



ISSN (E): 2277- 7695  
ISSN (P): 2349-8242  
NAAS Rating: 5.23  
TPI 2021; SP-10(9): 772-775  
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[www.thepharmajournal.com](http://www.thepharmajournal.com)  
Received: 07-07-2021  
Accepted: 09-08-2021

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## Rural woman of Bikaner district and their knowledge level about selected rural development programmes

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### Abstract

Rural development stands for, a process to elevate the living standard and economic strength of a rural people. Rural development is the root of economic and social development for a country. Even today 65.00 per cent of the Indian population lives in rural India out of which 48.00 per cent are woman. Hence rural development programmes for rural woman is very much essential. There are several Rural Development Programmes launched by Central and State governments like – Bhamashah, PMAY, PMUY, MGNREGA, NRLM, SABLA, NRHM, JSY, etc. The success of any programme very much depends upon the knowledge level of that programme among the beneficiaries. Hence to understand the knowledge level of rural woman about selected Rural Development Programmes a study was conducted in Bikaner District of Rajasthan. The study was based on the responses of the respondent. Bikaner, Lunkarnsar, Nokha and Shri Dungargrah panchayat samities were selected for the study. 400 rural women beneficiaries were selected randomly for the purpose. And response of the beneficiaries was collected with the help of personnel interview to know the knowledge of rural woman about selected rural development programmes. Responses of the rural woman were studied by using frequency, percentage, Mean, Standard Deviation and Knowledge index as research tools. The finding of the data says that 64.25 per cent of respondents had medium knowledge level of BHAMASHAH scheme, while 25.00 per cent and 10.75 per cent of respondents had low and high knowledge level of BHAMASHAH. Mean of the data was 3.13, while Standard Deviation was 1.39. Again 58.25 per cent of respondent had medium knowledge level, while 27.00 per cent and 14.75 per cent of respondent had low and high knowledge level about PMAY. The Mean of the data was 6.29, while Standard Deviation was 1.12. Again 87.75 per cent of respondent had medium knowledge level of PMUY scheme, while 11.25 per cent and 7.00 per cent of respondent had low and high knowledge level of PMUY scheme. The Mean of the data was 3.13, while Standard Deviation was 1.39.

**Keywords:** rural development programme, knowledge, Bhamashah, PMAY, PMUY

### 1. Introduction

Rural development means, a process to elevate the living standard and economic strength of a rural people. Rural development is the root of economic and social development for a country. Even today 65.00 per cent of the Indian population lives in rural India out of which 48.00 per cent are woman. Hence rural development programmes for rural woman is very much essential. There are several Rural Development Programmes launched by Central and State governments to empower rural woman, like – Bhamashah, PMAY, PMUY, MGNREGA, NRLM, SABLA, NRHM, JSY, etc. The research is based on the below mentioned three selected rural development programmes.

**1.1 Bhamashah Yojana:** Rajasthan Public Welfare Benefits Delivery Scheme – BHAMASHAH Yojana was initiated in the year 2008 as a financial inclusion scheme. It was modified and re-launched on 15th August 2014. BHAMASHAH Scheme was the first Direct Benefit Transfer programme of the country. The scheme was launched with a view to provide financial and non-financial benefits directly to the female person of the family. Under this scheme each beneficiary family should have an account and a BHAMASHAH Card and the same should be in the name of eldest female member of the family and any government benefits should go directly to the same account. The new Rajasthan government led by Mr. Ashok Gahalot has replace the BHAMASHAH Yojana from Jan Aadhar Yojana from 1<sup>st</sup> of April 2020. ([bhamashah.rajasthan.gov.in](http://bhamashah.rajasthan.gov.in))

**1.2 Pradhan Mantri Awas Yojana (PMAY):** Pradhan Mantri Awas Yojana (PMAY) Scheme was launched on 1<sup>st</sup> June 2015, by Prime Minister, Mr. Narendra Modi. PMAY

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Scheme is an initiative by Ministry of Housing & Urban Poverty Alleviation, Government of India with an aim to provide affordable (all whether dwelling unit) house to all by 2022. To complete the target of the scheme Government of India came out with following programmes –

1. “*In-situ*” Slum Redevelopment using land as resource, 2. Credit Linked Subsidy Scheme (CLSS), 3. Affordable housing in partnership (AHP), 4. Beneficiary-led individual house construction. ([pamaymis.gov.in](http://pamaymis.gov.in))

**1.3 Pradhan Mantri Ujjwala Yojana (PMUY):** Pradhan Mantri Ujjwala Yojana (PMUY) was launched on 01.05.2016 in Ballia, Uttar Pradesh. It is a unique scheme launched to solve many social and economic problem of poor people, like providing health security to household by using LPG for cooking in place of hazardous biomass fuels like firewood, Coal, dung cake, etc.

