsidiary occupation on their farm. The items on which the beneficiaries participated moderately mainly relates to a status of balanced situation where in they necessitated to participate in the programme to continue as beneficiary. The probable reason for a lesser participation may be due to the lack of exposure and leisure time. These findings coincide with the views of Antwal and Wangikar (2000) , Pankaja (2007) on some of the factors.

### **Correlation and Regression analysis between dependent variables and independent variable**

In SEP and MCS programmes, the variable education was positively and significantly correlated at 1% level and age was negatively and significant in SEP at 1% and LPS 5% level.

With regard to regression analysis, the most contributing variables for predicting the participation about development programme in SEP and MCS programme education and age were significant predictors. In case of LPS programme age is predicting factor. (Table 27, 28 & 29).

Conclusion can be drawn from these findings that as the educational level of beneficiaries increased their participation about development programmes also improved significantly. It may be involvement of these respondents in educational activities to bring about behavioral changes would automatically bring about improvement in the level of participation in development programmes.

Conclusion can be drawn from these findings that as the age of beneficiaries increased their participation of development programme was decreased. Under SEP and LPS programme, age was negatively correlated with participation. Comparing to young and old

age, the younger age respondents were more active and ready to take risk and easily accept the changes.

#### **5.4 Benefits availed by women beneficiaries under the development programmes**

In the three selected programmes, the beneficiaries availed the benefits in form of cash and land. The cash received in the form of subsidy & loan amount and from this amount beneficiaries started small scale enterprises. The activities initiated were based on the available resources and beneficiaries interest. They have started activities like dairy, goat/sheep rearing, fruits and vegetable venders, tailoring and petty business etc. One thing is clear from these observations that all the activities are income generating as well as employment generating. The factor is important from the point that it would have been influencing the perception and participation of the beneficiaries of respective programmes. More number of beneficiaries expressed that from the benefits, increased income and savings which leads to improvement in family living conditions..

#### **5.5 Empowerment of women beneficiaries through development programmes**

Empowerment of women was the individual's perceived sense of psychological power (process empowerment) and also the actual change in power (product empowerment).

The empowerment index in all the three programmes was ranging from 69-79. Overall empowerment level of women beneficiaries about development programme indicates that in all three programme level of participation was high to medium level. None of the beneficiaries were in low level category (Table 18).

It implies that active participation and deriving benefits of various development programmes is necessary for bringing empowerment among rural women. Empowerment of women beneficiaries was measured using aspects like psychological, social, economic and political. Which results in, first rank psychological empowerment denotes increased self confidence, self reliance and secured feeling in the society. In second place was given to economic empowerment, the activities taken up under the schemes were income generating activities as primary source or subsidy source of the income for their families. The women take decision about the purchase of the inputs and marketing activities etc. In third place was given to social empowerment, considerably number of beneficiaries that they were involved in social networking, decision making process and social status was improved. At the last, least empowerment was noticed in political affairs and beneficiaries involved in lesser extent.

In rural areas, the most of women were not come outside the home because of the shyness or restriction from the family members. As a beneficiary in the programme and their participation made them to visit to office and banks for submission of documents and in availing the loans. In MCS programme, SHG members play an important role, since SHG member selected as beneficiary in MCS programme. After availing the benefit the beneficiaries started the entrepreneurial/ income generating activities which leads to economic empowerment. The political empowerment was in the less extent, may be due to the gender discrimination and in villages the political power is handled by the male and also male dominant society. It could be inferred that the scheme in general had succeeded in increasing the socio-economic status of the members, by making available credit for taking up income generating activities, which is much needed to women.

### **5.6 Problems faced by women beneficiaries in development programmes**

Data about problems faced by the women beneficiaries presented in Table 30. The women beneficiaries faced the problems like complex procedure and formalities in getting loan, delay in sanction of amount, difficulty in repaying of loan, lack of transparency, not sufficient time to repaying the loan, lack of awareness of the programme in the initial stage, problems in guidance, lack of marketing facilities, lack of training facilities and no hand holding for SHG's.

