



## Rural Development Programs : A Study of Women Beneficiaries

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*Rural development is increasingly gaining a major prominence in recent times due to the global phenomenon of poverty and hunger. At the same time it has been recognized that democratic decentralization down to the village level is necessary. Rural development implies increase in per capita income and the achievement of various economic and social attributes of development societies in rural areas. The problem of development in India is anonymous with the problem of rural development as two third of the population still lives in rural sector would be a major impediment to the overall progress of the economy.*

*Rural development is a complex and challenging process and it still remains an uphill task due to the complexity of the problems existing in the rural sector. The rural sector requires a multi-dimensional approach for addressing the rural problems. In true sense of rural development the role of women can not be exaggerated.*

**Key Words :** Self employment, Women empowerment

### Introduction

In most developing countries greater emphasis is laid on the need for development of rural women and their active involvement in the mainstream of development. The awareness or knowledge of rural development programmes among women is essential for their participation in developmental programmes and hence the success of rural development programmes depends largely on the knowledge level of the beneficiaries. Keeping this in mind a study was undertaken with the following objectives:

1. To study the socio-economic characteristics of the beneficiaries selected for the rural development programme.
2. To measure the knowledge about the rural development programmes.
3. To know the association between socio-economic characteristics and knowledge level of self-employed beneficiaries.

### Methodology

The study was conducted during 2007-08 in Ranchi district of Jharkhand state. Selection of the villages was done by random proportional sampling technique and 120 beneficiaries from eight villages were selected who were self-employed under Swarnajayanti Gram Swarajgar Yojana (SGSY), a rural development programme. The information about SGSY being implemented in Ranchi District was collected from DRDA Ranchi and Block Development Offices. Out of different rural development programmes, Swarnjayanti Gram Swarajgar Yojana (SGSY) was selected because under this programme maximum number of women beneficiaries have been given help for self-employment. The independent variables selected for the present study were, age, education, occupation, caste, marital status, type of family, family size, landholding, annual family income, social participation and mass media

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participation. Knowledge was the dependent variable. Data were collected by personal interview with the help of well structured questionnaire.

In the present study knowledge refers to the amount of information that the beneficiaries have about the SGSY.

A knowledge test was developed to measure the knowledge level of beneficiaries. The test consisted of 10 questions. All the questions were provided with multiple choice answers. The answers were quantified by giving score to the correct answer and zero answer to wrong answer. As a result the maximum score was 10 and minimum was zero.

Based on the total score obtained by the beneficiaries the knowledge index was worked out by using the following formula:

$$\text{Knowledge} = \frac{\text{Scores obtained}}{\text{Obtainable score}} \times 100$$

On the basis of the knowledge score of each beneficiary they were grouped into 3 levels viz. low, medium and high on the basis of mean and standard deviation as a measure of check.

#### **Socio- economic Characteristics of the Beneficiaries**

The following table shows the socio-economic characteristics of the beneficiaries:

From the above table it is obvious that majority of the beneficiaries belonged to young age group of 35 years and below (70%) followed by middle(28.33%) and old (1.67%) age groups respectively. The reasons might be that the young women are more energetic, vigorous and enthusiastic towards doing something new. They too have more eagerness to learn and to assist their family by way of getting self- employment.

As regard to education of the women beneficiaries it was found that higher percentage (91.67%) of them were literate. The reasons might be the awareness of the parents, better socio-economic condition of their parents and facilities of education in their villages for girl students. 32.5% of the total beneficiaries were housewives, 20.83% were labourers who are daily wage earners and 32.33% of them were agriculturists.

Considerable portion (79.17%) of them was married and only 13.33% were unmarried and rest 7.5% were widow. The higher percentage of married women might be due to the fact that in rural areas still there is practice of early marriage of the girls.

Data pertaining to the family type it was seen that majority of the beneficiaries (81.67%) have nuclear family and only 18.33% have joint family. As an impact of urbanization people now like to have nuclear family. Due to more awareness of the family welfare programme people now like to have small family having less than four of five children and hence it was found that 60.00% of the beneficiaries have small family and only 40.00% of them have large family. The other reason might have been that parents find it easy to impart education to their children only when they have small family.

Majority of the beneficiaries (41.67%) live in mixed type houses followed by kaccha houses(31.67%). The reason is obvious and that is that they do not have sufficient income to be able to afford to build pucca houses.

As regards land holdings, 54.17% have small farms followed by marginal farms (29.17%) and 16.67% of them have no land of their own.

