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Perception of women about developmental programmes of welfare department

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Abstract

Development programmes and schemes showed improvement in the socio-economic standard of living, much target oriented and responding to the felt- needs of the people. Hence the study was undertaken to know the perception about development programmes and with the relationship between their perception level and independent variables. The study was conducted in Dharwad, Gadag and Belagavi districts of Karnataka state. From the each district, two talukas and from each taluka four villages were selected. The total four hundred fifty women beneficiaries of SEP (200), MCS (200) and LPS (50) were randomly selected. Results indicated that, in case of overall perception about development programme, in case of SEP high (50.50%) to medium (49.50%), in MCS and LPS programme the perception was found to be medium level (91.00%) & (98.00%) respectively. The over all perception index was in 67.34 SEP, 58.73 MCS and 52.43 LPS. The perception indices found to be more than 50 indicate that though women are the beneficiaries their perception to the extent of more than 50 per cent. 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. 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 were found predicting factors.

Keywords: Perception, self-employment programme, micro credit scheme, land purchasing scheme

Introduction

Scheduled Castes (SCs) and Scheduled Tribes (STs) are the most disadvantaged groups of the Indian society due to socio-historical and geographical isolation. As most of the SCs /STs were involved in low and menial occupations, 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, Self-Employment Programme (SEP), Micro Credit Scheme (MCS) and Land Purchasing Scheme (LPS) were considered because in these programmes main beneficiaries are women.

Development of the SCs and STs have been declared a policy of the successive governments in independent India. Efforts in this direction have aimed at the social, economic and political upliftment of these groups to bring them on par with other sections of society through various safeguards and provisions. Since independence, new strategies and schemes accelerated development has been evolved and programmes implemented with a view to bring the SCs and STs especially women in to the mainstream of the Indian society.

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 women section. Hence the present study was initiated to know the perception of women beneficiaries about developmental programmes of welfare department

Material and Methods

The study conducted during 2018-19 in Dharwad, Belagavi and Gadag districts of Northern Karnataka. Among the three districts, two taluks from each district and four villages selected based on the availability of the women beneficiaries. Hence a total of 450 beneficiaries (in each district 150 women beneficiaries) have been selected from each village using simple random sampling technique. Data was collected through self structured pre tested schedule. Correlation is used to know the relationship between socio-personal characteristics and perception about development programmes and regression used to know the contributing significant predictor on the variation of the perception.

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Results and Discussion

It is evident from table 1 that the perception of beneficiaries about self employment programme, 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 criteria for livelihood' (99.50%) followed by 'Beneficiaries took decision with consultation of 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%). Most of the beneficiaries were neutral perception about the 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 per cent of women beneficiaries expressed that 'Procedure and formalities in obtaining loan complex procedure' and 'Corruption is a major a problem in these programme' followed by 'Period provided to repay loan was not sufficient' (99.50%). The overall perception index of the women beneficiaries found to be 67.34, which means the women beneficiaries their perception was towards SEP to the extent of 67.34 per cent.

The findings of the Table 1a represent the level of perception about self employment programme. It is evident that almost equal per cent of the women beneficiaries belonged high (50.50%) to medium (49.50%) level of perception. None of the beneficiaries were in low level category.

Table 2 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 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 to prevent the 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 was inculcated in the beneficiaries (95.00%)'. Cent per cent of women beneficiaries had neutral perception about 'Good organizational support for marketing of produce followed by 'Programmes promotes risky talking behaviour' (99.00%). Where as, cent per cent of respondents expressed that 'Procedures and formalities in getting loan were complex', 'Time provided to repay the loan is not sufficient' and 'Corruption was a major problem in this programme. The overall perception index found to be 58.73. It shows that women beneficiaries have perception towards MCS the extent of 58.73 per cent.

The levels of perception about MCS programme presented in Table 2a. 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 3 indicates the perception of women beneficiaries about land purchase scheme (LPS). It was seen that cent per cent of women beneficiaries agreed for the statement of 'Programme helped to improve the economic condition of the beneficiaries', and 'It helped 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 this programme' and ' Good organizational support for marketing of produce. Cent per cent of women beneficiaries said that 'Corruption was a major problem in this programmes and 90.00 per cent of beneficiaries opined as 'The procedures and formalities in getting loan was complex' and 'Time provided to repay the loan was not sufficient'. The overall perception index observed to be 52.43. It indicates that women have perception about LPS programme was to the extent of 52.43 per cent.