Almost cent per cent of beneficiaries faced the problem of more formalities in getting loan and delay in sanction of loan. The probable reason may be that complex procedure involved in getting certificates/documents, because the beneficiaries were from the poor family and most of the beneficiaries had up to only primary education and they had problem in number of forms they have to fill up to become beneficiaries of the programme and they have to travel to the cities to follow the procedure in getting loans and amount they have to spend in travelling or the cost investment was quite high for them.

The problem was delay in financial sanction, the documents need for sanctioning the loan and procedure was new to the beneficiaries till the proper procedure, they have to wait for the sanctioning of loan. Some time the government sanctions may be delayed.

Beneficiaries felt that officers were not maintained transparency in sanctioning the amount, they were not aware of what exactly they have to carryout the documents may be the education also counts in understanding the documents to be maintained.

The responsibility of communicating the detail information about the development programmes rests with the grass root level workers of the development departments and Panchayat Raj Institutions and in turn they have to identify eligible beneficiaries. The beneficiaries were engaged in a variety of activities. However, they reported that for want of ready market they were not able to sell the products and ultimately incurred loss to them. Some mechanism needs to be developed for immediate sale of the products/ activities.

The probable reason may be that a huge amount of funds is spent on the rural development by the government but it is not properly utilized and also respondents expressed that they were not getting full sanctioned amount it may be due to corruption and commission of concerned officers. The findings are in line with Kumawat and Sharma (2000), Mishra et al. (2011).

### **5.7 Suggestions given by women beneficiaries for the improvement of development programmes**

The overall look of data projected in Table 31 elucidates based on the problems of beneficiaries suggested that, simple procedure to be made in availability of loan, timely sanctioning of loan, creating awareness about programme, providing proper guidance and necessary help from the department, marketing facilities organizing training programme and support and guidance to SHG's .

The reduced paper work and quick sanction should be facilitated under the department. Many of the beneficiaries have not started their enterprises because of not having money for initial investment hence they need quick sanctioning of loans to start the enterprise. Many of the people do not know about the programmes and bank facilities hence there is a need to give wide publicity and create awareness about government programmes. Many of the enterprises require more expertise and skill hence the hands on training should be organized, so that they become the perfect and efficiently run the enterprises. The self-help groups of poor women at the village level also become efficient to carry out income generating activities and to market their produce. This is line with Singh (2005).

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## *Summary and Conclusions*

## 6. SUMMARY AND CONCLUSIONS

The Government of Karnataka, through Social Welfare Department, formulated various programmes and schemes for the upliftment of Scheduled Castes and Scheduled Tribes especially for their socio-economic and educational advancement. Objective of the department was helping SC/STs people in taking up of self employment schemes through subsidy and loan and improving the skills in their activities.

A number of new schemes and programmes have been introduced by Social Welfare Department to raise the living standards and to empower the rural people particularly the women section. Hence, it is necessary to know how far they have reached and at what extent rural women have been benefitted. With this background the present study entitled “Women’s perception about development programmes and their participation” was undertaken with the following objectives:

1. To develop the scale and to measure the perception of selected development programmes of rural SC/ST women
2. To study the participation of rural SC/ST women in selected development programmes
3. To study the impact of selected development programmes on rural SC/ST women in terms of empowerment and benefits availed
4. To know the relationship between personal, social and economic characteristics with perception and participation of rural SC/ST women
5. To list out the problems experienced by rural SC/ST women in participation and enlist the suggestion for effective implementation of the selected development programmes.

In this study researcher selected the three programmes were Self Employment Programme (SEP), Micro Credit Scheme (MCS) and Land Purchasing Scheme (LPS). Women are the main beneficiaries of these schemes and mainly focus on economic development of the Scheduled Tribes and Scheduled Castes.

The study conducted during 2018-19 in Dharwad, Belagavi and Gadag districts of Northern Karnataka. These three districts were purposively selected based on the availability of beneficiaries and convenience of the researcher. From each district two taluk were selected

and from each taluk 75 respondents were selected. Thus the total sample of 450 women beneficiaries were selected.

In the light of objectives set for the study perception, participation were studied as the dependent variables and age, education, marital status, family type family size, land holding, occupation of the family, annual income, livestock possession, time utilization pattern were studied as independent variables.

An interview schedule was developed to collect basic information. The interview schedule contained a statement to the socio economic status of the respondents to measure the participation, benefit availed and empowerment of women beneficiaries in development programmes. A scale was developed for measuring the perception of women beneficiaries. The scale was pre tested for reliability and validity before the application to the sample of the study.

