

Participation trend of SC/ST women beneficiaries in selected development programmes

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(Received: September, 2020 ; Accepted: September, 2020)

Abstract: The Social Welfare department in 2001 introduced number of schemes and programmes to improve the standards of living and to empower the rural people particularly SC/ST women section. Among many programmes, few programmes like Self Employment Programme (SEP), Micro Credit Scheme (MCS) and Land Purchasing Scheme (LPS) were selected for the present study depending on the availability of women beneficiaries. The present study was undertaken during the year 2018-19 from University of Agriculture Sciences, Dharwad to know the participation of SC/ST women in social welfare development programmes. The study was conducted in three districts of Karnataka state *viz.*, Dharwad, Gadag and Belagavi. From each district, two talukas and based on the availability of women beneficiaries for the social welfare programme a total twenty villages were selected purposively. A total of 450 women beneficiaries of SEP (200), MCS (200) and LPS (50) were randomly selected. *Ex-post facto* research design used to conduct the research. The results indicated that, high level of participation was observed in all three selected programmes *i.e* SEP (90.50 %), MCS (78.50 %) and LPS (56.00 %). The overall participation index in SEP programme was to the extent of 76.76 per cent, in MCS programme it was to the extent of 77.30 per cent and in LPS programme it was found to the extent of 66.14 per cent. Relationship between participation and development programmes indicated that in SEP and MCS programme education was positively and significantly correlated at 1 % level. With regard to regression, the most contributing variables for predicting the participation about development programme in SEP and MCS programmes were education and age both were significant predictors. In case of LPS programme age was a predicting factor.

Key words: Development programme, Land purchasing scheme, Micro credit scheme, Participation

Introduction

In Indian society, caste is still the most powerful factor in determining the person's dignity. 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. 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 Central government and State government have implemented many programmes for particularly for weaker section, to raise the living standards and to empower the disadvantaged people. The Karnataka state government introduced the programmes through the Social Welfare department for upliftment of SC/STs people like Self Employment Programme (SEP), Micro Credit Scheme (MCS), Land Purchase Scheme (LPS), Ganga Kalyana Scheme (GKS) and Entrepreneurship Developmental Programme (EDP). Among these, three programmes were selected, *viz.*, Self Employment Programme (SEP), Micro Credit Scheme (MCS), Land Purchase Scheme (LPS). In SEP programme, financial assistance providing for taking up self-employment activities having unit cost less than ₹1.00 lakh. In MCS programme, financial assistance to self

help groups for taking up small business. With regard to LPS programme, providing two acre land to SC and ST farm women who have no land for cultivation. Through these programmes, the beneficiaries took activities like agricultural related activities, pan shop, fisheries, footwear shop, petty shop, beauty parlor, dairy and other small business *etc.*

With respect to over all participation, work participation rate of women was 54.00 per cent as compared to that of 21.00 per cent in men folk. However, the time spent on non-market activities by women was only 65.00 per cent. The participation of women in professional and technical work force is as low as 21.00 per cent. Therefore, the organizations concerned with the development of women considered empowerment of women as a solution to these problems. So, present study was undertaken to know the participation of women beneficiaries (SC/ST) in selected development programmes.

Material and methods

The study was conducted during 2018-19 in Belagavi, Dharwad and Gadag districts of Northern Karnataka in the jurisdiction of university of Agricultural sciences Dharwad. Among the selected three districts, two taluks from each district comprises of twenty villages were selected based on the availability of the women beneficiaries. Total sample size was 450 beneficiaries (in each district 150 women beneficiaries) have been selected using simple random sampling technique. Data was collected through self structured pre tested schedule and results were analyzed with Correlation and Regression.

Correlation was used to know the relationship between socio-personal characteristics and participation in development programmes. Regression test was used to know the contributing significant predictor on the variation of the participation.

Results and discussion

Table 1 indicates that the participation of women beneficiaries in self employment programme. The items in the Table 1 depicted under the dimensions namely programme awareness, programme implementation, programme evaluation and follow-up. To measure participation of the beneficiaries in the development programme, the scale developed by Pankaja (2007) was used. In the modified scale, there were 18 statements and against each statement beneficiaries responses were categorized as larger extent, moderate extent and lesser extent based on their participation.