The level of perception about LPS programme (Table 3a), results showed that 98.00 per cent of women beneficiaries had medium level and least per cent of them are had high (2.00%) level of perception about LPS programme.

Table 4 shows overall perception indices of women beneficiaries about developmental programmes. Where in perception indices of all three programmes considered, in SEP and LPS programme highest index was found in statements like programmes help to improve the economic condition, self employment is an important aspect to improve the livelihood, it helped prevent migration of families, programme helps build a positive self image, the programme helps to inculcate cosmopolite behaviour and provided an opportunity to develop with officials to the extent of 100.00 per cent. The lowest index was found in statements like support for marketing produce was absent, programmes promotes in risk taking behaviour and skill based training helped in improving efficiency. The overall perception index was found to be high in SEP (67.34) and MCS (58.73) followed by LPS (52.43).

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

The probable reasons for these results may be, usually villagers will get information through informal talks or unstructured channels like conversations at home and in 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 which have benefited to build the social network. Other reason may be SHG plays a major role in communicating information with other members. In these programmes, the beneficiaries benefited with small scale enterprises, which in turn it helped to improve their livelihood system.

Table 5 explains the relationship between the independent variables and perception of women beneficiaries. Irrespective of all three development programme, education was positively and significantly correlated at 1% level. Where in age is positively and significantly related at 5% level in MCS programme. In case of SEP and LPS age in negatively and significantly related at 1% level of perception. All other independent variables are non-significant.

Predictor variables (step wise) regression of perception about SEP programme presented in Table 6. The selected independent variables have been included in different models to know the impact of variables on perception of women beneficiaries. In first model, education was found to be the significant predictor of perception and explained about 69.50 per cent of variation in the perception of the beneficiaries. In the second model education and age found to be the significant predictor of perception and explained about 70.50

per cent of variation. No other independent variables influenced on the variation in the dependent variable (i.e perception).

The Table 7 indicates the predictor variable (step wise) regression of perception about MCS programme. The selected socio-economic variables have been included in different models to know the impact of variables on perception of women beneficiaries. In that, education was only one variable

found to be significant predictor of perception and explained about 68.60 per cent of variation.

Data presented in Table 8 shows the predictor variable (step wise) regression of perception about LPS programme. The selected independent variables have been included in different models to know the impact of perception of women beneficiaries. In that, education was only one variable found to be significant predictor of perception and explained about 33.10 per cent of variation.

Table 1: Perception of women beneficiaries about self employment programme (n₁=200)

Sl. No	Statements	Agree	Undecided	Disagree	Index
1	The programmes help to improve the economic condition of the beneficiaries	200 (100.00)	-	-	100.00
2	Self employment is an important aspect of these programmes	199 (99.50)	-	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	-	193 (96.50)	07 (3.50)	28.50
20	Beneficiaries decide what they want in consultation with staff	197 (99.00)	03 (1.50)	-	100.00
21	The procedures and formalities in getting loan are simple	-	-	200 (100.00)	-
22	Period provided to repay the loan is sufficient	01 (0.50)	-	199 (99.50)	-
23	Corruption is not a problem in these programme	-	-	200 (100.00)	-
Overall Perception index					67.34

Table 1a: Level of perception about SEP women beneficiaries (n₁=200)

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

Table 2: Perception of women beneficiaries about micro credit scheme (n₂=200)

Sl. No	Statements	Agree	Undecided	Disagree	Index
1	The programmes help to improve the economic condition of the beneficiaries	200 (100.00)	-	-	80.00
2	Self employment is an important aspect of these programmes	200 (100.00)	-	-	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	-	-	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	-	-	200 (100.00)	50.00
12	The benefits have helped the beneficiaries for social inclusion	122 (61.00)	43 (21.50)	35 (17.50)	88.00
13	The programme helps to build a positive self image of the beneficiaries	125 (62.50)	41 (20.50)	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	-	200 (100.00)	-	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	-	-	200 (100.00)	-
22	Period provided to repay the loan is sufficient	-	-	200 (100.00)	-
23	Corruption is not a problem in these programme	-	-	200 (100.00)	-
Overall Perception index				58.73	

Values in parenthesis indicate percentage

Table 2a. Level of perception about MCS women beneficiaries (n₂=200)

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

Table 3. Perception of women beneficiaries about land purchase scheme (n₃=50)