After pre-testing the interview schedule in a non- sample area, suitable modifications were made and the schedule was used to collect the data from the respondents by personal interview method. The data collected was tabulated and analyzed using frequency, percentage, indices, correlation, ANOVA and step wise regression. The major findings of the study are as follows:

#### **Socio- economic characteristics of women beneficiaries**

1. Majority of women beneficiaries belonged to middle age in all three programmes i.e LPS (86.00%), SEP(79.00%) and MCS (75.00%).
2. Nearly seventy five per cent of LPS beneficiaries were illiterate. Nearly thirty per cent of beneficiaries of SEP ,MCS and LPS were completed their primary education.
3. More than half of women beneficiaries were living in nuclear family with respect to all three programmes MCS (61.50%), SEP (61.00%) and LPS (58.00%).
4. Most of the women beneficiaries had medium family size (5-8 members) in SEP (85.00%), LPS (70.00%), and MCS (65.50%).
5. Ninety three per cent of SEP, 80.00 per cent of MCS and 74.00 per cent of LPS women beneficiaries were married.
6. Cent per cent of LPS, 79.00 per cent of MCS and 65.00 per cent of SEP beneficiaries main occupation was farming.

7. Cent per cent of LPS, 27.50 per cent of MCS and 5.00 per cent SEP women beneficiaries belonged to marginal land holding.
8. Majority of SEP (65.00%) and MCS (62.50%) women beneficiaries had high level of income. Cent per cent of LPS beneficiaries belonged to low level of income group.
9. In SEP, MCS and LPS programmes about twenty per cent of the families possessed sheep & goat (20.00%), (22.50%) and (20.00%). Thirty per cent in LPS, 18.00 per cent MCS and 11.50 per cent SEP beneficiaries possessed the cow. Sixteen per cent of LPS, 15.00 per cent of MCS and 10.00 per cent of SEP beneficiaries possessed the of buffalo. Seventeen per cent of SEP, 17.50 per cent in MCS and 8.00 of LPS beneficiaries possessed bullocks.
10. Irrespectively of the programmes all women beneficiaries spent seven hours for rest and leisure , four hours for household work and three hours for caring of children. In case of SEP and MCS beneficiaries spent two hours each for field work and caring of children and six hours for entrepreneurial activities. In LPS programme, they spent seven hours for field work, three hours for caring of children

### **Perception about development programme**

1. A scale was developed to measure the perception of women beneficiaries. The final scale consisted of 23 statements.
2. In case of SEP, cent per cent of women beneficiaries agree that the programmes 'Help to improve the economic condition of the beneficiaries'. Majority of beneficiaries agree to the statement of 'Self-employment is an important aspect' (99.50%) followed by 'Beneficiaries took decision with consultation with staff' (99.00%) and 'Provided an opportunity to develop rapport with government officials' (98.00%) and 'It helps to improve the livelihood of beneficiaries' (94.00%) of respondents.
3. In MCS programmes, cent per cent of the women beneficiaries agreed for the statement that 'Programmes helps to improved the economic condition of the beneficiaries' and 'Self employment is an important aspect of these programmes'. Majority of the women respondents agreed that 'Beneficiaries decide what they want in consultation with staff' (97.00%) followed by ' Scheme helped prevent

migration of families to cities in search of employment'(96.50%) and equal percent of beneficiaries agreed to 'Programme was provided on opportunity to develop rapport with government officials' and 'cosmopolite behaviour can be inculcated (95.00%).

4. In case LPS programmes, cent per cent of women beneficiaries agreed for the statement of 'Programmes help to improve the economic condition of the beneficiaries', and 'It helps to improve the livelihood of beneficiaries'. Seventy per cent of women beneficiaries agreed that 'Beneficiaries decide what they want in consultation with government officials' followed by 'Programme has provided an opportunity to develop rapport with government officials' (68.00%).

### **Overall perception index of women beneficiaries about development programmes**

1. The overall perception index of SEP women beneficiaries found to be 67.34, which mean the women beneficiaries their perception to the extent of 67.34 per cent.
2. The overall perception index of MCS women beneficiaries found to be 58.73. It shows that women beneficiaries have perception to the extent of 58.73 per cent.
3. The overall perception index observed to be 52.43. It indicates that women have perception about LPS programme to the extent of 52.43 per cent.