The scheme provides a financial support of Rs.1600/- for each LPG connection as the administrative cost is being bear by the Government of India itself. Administrative cost includes cost of cylinder, pressure regulator, booklet, safety hose etc. PMUY provides Interest free loan to purchase of stove and 1<sup>st</sup> refill of gas. Loan amount will be recovered from the subsidy amount of each refill unless loan repaid. ([microsave.net](http://microsave.net))

## 2. Method and Materials

The study was conducted in Bikaner district of Rajasthan. Out of seven Panchayat Samiti in Bikaner District four Panchayat Samaiti (Bikaner, Lunkarnsar, Nokha and Shri Dungargrah) was selected. Two Gram Panchayat from each Panchayat Samities were selected randomly. Again two villages from each Gram Panchayat selected randomly and 25 beneficiaries from each village selected for the purpose. Hence total 400 respondents out of 16 villages selected for the study. The methodology used for the present study was based on dependent and independent variables. The independent variables of the study were age, caste, educational qualification, family size, family type, social participation, source of information, mass media exposure, extension personnel contact, cosmopolitaness, land holding and annual family income. Again knowledge of the respondents were considered as dependent variables.

Descriptive research design was used for the present study. An interview schedule was framed in accordance with the

objectives of the present study and data collected through personal interview method. The data was classified, tabulated and analyzed with the help of research tools like, frequency, percentage, mean, standard deviation, knowledge index, t-test, frequency, Pearson’s method, Brown prophesy formula for co-efficient of correlation.

To measure the knowledge of rural women about the rural development programmes 32 statements were used related to Bhamashah Yojana, PMAY and PMUY scheme. The questions framed were objective type i.e., yes or no statements with given score of one for correct response and non for incorrect response. The total knowledge scores for each respondent was calculated by summing up the number of items correctly answered by an individual respondents and the maximum score one could obtained was 32 and minimum score was zero. By adding the scores of all the items, the individual total scores was work out. The beneficiaries were categorized into three groups based on the mean and standard deviation.

The beneficiaries were categorized into three groups based on the mean and standard deviation.

S. No.	Category	Scores
1.	Low level of knowledge	Mean-S.D and below
2.	Medium level of knowledge	Mean $\pm$ S.D
3.	High level of knowledge	Mean +S.D and above

## 3. Results and Discussion

### 3.1. Knowledge of rural women regarding selected rural development programmes.

Knowledge is an important tool for any work. The success of the work is very much depends upon the knowledge level and efficiency of the executor. In terms of the success of Rural Development Programmes in India is also very much depends upon the knowledge level of the beneficiaries of the programme. The more knowledge of the programmes will attract more benefits for them, however less knowledge will cost lesser development and time taking exercise to educate them. Hence to know the knowledge level of the rural women about Rural Development Programmes one interview schedule prepared. There response collected and analysed with the help of data collection tools like – frequency, percentage etc. The analysis of the data is shown in Knowledge table from 1 to 6

**Table 1:** Distribution of respondents according to their knowledge level of Bhamasha:

S. No.	Statement	(n=400)				Knowledge Index
		Yes F	%	No F	%	
1	BHAMASHA Hyojana initiated in the year 2008 as a financial inclusion scheme.	58	14.5	342	85.5	14.50
2	It is the direct benefit transfer programme of the country.	82	20.5	318	79.5	20.50
3	It was modified and launched on 15 <sup>th</sup> august 2014.	-	-	400	100	00.00
4	The scheme given a huge impact on women of Rajasthan in terms of financial equality.	400	100	-	-	100.00
5	The scheme given a single platform to the entire direct benefit scheme.	308	77	92	23	77.00
6	The scheme minimizes the existing challenges in the benefit delivery system.	165	41.3	235	58.8	41.25
7	Bank accounts were opened in the name of female head of the family for all benefit transfer.	400	100	-	-	100.00
8	This scheme empowered the women head of the family.	400	100	-	-	100.00
9	The scheme empowered women of state by providing them independence and financial control.	312	78	88	22	78.00
10	BHAMASHAH card supported by biometric authentication, which provided zero error in transferring the fund.	380	95	20	5	95.00
11	This scheme provided door to door delivery of banking service.	322	80.5	78	19.5	80.50
12	BHAMASHAH mobile app has been developed for citizens and government official for various transaction purposes.	48	12	352	88	12.00
	Overall Knowledge Index					59.89

Table 1. Displayed the knowledge of rural woman about BHAMASHAH scheme. As per the response collected from the respondents, cent per cent of respondents had knowledge that the scheme given a huge impact on women of Rajasthan in terms of financial equality, bank accounts were opened in the name of female head of the family for all benefit transfer and this scheme empowered the women head of the family. Majority of the respondents had knowledge that BHAMASHAH card supported by biometric authentication,

which provided zero error in transferring the fund (95.00%), this scheme, BHAMASHAH yojana initiated in the year 2008 as a financial inclusion scheme (85.50%) and BHAMASHAH mobile app has been developed for citizens and government official for various transaction purposes (88.00%). Thus the overall knowledge index of rural woman about BHAMASHAH scheme was 59.89 per cent, which shows that more than half of the rural woman had knowledge about BHAMASHAH Scheme.

