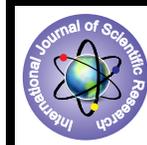


Ascertaining perception of Bhagyalakshmi scheme and the related constraints and suggestions



Agriculture

KEYWORDS :

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Introduction

In recent years special emphasis has been given to the assessment of the significance and relevance of gender issues in policies relating to girl child development specially in developing countries. Such assessments highlighted the importance of integrating gender equality considerations in such policies. The major question in this context is how this scheme can establish gender equality on the one hand, and at the same time empower socially excluded poor women as beneficiaries of the scheme. It is a fact that along with the digital divide between men and women, regarding social factors like rich and poor, educated and uneducated. Girls' work which is hidden and invisible, that keeps them out of school must be recognised as child labour. Effort has to be made to rescue them from work and early marriages. Girls should be provided with proper educational facilities. Timely and substantial scholarships must be offered to those pursuing higher education. In recent years special emphasis has been given to the assessment of the significance and relevance of gender issues in policies relating to girl child development specially in developing countries. Such assessments highlighted the importance of integrating gender equality in policy considerations. The major question in this context is how this scheme can establish gender equality on the one hand, and at the same time empower socially excluded poor women as beneficiaries of the scheme. It is a fact that along with the digital divide between men and women, regarding social factors like rich and poor there is also a divide of educated and uneducated. All measures to serve and benefit girl children must be designed to address the needs of each age among children, and each stage of childhood. Interventions and their delivery mechanisms must effectively reach the girl child on the basis of her age and specific setting. National efforts to ensure the survival of the girl child and her right to be born, and to be an informed, secure and productive participating member of the community and society will necessarily have to be multidimensional in nature with legislative, preventive, advocacy and programmatic inputs. State-level interventions will have to be based on accurate assessment of area-specific issues and factors.

With this background the study was undertaken to ascertain the perception of beneficiary and non-beneficiary rural women of Bhagyalakshmi Scheme and to identify the constraints and obtain suggestions of rural women for better implementation of Bhagyalakshmi Scheme.

Materials and Methods

The study was conducted in Dharwad district of Karnataka. The district was purposefully selected for the study as it is the nearest study area for the University head quarters. All the five taluks of Dharwad districts namely Navalagunda, Kalagatagi, Hubli, Dharwad and Kundgol taluks have been selected as locale of the study. A list of the villages in each taluk was prepared separately. Based on the population, the villages were arranged in descending order and the top three villages from each taluk were selected for the study. The dependent variable 'perception' of women beneficiaries and non-beneficiaries towards Bhagyalakshmi scheme was measured making use of a specially developed

instrument for the measurement, scale developed by Ratnakar and Reddy (1991) with slight modifications. Appropriate instruments were used for data collection, which includes perception schedule developed for the study. A pre-tested interview schedule was used to collect the data through personal interview method. The data collected were tabulated and analysed by using suitable statistical measures.

Results and Discussion

The data presented in Table 6 brought into sharp focus that the level of perception of beneficiaries is better than that of non-beneficiaries. A considerable index of 95.55 and 90.66 of beneficiaries and non-beneficiaries said 'Agree' for the statement 'The Scheme helps in reducing child labor among girl children'. An index of 93.33 and 78.22 for the statement 'The time period given for applying to Bhagyalakshmi scheme is sufficient' was found among beneficiaries and non-beneficiaries. This was followed by an equal index of 92.44 for beneficiaries indicating 'The scheme helps in immunization of the girl child as per the programme of the health department and an index of 88.89 and 80.00 was indicated by non-beneficiaries for the same statements.

The reason that could be attributed for low perception among the non-beneficiaries may be that the attitude of the rural women may not be favorable towards the government schemes because of the shyness, poor education and poverty. In general, it is quite natural that a section of the society would be conservative and reluctant to change their attitude towards a scheme. The other reason may be that they may not go outside to know about the scheme because of the limited exposure they have got apart from their domestic work. Hence, the perception level of majority of non-beneficiaries would be low.

The data in Table 8 indicated a significant difference between overall perception level of beneficiaries and non-beneficiaries. The overall mean perception score of beneficiaries was 25.35 while, it was 19.49 for non-beneficiaries. The possible reasons might be that their mass media participation, social participation, attitude and awareness might have influenced the perception of beneficiaries. Further the frequent visits made by anganwadi worker, local leaders and related aspects which might have had positive impact on the perception level of beneficiaries. These findings are in accordance with the findings of Deepak (2003) indicating the perception of beneficiaries and non-beneficiaries towards WYTEP programme.