### **Perception level of women beneficiaries about development programmes**

1. In self employment programme, almost equal per cent of the women beneficiaries belonged high (50.50%) to medium (49.50%) level of perception.
2. In micro credit scheme, 91.00 per cent of women beneficiaries had medium level of perception.
3. In LPS programme, 98.00 per cent of women beneficiaries had medium level of perception.

### **Participation of women beneficiaries in development programmes**

1. In SEP, greater majority of the beneficiaries participated in larger extent in getting the additional employment (95.00%) and 82.00 per cent of women beneficiaries participated in process of procuring material. More number of beneficiaries i.e. 78.00 per cent beneficiaries participated in becoming the member of a development programme

followed by income generating activity as the main occupation (75.50%), participation is helped to earn maximum income (74.00%) and the increase the social mobility (70.00%).

2. In MCS programme, that 97.50 per cent of women beneficiaries participated in larger extent in getting income generating activity as main occupation, 85.50 per cent in process of procuring materials, 72.50 per cent in additional employment generation and 69.00 per cent participated in registration as a member of the programme.
3. In case of LPS, 52.00 per cent of women beneficiaries participated larger extent in getting the additional employment.

### **Overall participation index of women beneficiaries in development programmes**

1. The over all participation index of SEP women beneficiaries was found to be 76.76. Which mean the women beneficiaries participated to the extent of 76.76 per cent.
2. The over all participation index of MCS women beneficiaries was found to be 77.30. Which mean the women beneficiaries participated to the extent of 77.30 per cent.
3. The overall participation index of LPS programme of the women beneficiaries found to be 66.14 per cent. Which mean the women beneficiary participated to the extent of 66.14 per cent.

### **Participation level of women beneficiaries in development programmes**

1. In SEP, more than 90.00 per cent of the women beneficiaries in SEP had high participation (90.50%) .
2. In MCS programme, women beneficiaries had high (78.50%) level participation and 21.50 per cent had medium level of participation.
3. In case of LPS programme, 56.00 per cent of women beneficiaries belonged to high followed by medium (44.00 %) level participation.

### **Benefits availed under the women development programmes**

1. In self employment programme the department of social welfare provided the fund of Rs.1,00,000/- in which Rs. 35,000/- subsidy and Rs. 65,000/- was provided as loan. The beneficiaries engaged in different small scale enterprises like dairy, goat/sheep rearing, cloth/sari business, grocery/ stationery shop, foot wear shop, leather work, beauty parlor and tea stall.

2. In micro credit scheme, the department provides Rs. 25,000/- which Rs. 10,000/- is subsidy and Rs.15,000/- loan amount. For this, beneficiaries taken the activities like dairy, tailoring and vegetables/grain/fruit venders.
3. In land purchasing scheme, the women beneficiaries received the 2-acre land to carry out agricultural activities.
4. The beneficiaries of SEP programme, self employment activity as sheep and goat rearing (14.00 %) followed by equal per cent beneficiaries started activities fruits/vegetable venders, grocery and stationary shop (13.50 %), dairy (12.50 %), tailoring (10.50 %), cloth and sari business (10.00 %), foot wear shop (9.00 %), leather work (6.50%) & tea stall (6.50 %) and beauty parlor (4.00 %).
5. In MCS programme the beneficiaries engaged the activities like dairy (67.50%), fruits, vegetables venders (20.00%) and tailoring (12.50%).

#### **Empowerment of women beneficiaries through development programmes**

1. The overall empowerment of SEP women beneficiaries index was found to be 72.06. Which mean the women beneficiaries empowerment to the extent of 72.06 per cent.
2. The overall index of women beneficiaries through MCS programme found to be 79.02. Which mean the women beneficiaries empowerment to the extent of 79.02 per cent.
3. The over all empowerment of women beneficiaries in LPS programme found to be 68.90. Which mean the women beneficiaries empowerment to the extent of 68.90 per cent.
4. In case of SEP, 58.50 per cent of women beneficiaries belonged to high followed by medium (41.50%) level of empowerment.
5. With respect to MCS 84.00 per cent of beneficiaries belonged to high level of empowerment.
6. About LPS programme more than half of beneficiaries belonged to high (54.00%) and 46.00 per cent belonged to medium level of women empowerment.
7. Rank order empowerment of women beneficiaries. In all three programmes i.e SEP, MCS and LPS the psychological empowerment ranked as first followed by economic empowerment second rank, social empowerment third rank, and political empowerment fourth rank.