The results shows that 95.00 per cent of women beneficiaries felt that participation in the programme has helped them in generation of additional employment followed by participation was high in the process of procuring material (82.00 %), participation was due to a member of the 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 %) was observed participation was lesser extent. The overall participation index of the women beneficiaries in SEP was found to be 76.76. This means that women beneficiaries participated to the extent of 76.76 per cent. The participation index was ranging from 52-98. The scrutiny of Table 1a points out that, 90.50 per cent of the women beneficiaries in SEP had high level participation and only 9.50 per cent of beneficiaries in middle level of participation and none of them belongs to low level of participation.

Women folk now started to come out from home and involving themselves in the activities like SHG, village meetings and development activities of Government programmes.

Table 1. Participation of women beneficiaries in self employment programme (SEP)

Sl. No.	Items	Larger extent	Moderate extent	Lesser extent	n ₁ =200
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(5.00)	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(46.00)	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
Over all participation index					76.76

Values in parenthesis indicate percentage

Participation trend of SC/ST women beneficiaries

Categories	F	%	n ₁ =200
Low (>18)	00	0.00	
Medium(19-36)	19	9.50	
High (<36)	181	90.50	

Women folk understood about their participation in the programmes which would help their empowerment. In the present study participants expressed that their participation helped them to gain self-confidence and to become self entrepreneurs. So we could see maximum beneficiaries in high level participation and none of them were in low participation.

Data in Table 2 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 followed by participation in the process of procuring materials (85.00 %), participation in the programme has helped

participation helped to increase the confidence (54.50 %), maximum participation helps to implement the programme effectively (53.00 %) and helping to enhance the ability to serve as resource person in the programme (51.00 %). The participation of the beneficiaries was lesser extent in few items 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 in MCS was found to be 77.30. Which means that women beneficiaries participated to the extent of 77.30 per cent. The participation index was ranging from 56-99. Table 2a 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 and none of them were in low level of participation.

Women beneficiaries expressed that their participation helped them to adopt enterprise through the training programme, they were getting additional income and involved themselves in procuring materials as beneficiaries. Like this

Table 2. Participation of women beneficiaries in Micro Credit Scheme (MCS)

Sl. No.	Items	Larger	Moderate extent	Lesser extent	n ₂ =200 Index extent
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(69.00)	32(16.00)	31(16.00)	84.00
7.	I take maximum care to effectively implement the activities of the development programmes.	85(43.00)	105(53.00)	10(5.00)	79.00
8.	participate in the process of procuring the materials given under the programme	170(85.00)	23(12.00)	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(37.00)	83(42.00)	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(65.00)	63(32.00)	58.00
12.	I feel elated to share knowledge/information with other fellow beneficiaries.	92(46.00)	85(43.00)	23(12.00)	78.00
13.	I have developed the ability to serve as resource person in implementation of development programmes.	19(9.50)	101(51.00)	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(65.00)	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
Over all participation index					77.30

Values in parenthesis indicate percentage

them in generation of additional employment (72.50 %) and participation as a member of a development programme (69.00 %). The table further depicts that women beneficiaries moderately participated in obtaining benefits (76.50 %), keeping the record of expenditure and returns of the enterprise (65.00 %), participation has helped in earning maximum income (59.00 %),

Table 2a. Level of participation of women beneficiaries in MCS

Categories	F	%	n ₂ =200
Low(>18)	00	0.00	
Medium (19-36)	43	21.50	
High (<36)	157	78.50	

they were empowering themselves through participation in the activities of development programmes and getting help from these schemes to start small enterprise which helped them in getting additional employment.

The contents of Table 3 indicate the participation of women beneficiaries in LPS programme. Results revealed that at the larger extent, 90.00 per cent of women beneficiaries participated in development programme as a member and 52.00 per cent of respondents participated in getting the additional employment. To a moderate extent, cent per cent of women beneficiaries participated in getting benefits and equal per cent of women beneficiaries were actively involved in meetings and felt proud to participate in development programme (78.00 %). To a lesser extent, 74.00 per cent of women beneficiaries had started the

the extent of 66.14 per cent. The participation index was ranging from 42-82. The data depicted in Table 3a 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. In this LPS scheme, two acre land helped them to generate additional farm employment and they were getting food grains for their livelihood. Hence, more than half of the respondents were in high level category.