It was evident from Table 10 (a) that, index of 70.66 for the statement, 'Tatkal Ration card is not eligible for applying', 70.00 for 'Bond is pending in the department', 57.33 for 'Bond is pending in the village anganwadi center', 56.66 for 'Cumbersome procedure in getting the bond' and 56.00 for 'Non appearance of photo in BPL card' was found. The reason for this might be heavy enrolment of bonds and pending of procedural work in the department. Since it was a new scheme and good awareness was created about the programme through different mass media, enrolment was more but due to cumbersome process of scrutiniz-

ing the records there was pending of bond in the department in many cases. There was also the constraint of Tatkal Ration card which was not considered as the income proof of BPL families by the department of women and child development for the issue of Bhagyalakshmi bonds. Non appearance of photo in the BPL card was also a constraint expressed by the beneficiaries. This might be due to the reason that sometimes some of the members photo will be missing in the ration card. This happens mostly in case of daughter - in -law marrying and staying with her husband. Her photo will not appear in the ration card of her husband's family and it takes time to incorporate her photo in the ration card of her husbands family due to the cumbersome procedure to be followed and while issuing Bhagyalakshmi bond this will become a constraint that the beneficiary could not apply for the scheme.

Non-submission of bond by anganwadi worker was also one of the constraint for getting the Bhagyalakshmi bond. Cumber-some procedures and overdependence on anganwadi workers to identify the beneficiaries were the reasons for the poor reach of the programme. There were considerable delays in issuing insurance bonds in the names of beneficiaries. Some of the beneficiaries of the scheme belonged to APL family, a violation of the stipulated norms, the study found.

From a close look on Table 10 (b) , it could be observed that the index of suggestions was found to be 100.00 for the state-

ment' Scholarship amount should be given in kind', 83.33 for 'Timely issue of bonds', 66.66 for 'Scholarship amount should be increased', 56.66 for 'Career guidance and training' and 53.33 for 'Help should be given to male children also'. The reason for the suggestion of giving scholarship in kind might be due to increase in prices of the education materials like books and uniforms. People are unable to meet their needs with the scholarship amount and hence they have suggested to provide education material to the girl children like books and uniforms annually instead of providing scholarship in cash. Beneficiaries suggesting the bonds to be issued on timely basis was probably to make full utilization of the provisions under the bond. The reason for this might be that the bond has provision to attend to the medical needs of the girl child and if the issue of bond is delayed such provision may not be accessible to the girl child. Beneficiaries also suggested that scholarship amount should be increased. This is because of the reason that every year the prices of the study material increases and according to that scholarship should be increased. Beneficiaries also suggested for providing career guidance. This may be due to the reason that after the age of 18 years to make her career some guidance and training is needed for the girl child. A portion of the beneficiaries suggested that help should be extended to male children also. The possible reason for this might be poverty and difficulty in bringing up the children.

Sl. No.	Statements	Beneficiaries (n ₁ = 75)	Non – Beneficiaries (n ₂ = 75)	Difference in Index
		Index	Index	
1	Helps in reducing child labor among girl children	95.56	90.67	4.89
2	Time period given for applying to Bhagyalakshmi scheme is sufficient	93.33	78.22	15.11
3	Helps in decreasing gender inequality	92.44	88.89	3.56
4	Helps in immunization of the girl child as per the programme of the health department	92.44	80.00	12.44
5	Helps in getting financial benefit to the family of the girl child in case if she dies accidentally	91.11	76.89	14.22
6	Helps in avoiding migration of girl children to far off cities in search of employment	90.67	76.44	14.22
7	Helps in registration of the birth of girl children	90.22	73.33	16.89
8	Helps in providing good health facility to girl children suffering from malnutrition and ill – health	89.78	32.44	57.33
9	The financial benefits of the scheme is sufficient for the development of the girl child	89.33	69.33	20.00
10	The awareness created by different media is sufficient	87.56	68.00	19.56
11	Helps in providing good education to girl children	87.11	80.00	7.11
12	Helps in controlling child marriage among girl children	86.67	77.78	8.89
13	Helps in providing higher education to the girl children	86.67	75.56	11.11
14	Helps in getting financial benefit to the family of girl child if she dies naturally	86.22	72.89	13.33
15	The awareness created by department of women and children is adequate	85.33	68.89	16.44

Table 2 : Difference between perception of beneficiaries and non-beneficiaries of Bhagyalakshmi Scheme (n = 150)

CATEGORIES	MEAN PERCEPTION SCORE	Z –TEST
Beneficiaries (n ₁ = 75)	25.35	11.28**
Non – beneficiaries (n ₂ = 75)	19.49	

Note: ** - Significant at 1% level of significance

Table 3 (a) : Constraints experienced by non-beneficiaries of Bhagyalakshmi scheme

Sl. No.	Statements	Non – Beneficiaries (n ₂ =75)
	Constraints	Index
1	Tatkal Ration card is not eligible for applying	70.66
2	Bond is pending in the department	70.00
3	Bond is pending in the village anganwadi center	57.33
4	Cumbersome procedure in getting the bond	56.66
5	Non appearance of photo in BPL card	56.00

Table 3 (b): Suggestions of beneficiaries of Bhagyalakshmi scheme

SI No	Statements	Beneficiaries (n ₁ =75)
	Suggestions	Index
1	Scholarship amount should be given in kind	100.00
2	Timely issue of bonds	83.33
3	Scholarship amount should be increased	66.66
4	Career guidance and training	56.66
5	Help should be given to male children also	53.33

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