### **Relationship between the independent and dependent variables**

1. Relationship between perception and three development programme indicated that education was positively and significantly correlated at 1% level. Where in age is positively and significantly related at 5% level in MCS programme.
2. Relationship between participation and development programme indicated that in SEP and MCS programme education was positively and significantly correlated at 1% level.

### **ANOVA to compare women beneficiaries about development programmes**

1. A significant difference between the perception of women beneficiaries in all three development programmes with C.D value of 8.74
2. A significant difference between the participation of women beneficiaries in all three development programmes with C.D value of 6.80.

### **Predictor variables (stepwise regression) on dependent variables of women beneficiaries about development programmes**

1. With respect to regression, most contributing variables for predicting the perception about development programme was education in all three programmes. Where in, SEP programme education and age both predicting factors.
2. With regard to regression the most contributing variables for predicting the participation about development programme in SEP and MCS programme education and age were significant predictor. In case of LPS programme age was predicting factor

### **Problems faced by women beneficiaries**

1. Cent per cent of women beneficiaries faced the problem of more procedure and formalities in getting loan and also delay in sanctioning of finance.
2. Equal per cent of women beneficiaries had problem of difficulty in repayment of loan and lack of transparency (88.88%) followed by lack of time in repayment of loan (84.44%).
3. About 77.00 per cent faced the problem of lack of awareness of the programme in beginning, 66.67 per cent had problem in guidance, 55.55 per cent had lack of marketing facilities, lack of training facilities (44.44%) and no hand holding for SHG's (43.33%).

### **Suggestions given by women beneficiaries for effective implementation of development programmes**

1. Cent per cent women beneficiaries suggested for the procedure and formalities for getting loan should be simplified, timely sanctioning of loan and maintaining the transparency in providing loan.
2. Majority of the beneficiaries gave the suggestions like provide sufficient time for repayment (94.00%), creating awareness about programme in the beginning of the programme (88.88%), providing proper guidance and necessary help from the concerned department (85.56%).

### **Implications**

1. The scale development for measuring the perception about development programme of beneficiaries was found to be reliable and valid. Hence the same scale could be used elsewhere for measuring perception in different types of development programmes with suitable modifications.
2. The methodology followed in measuring indicators of socio-economic status and scoring on a weighted basis is done by following a standardized procedure. This is a significant methodological contribution, which can be used by others in similar situations
3. Most of SC/STs people were not aware about the development programmes implemented by welfare department. Hence to create awareness there is a need to conduct campaigns and workshops at village, taluk and district level.
4. The welfare department, Panchayat institution and local voluntary organizations should also extend their help and volunteers should be trained for effective implementation of women empowerment schemes.
5. The findings of the study pointed out that majority of the beneficiaries had medium level of participation towards development schemes. Hence concerned functionaries should take adequate steps in a participatory way.

6. The amount sanctioned under the scheme is often inadequate for economic viability. Therefore, it should be raised to a viable level.
7. To ensure successful functioning of the scheme frequent supervision, follow-up by the officials responsible for the implementation of the scheme should be made regularly.
8. Majority of the beneficiaries were facing various kinds of problems hence, welfare department and other concerned development department should try to solve these problems at the grass root level.
9. While formulating the schemes and programmes to women, policy makers and planners should consider the suggestions given by the beneficiaries for betterment of the scheme.

**Suggestions for future line of work**

1. Impact of all schemes of development programmes implemented by welfare department may be studied.
2. The present study is restricted to three districts of Northern Karnataka. Same can be extended to other districts.
3. Case studies might be of great impact.

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# *Appendices*

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## APPENDIX I

### Perception about development programmes

Perception means comprehension with the mind or the senses an immediate or initiate recognition, as of a moral aesthetic quality.