Table 4 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

Table 3. Participation of women beneficiaries in land purchase scheme (LPS)

Sl. No.	Items	Larger extent	Moderate extent	Lesser extent	n ₃ =50
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
Over all participation index					66.14

Values in parenthesis indicate percentage

income generating activity as the main occupation after getting training under the programme and 52.00 per cent of women beneficiaries increased their confidence level in continuity of the programme. 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

Table 3a. Level of participation of women beneficiaries in LPS

Categories	F	%
Low (>18)	00	0.00
Medium (19-36)	22	44.00
High (<36)	28	56.00

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Table 4. Participation indices of women beneficiaries in development programmes

Sl. No.	Statements	SEP (n ₁ =200)	MCS (n ₂ =200)	LPS (n ₃ =50)
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.	88.00	84.00	75.00
7.	I take maximum care to effectively implement the activities of the development programmes.	83.00	79.00	72.00
8.	participate in the process of procuring the materials given under the programme	90.00	94.00	74.00
9.	I obtain more benefits by participating in the programme	67.83	65.50	67.00
10.	Active participation in implementation of the programme has increased the social mobility.	89.70	89.00	75.00
11.	I never missed to record the salient points pertaining to expenditure and returns of the enterprise.	62.00	58.00	62.00
12.	I feel elated to share knowledge/information with other fellow beneficiaries.	71.00	78.00	64.00
13.	I have developed the ability to serve as resource person in implementation of development programmes.	60.00	56.50	58.00
14.	Participation has helped in maximum earn income	86.00	77.00	72.00
15.	Participation has helped to me gain in self confidence	57.00	87.70	53.00
16.	Participation has helped in creation or generation of additional employment	98.00	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
Over all participation index		76.76	77.30	66.14

statements like additional employment generated under the programme (98.00, 90.30 and 82.00), participation in process of procuring material (90.00, 94.00 and 74.00) followed by income generating activity as the main occupation (91.80, 99.00 and 42.00), respectively. The lowest index was found in respondents have discussion with community members about development programme which are in operation (52.00, 58.70 and 54.67), respectively. The overall participation index was found to be in MCS (77.30), (76.76) in SEP and (66.14) in LPS.

The above results indicates higher participating of the 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 the respondents were actual beneficiaries of the selected programmes and in getting assured of their involvement in the programme, taking monetary benefits/incentives, they also 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

participating in the programme to continue as beneficiary. The probable reason for a lesser participation may be due to the lack of exposure and time factor.

Data presented in Table 5 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.

Table 5. Relationship between independent variables and participation of women beneficiaries of development programmes

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

NS=Non-significant

**significant at 1%

*significant at 5%

Table 6. Predictor variables (step wise regression) of participation about self employment programme women beneficiaries

Model	Coefficients ^a				
	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
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

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

a. Predictors: (Constant), Education

b. Predictors: (Constant), Education, Age

Predictor variables (stepwise regression) of participation about SEP programme is presented in Table 6. 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 7 discloses the results of (stepwise 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

Table 7. Predictor variables (step wise regression) of participation about micro credit scheme women beneficiaries n₁=200

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

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

a. Predictors: (Constant), education

b. Predictors: (Constant), education, Age

c. Dependent Variable: Participation

Table 8. Predictor variables (step wise regression) of participation about land purchasing scheme women beneficiaries

Model	Coefficients ^a				
	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	44.431	3.398		13.074	0.000
Age	-0.221	0.088	-0.340	-2.501	0.016

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.340a	0.115	0.097	3.801

a. Predictors: (Constant), Age

b. Dependent Variable: Participation

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 8 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). Conclusion can be drawn from these findings that as the educational level of beneficiaries increased their participation about development programmes also improved significantly. 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. 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.

Conclusion

The findings of the study pointed out that majority of the beneficiaries had high to medium level of participation towards development schemes. Women folk now become aware of their importance and starting involving themselves in the activities of concerned to them. Concerned functionaries should take adequate steps in a participatory way to ensure all beneficiaries towards high level participation. The successful functioning of the scheme depends on active participation of beneficiaries, frequent supervision, follow-up by the officials responsible for the implementation of the scheme.

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