**Table : 1**  
Socio-economic Characteristics of the Beneficiaries

Sl. No.	Variables	Category	Frequency	Percent
1.	Age	Young (35 years & below)	84	70.00
		Middle(36-55)	34	28.33
		Old (above55)	2	1.67
2.	Education	Illiterate	10	8.33
		Primary school	22	18.33
		Middle school	32	26.67
		High school	48	40.00
		College & above	8	6.67
3.	Occupation	Agriculture	40	33.33
		Labourer	25	20.83
		Rural Artisans	8	6.67
		Service	8	6.67
		Other	39	32.50
4.	Marital status	Married	95	79.17
		Unmarried	16	13.33
		Widow	9	7.50
5.	Type of Family	Nuclear	98	81.67
		Joint	22	18.33
6.	Family size	Small	72	60.00
		Large	48	40.00
7.	Type of House	Hut	4	3.33
		Kaccha	48	40.0
		Mixed	50	41.67
		Pacca	18	15.00
8.	Land holding	Landless	20	16.67
		Marginal	35	28.17
		Small farms	65	54.17
		Big farms	-	-
9.	Annual income	Below Rs. 3000/-	48	40.00
		Between Rs.3000/-& 5000/-	37	30.83
		Above Rs. 5000/-	35	29.17
10.	Social participation	Low	15	12.5
		Medium	78	65.00
		High	27	22.50
11.	Extensive	Low	5	4.17
		Medium	73	60.83
		High	42	35.00
12.	Mass media	Low	34	28.33
		Medium	58	40.33
		High	28	23.33

Source: compiled

About 51.67% of the beneficiaries were in low income group followed by medium (30.83%) and high (17.50%) income group respectively.

Majority of the beneficiaries (65.00%) had medium level of social participation followed by high level (22.50%) and low level (12.50%). The reasons might be that women are not allowed to take part in social organizations freely as men are. Secondly women are engaged much in their household works and so then do not have much time for their engagement in social activities.

About 60.83% of the beneficiaries had medium extension contacts followed by high (35.00%) and low (4.17%). It might be on account of the fact that women are not allowed for taking active part in extension contacts and women also give importance to their household works.

Majority of the beneficiaries (52.50%) belonged to low level of mass media participation followed by medium level (30.83%) and high (17.50%) income group respectively.

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Majority of the beneficiaries (52.50%) belonged to low level of mass media participation followed by medium level (30.83%) and high level (16.67%). The reason might be that they do not have enough time and money to possess mass media sources.

The following table shows the levels of knowledge of the beneficiaries.

**Table : 2**  
Knowledge Level of the Beneficiaries

Sl. No.	Statement	Scores (%)
1.	Block offices are responsible for selection of beneficiaries	85.00
2.	The objective of the scheme is to improve the earnings	81.67
3.	Training is essential to improve the skill	80.83
4.	The target group of the scheme is the people who are below poverty line	79.17
5.	Credit is given through process	73.33
6.	Loan, used for consumption, is mainly responsible for loan default	54.17
7.	Improving the quality of output and lowering cost enhances the performance	45.67
8.	Rural women are the beneficiaries of the programme	45.83
9.	Education is not a must to start self-employment	43.33
10.	Timely sale of the product is the main difficulty overall knowledge index	72.21

*Source: compiled*

The above table shows the level of knowledge of the beneficiaries and it is obvious from the table that majority of them knew about the responsibility of the selection of the beneficiaries (85%). 81.67% of the beneficiaries had the knowledge about the objectives of the scheme. 80.80% were of the view that training is essential for the scheme to be successful. 79.17% knew that the scheme is mainly for uplift of the people living below poverty line while 73.33% of them had the knowledge about the process of providing economic assistance. More than 50% opined that the main reason for default in loan is that the loan is used for consumption purposes. 43.33% of them had the knowledge that education is essential for starting self-employment jobs. The overall knowledge index was 72.21%.

The following table shows the distribution of beneficiaries based on their knowledge score.

**Table : 3**  
Distribution of Beneficiaries Beneficiaries Based on their Knowledge

Sl. No.	Category	Frequency	Percent
1.	Low(<6.25)	28	23.33
2.	Medium (6.25to7.52)	74	61.67
3.	High (>7.52)	18	15.00

Source : compiled

The above table shows that 61.67% of the beneficiaries had medium level of knowledge whereas 23.33% of them had low level of knowledge and 15% had high level on knowledge. The following table shows the relationship between selected independent variables and knowledge level of the beneficiaries.

**Table : 4**  
Relationship Between Selected Variables and Knowledge Level of the Beneficiaries

Sl .No	Variables	Correlation coefficient ®
1.	Age	-0.215
2.	Education	0.365
3.	Family type	0.132
4.	Family size	-0.093
5.	Land holding	0.125
6.	Family income	0.065
7.	Social participation	0.213
8.	Extension contacts	0.012
9.	Mass media participation	0.321

Source: compiled

From the above table it is clear that education, social participation and mass media participation had positive and significant relationship with the level of knowledge of the beneficiaries. However no relationship was found between knowledge level and other independent variables. Education naturally has an important bearing on the level of knowledge because educated women can have information about different schemes for rural development through different sources and can get benefit of those programmes. At the same time women who are exposed to mass medium will certainly have higher level of knowledge.

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