**(Note: Please indicate the ‘relevancy’ or ‘non-relevancy’ of each item by marking (3) under the appropriate column)**

Sl. No	Statements	Relevancy		
		MR	R	NR
1.	The programmes help to improve the economic condition of the beneficiaries			
2.	Self employment is an important aspect of these programmes			
3.	It helps to improve the livelihood of beneficiaries			
4.	The financial help provided was adequate to start self employment			
5.	The subsidy amount is quite sufficient			
6.	The programme leads to all round development of beneficiaries			
7.	The programme promotes development of leadership qualities			
8.	The programme provides technical support to the beneficiaries			
9.	Awareness created by welfare department about the scheme is adequate			
10.	The scheme helped prevent migration of families to cities in search of employment			
11.	It helps to tackle unemployment problem in rural areas			
12.	The skill based training have helped in improving efficiency			
13.	The benefits have helped the beneficiaries for social inclusion			

14.	The programme helps to build a positive self image of the beneficiaries			
15.	The programme enhances ability to take up responsibilities			
16.	Beneficiaries are trained properly before taking up the enterprise			
17.	The programmes promotes risk taking behaviour			
18.	Cosmopolite behavior can be inculcated			
19.	Provides inadequate amount of loan/ The financial help provided is inadequate			
20.	There is bias in selection of beneficiaries			
21.	There is a delay in sanctioning of loan			
22.	The programme has provided an opportunity to develop rapport with government officials			
23.	It provides livelihood security of people			
24.	Self employment will raise the socio-economic status of the women			
25.	Self respect, self confidence and self esteem of the beneficiaries has improved			
26.	There is good organizational support for marketing of produce			
27.	Beneficiaries decide what they want in consultation with staff			
28.	The procedures and formalities in getting loan are simple			
29.	Period provided to repay the loan is sufficient			
30.	Corruption is not a problem in these programme			

## APPENDIX II

### Statement / item wise relevancy weightage of perception of women about development programmes

Sl. No	Statements	Relevancy weightage
1	The programmes help to improve the economic condition of the beneficiaries	0.92
2	Self employment is an important aspect of these programmes	0.80
3	It helps to improve the livelihood of beneficiaries	0.74
4	The subsidy amount is quite sufficient	0.78
5	The programme leads to all round development of beneficiaries	0.80
6	The programme promotes development of leadership qualities	0.76
7	The programme provides technical support to the beneficiaries	0.72
8	Awareness created by welfare department about the scheme is adequate	0.80
9	The scheme helped prevent migration of families to cities in search of employment	0.82
10	It helps to tackle unemployment problem in rural areas	0.76
11	The skill based training have helped in improving efficiency	0.80
12	The benefits have helped the beneficiaries for social inclusion	0.82
13	The programme helps to build a positive self image of the beneficiaries	0.78
14	The programme enhances ability to take up responsibilities	0.76
15	Beneficiaries are trained properly before taking up the enterprise	0.74
16	The programmes promotes risk taking behavior	0.76
17	Cosmopolite behavior can be inculcated	0.74
18	The programme has provided an opportunity to develop rapport with government officials	0.76
19	There is good organizational support for marketing of produce	0.72
20	Beneficiaries decide what they want in consultation with staff	0.82
21	The procedures and formalities in getting loan are simple	0.86
22	Period provided to repay the loan is sufficient	0.78
23	Corruption is not a problem in these programme	0.84

## APPENDIX III

## Interview Schedule

## Women's Perception of Development Programmes and their Participation

## I. General Information

1. Name of the respondents: \_\_\_\_\_
2. Village : \_\_\_\_\_ Taluk: \_\_\_\_\_ District: \_\_\_\_\_

## II. Personal Information

1. **Age of the respondent** : \_\_\_\_\_ years
2. **Education**  
Illiterate/ Primary school/ Middle school/ High school/ Pre-University/ Degree
3. **Type of family:** Nuclear/ Joint
4. **Family size:** Total number: \_\_\_\_\_ Adults: \_\_\_\_\_ Children: \_\_\_\_\_
5. **Marital Status:** Unmarried/ Married/Widow
6. **Occupation:** Main: \_\_\_\_\_  
Subsidiary: \_\_\_\_\_
7. **Land Holding:** a. **Dry :** \_\_\_\_\_ **b. Irrigated:** \_\_\_\_\_ **Total:** \_\_\_\_\_  
b. **Source of irrigation:** Tank/ Well/ Bore well/ Canal/Others