Sl. No	Statements	Agree	Undecided	Disagree	Index
1	The programmes help to improve the economic condition of the beneficiaries	50 (100.00)	-	-	100.00
2	Self employment is an important aspect of these programmes	-	50 (100.00)	-	42.00
3	It helps to improve the livelihood of beneficiaries	50 (100.00)	-	-	100.00
4	The subsidy amount is quite sufficient	-	04 (8.00)	46 (92.00)	56.00
5	The programme leads to all round development of beneficiaries	-	07 (14.00)	33 (66.00)	72.00

6	The programme promotes development of leadership qualities	-	10 (20.00)	40 (80.00)	50.00
7	The programme provides technical support to the beneficiaries	-	-	50 (100.00)	34.00
8	Awareness created by welfare department about the scheme is adequate	-	16 (32.00)	34 (68.00)	54.00
9	The scheme helped prevent migration of families to cities in search of employment	-	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	-	50 (100.00)	-	-
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	-	05 (10.00)	45 (90.00)	-
22	Period provided to repay the loan is sufficient	-	05 (10.00)	45 (90.00)	-
23	Corruption is not a problem in these programme	-	-	50 (100.00)	-
Overall Perception index				52.43	

Values in parenthesis indicate percentage

Table 3a. Level of perception about LPS women beneficiaries (n₃=50)

Sl. No	Categories	F	%
1	Low (>15)	-	-
2	Medium (16-30)	49	98.00
3	High (<30)	01	2.00

Table 4: Perception indices of women beneficiaries about developmental Programmes (n=450)

Sl. No	Statements	Perception indices		
		SEP (n ₁ =200)	MCS (n ₂ =200)	LPS (n ₃ =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	-
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	-	-	-
22	Period provided to repay the loan is sufficient	-	-	-
23	Corruption is not a problem in these programme	-	-	-
	Over all perception index	67.34	58.73	52.43

Table 5: Relationship between independent variables and perception of women beneficiaries of developmental programmes (n = 450)

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

NS=Non-significant

**significant at 1%

*significant at 5%

Table 6: Predictor variables (step wise regression) of perception about self employment programme women beneficiaries (n₁ = 200)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	41.007	.636		64.513	.000
	Education	4.475	.211	.833	21.221	.000
2	(Constant)	47.618	2.680		17.766	.000
	Education	4.048	.268	.754	15.129	.000
	Age	-.145	.057	-.126	-2.537	.012

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.833 ^a	.695	.693	4.573
2	.839 ^b	.704	.701	4.511

a. Predictors: (Constant), Education

b. Predictors: (Constant), Education, Age

c. Dependent Variable: Perception

Table 7: Predictor variables (step wise regression) of perception about micro credit scheme women beneficiaries (n₂=200)

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	41.516	.561		73.96	.000	40.409	42.623
	Education	3.876	.186	.828	20.81	.000	3.509	4.243

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828 ^a	.686	.685	4.038

a. Predictors: (Constant), Education

b. Dependent Variable: Perception

Table 8. Predictor variables (step wise regression) of perception about land purchase scheme of women beneficiaries (n₃=50)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	34.956	2.001		17.472	.000
	Education	7.439	1.526	.576	4.876	.000

Model Summary ^c									
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	.576 ^a	.331	.317	4.607	.331	23.777	1	48	.000

a. Predictors: (Constant), Education

Dependent Variable: Perception

Education and perception about developmental programmes

Conclusion can be drawn from these findings that as the educational qualification of the beneficiaries increased their

perception about developmental programmes also improved significantly.

Under SEP and MCS 3/4th per cent of the beneficiaries knew to read and write. They have attended formal education up to

primary school to college level. Where as in LPS 1/4th per cent of beneficiaries were literates. All the beneficiaries understood the importance of education to carry out the activities in such programmes. So could see that education is positively and significantly correlated with the perception of development programmes.

Age and perception about developmental programme

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, the age was positively significant. It shows that in SHG groups the women were actively participated and made the group discussion usually the elders take decision in the activity.

Conclusion

The present study indicated that most of SC/STs people were not aware about the development programmes implementation by welfare department at the initial stages. Hence to create awareness there is a need to conduct campaigns and meetings at village, taluk and district level. The welfare department, Panchayat institution and local voluntary organizations can create awareness & extend their help and volunteers to be trained for effective implementation of women empowerment schemes. The findings of the study pointed out that majority of the beneficiaries had medium level of perception towards development schemes. Hence concerned functionaries should take adequate steps to have high level of perception towards development programmes.

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