## 8. Family Income:

### 8.1 Cropping pattern of previous year

Sl. No.	Crops grown	Area	Yield	Income	Expenditure
1.	Kharif a. b.				
2.	Rabi a. b.				
3.	Summer a. b.				
	<b>Total</b>				

### 8.2 Petty Business

Sl. No	Type of business	Weekly income	Monthly income	Yearly income
1				
2				
	<b>Total</b>			

### 8.3 Livestock possession

Sl. No.	Items	Numbers		Yield		Sold	Total Income
		Milking	Non Milking	Rate of milk	Yield of milk		
1	Cow						
2	Buffalo						
3	Bullock						
4	Sheep						
5	Goat						
6	Poultry						
7	Other (specify)						

### 8.4 Wages

Sl.no	Type of work	Working days	Per day	Weekly	Yearly
1					
2					
3					
	<b>Total</b>				

### 8.5 Service

Sl. no	Type of job	Monthly income	Yearly
1			
2			
3			
	<b>Total</b>		

### Total Family Income

Sl. No	Occupation	Income earned in previous years
1	Agriculture	
2	Petty Business	
3	Service	
4	Dairy	
5	Wages	
6	Others	
	<b>Total</b>	

## 9. Time use pattern

Sl. No	Activity	Time spent (Hrs/Day)
1	Household work	
2	Field work/activities	
3	Caring of animals	
4	Caring of children	
5	Rest and leisure	
6	Programme for which availed benefit from the Govt	

## 10. Schemes under which benefits availed:

## III. Women participation in development Programmes

Sl. No	Items	Too a larger extent	Too a moderate extent	Too a lesser extent
<b>I</b>	<b>Programme Awareness</b>			
1.	I keep vigil of the new development programmes of GOI/GOK.			
2.	I often discuss with my community members about the development programmes in operation.			
3.	I actively involve in meetings to gather more information about the ongoing development programme(s).			
4.	I feel proud to participate in any development programme as it leads towards National development.			
5.	I was really eager to become a beneficiary of a development programme.			
<b>II</b>	<b>Programme Implementation</b>			
6.	I ensure to register my name as a member of the programme.			
7.	I take maximum care to effectively implement the activities of the development programmes.			
8.	participate in the process of procuring the materials given under the programme			
9.	I obtain more benefits by participating in the programme			
10.	Active participation in implementation of the programme has increased the social mobility.			
<b>IV</b>	<b>Programme Evaluation and Follow-up</b>			
11.	I never missed to record the salient points pertaining to expenditure and returns of the enterprise.			

Sl. No	Items	Too a larger extent	Too a moderate extent	Too a lesser extent
12.	I feel elated to share knowledge/information with other fellow beneficiaries.			
13.	I have developed the ability to serve as resource person in implementation of development programmes.			
14.	Earning maximum income is the key to success of participation.			
15.	The programme has provided confidence for continuity of programme.			
16.	The additional employment generated under the programme was very high.			
17.	The programme has helped to increase confidence to mobilize manpower and resources for community betterment.			
18.	I adopted the enterprise/income generating activity as the main occupation after getting training under the programme.			

#### IV. Impact of development programme: Generation of self employment, empowerment and benefits availed

##### 1. Benefits availed in programmes

Sl. No	Name of the Scheme	Benefits of Government		Amount from the scheme	% of amount invested
		Kind	Cash		
1.					

##### 2. Empowerment of women

Sl. No	Indicators	Relevant	Not relevant
<b>A.</b>	<b>Psychological empowerment</b>		
1.	Self confidence		
2.	Self reliance		
3.	Feeling of security in family/society		
<b>B.</b>	<b>Social empowerment</b>		
1.	Participation in decision about family affairs		
2.	More participation in social activities		
3.	Freedom to mix with (women) friends		
4.	Feeling of social security		
5.	Possessing desired social status		
6.	Freedom to work outside family		
<b>C.</b>	<b>Economic empowerment</b>		
1.	Opportunity for economic development		

Sl. No	Indicators	Relevant	Not relevant
2.	Participation in purchase of input for family/ enterprise		
3.	Authority to employee labourers		
4.	Participation in decision about marketing of produce		
5.	Freedom for selection of jobs		
6.	Operating personal account in bank		
<b>D.</b>	<b>Political empowerment</b>		
1.	Holding a political position at present		
2.	Freedom for participation in active politics		

#### V. Problems

Have you experienced any problems in development programmes ? Please mention

Sl.no	Problems	Yes	No
1	Lack of awareness about the beginning of the programmes		
2	Lack of guidance and help from the department		
3	More procedure and formalities in getting loan		
4	Delay in financial sanction		
5	Difficulty in repayment of loan		
6	Lack of sufficient time for repayment of loan		
7	Lack of training facilities		
8	No hand holding for SHG's		
9	Lack of transparency		
10	Lack of marketing facilities		

#### VI. Suggestions

What are your suggestions for effective implementation of development programmes ?  
Please mention

Sl.no	Suggestions	Yes	No
1	Creating awareness about the programmes		
2	Providing proper guidance and help from the department		
3	Procedure and formalities for getting loan should be simple		
4	Timely financial sanction		
5	Sufficient time for loan repayment		
6	Conducting the training programmes		
7	Providing support to SHG's		
8	Transparency should be maintain		
9	Providing marking facilities		

# **WOMEN'S PERCEPTION ABOUT DEVELOPMENT PROGRAMMES AND THEIR PARTICIPATION**

**SUMAN PUJAR**

**2019**

**Dr. SUREKHA SANKANGOUDAR  
MAJOR ADVISOR**

## **ABSTRACT**

The study was conducted in the University of Agricultural Sciences, Dharwad of Karnataka State during 2018-19. Scheduled Castes (SCs) and Scheduled Tribes (STs) are the most disadvantaged groups of the Indian society due to socio-historical and geographical isolation and they were treated as untouchables and were low in caste hierarchy. To bring them into mainstream the government introduced several programmes for the social, economic and political upliftment. In the present study, SC/ST development programmes such considered were Self-Employment Programme (SEP), Micro Credit Scheme (MCS) and Land Purchasing Scheme (LPS).

Samples were drawn from Dharwad, Gadag and Belagavi districts of Karnataka State. From each district, two Talukas were randomly selected and from each Taluka 3-4 villages were selected based on the availability of the beneficiaries. Thus total sample constitutes four hundred fifty women beneficiaries of SEP (200), MCS (200) and LPS (50). The data collected on participation, benefit availed, empowerment, problems and suggestions about development programmes with the help of self structured pre-tested interview schedule.

Results of the study revealed that, 50.50 per cent of women beneficiaries were belonged to high level of overall perception of SEP followed by medium level of perception. where as in MCS 91.00 per cent of women and in LPS 98.00 per cent of women beneficiaries had medium level of perception. The over all index was found to be 67.34 in SEP, 58.73 in MCS and 52.43 in LPS. The results on level of participation in the programme showed as, 90.50 per cent of participation in SEP, 78.50 per cent in MCS and 56.00 per cent of participation was found in LPS programmes. The overall participation index found to the extent of 76.76 per cent in SEP, 77.30 per cent in MCS and 66.14 per cent in LPS programme. With regard to empowerment of beneficiaries, 41.50 per cent were empowered in SEP programme, 84.00 per cent were empowered in MCS and 54.00 per cent were empowered in LPS programme. The over all empowerment index found to be 72.06 in SEP, 79.02 in MCS and 68.90 in LPS.

Education was positively and significantly correlated with perception in all three development programmes. Age of the women was positively and significantly related with perception level of MCS programme. Correlation between participation and development programme indicated that in SEP and MCS programme were positively and significantly correlated with education of women beneficiaries.

With respect to perception, regression analysis highlighted that education and age were the most contributing variables for predicting the perception of all the three programmes. With regard to participation, education and age found to be most contributing factors of SEP and MCS programme. In case of LPS programme, age was the significant predictor.

Cent per cent of women beneficiaries faced the problems like more procedure and formalities in getting loan and also delay in sanctioning of loan, difficulty in repayment of loan, 88.88 per cent of women beneficiaries faced lack of transparency in implementation of programme. About 84.44 per cent of them faced problem of lack of time in repayment of the loan.