**Table 2:** Distribution of respondents according to their overall knowledge level of BHAMASHAH:

(n=400)

S. No.	Categories	Frequency	Percentage
1.	Low (below 7)	100	25.00
2.	Medium (7 to 8)	257	64.25
3.	High (above 8)	43	10.75

Mean = 7.19  
S D = 1.10

As per the data shown in table 2, 64.25 per cent of respondents had medium knowledge level of BHAMASHAH scheme, while 25.00 per cent of respondents had low

knowledge level of BHAMASHAH scheme and only 10.75 per cent respondents had high knowledge level of BHAMASHAH scheme.

**Table 3:** Distribution of respondents according to their knowledge level of PMAY:

(n=400)

S. No.	Statement	Yes		No		Knowledge Index
		F	%	F	%	
1	PMAY scheme was launched on 25 June 2015.	6	1.5	394	98.5	01.50
2	PMAY intends to provide housing for all in urban areas by 2022.	-	-	400	100	00.00
3	The beneficiary's family should not own a pucca house in any part of India.	345	86.3	55	13.8	86.25
4	Government promoting affordable housing for weaker section through credit linked subsidy plan.	298	74.5	102	25.5	74.50
5	The mission will support construction of house up to 30 sqmts carpet area with basic civic infrastructure for EWS category.	372	93	28	7	93.00
6	The size of house should confirm to the standard of national building code.	382	95.5	18	4.5	95.50
7	The maximum subsidy amount under PMAY class Scheme is 2.67 Lakhs.	365	91.3	35	8.75	91.25
8	The maximum carpet area permitted for EWS is 30.00sqmts.	222	55.5	178	44.5	55.50
9	The maximum carpet area permitted for LIG is 60.00 sqmts.	94	23.5	306	76.5	23.50
10	The maximum carpet area permitted for MIG is 200.00 Sqmts.	76	19	324	81	19.00
11	PMAY will provide a financial assistance of Rs. 1.50 Lakhs per EWS house built under partnership.	355	88.8	45	11.3	88.75
	Overall Knowledge Index					57.15

Table 3. Revealed the information about the knowledge of rural woman about PMAY scheme. As per the data collected from the respondents, majority of the respondents had knowledge that the size of house should confirm to the standard of national building code (95.50%), the mission will support construction of house up to 30 sqmts carpet area with basic civic infrastructure for EWS category (93.00%), 'the maximum subsidy amount under PMAY CLASS scheme is

2.67 lakhs (91.25%), PMAY will provide a financial assistance of Rs.1.50 lakhs per EWS house built under partnership (88.75%), the beneficiaries family should not own a pucca house in any part of India (86.25%), PMAY scheme was launched on 25<sup>th</sup> June 2015 (98.50%). Thus the overall knowledge index of rural woman about PMAY was 57.15 per cent, which shows that more than half of the rural woman had knowledge about PMAY Scheme.

**Table 4:** Distribution of respondents according to their overall knowledge index level of PMAY:

(n=400)

S. No.	Categories	Frequency	Percentage
1.	Low (below 6)	108	27.00
2.	Medium (6 to 7)	233	58.25
3.	High (above 7)	59	14.75

Mean = 6.29  
S D = 1.12

As per the data displayed in table 4., 58.25 per cent of respondents had medium knowledge level of PMAY, while 27.00 per cent of respondents had low knowledge level of

PMAY and only 14.75 per cent respondents had high knowledge level of PMAY.

**Table 5:** Distribution of respondents according to their knowledge level of PMUY

(n=400)

S. No.	Statement	Yes		No		Knowledge Index
		F	%	F	%	
1	PMUY was launched on 01.05.2016 in Ballia, Uttar Pradesh.	50	12.50	350	87.50	12.50
2	PMUY is a scheme of Ministry of petroleum & Natural gas.	98	24.5	302	75.5	24.50
3	Target under the scheme is to provide 5 crore household LPG gas connection.	100	25.00	300	75.00	25.00
4	PMUY empower women and protect their health.	362	90.5	38	9.5	90.50
5	The LPG connection will be provided to women belonging to BPL family under this scheme.	45	11.25	355	88.75	11.25
6	PMUY targeted to provide 80 million LPG connections to BPL household.	100	25.00	300	75.00	25.00
7	The scheme provides a financial support of Rs.1600/- for each LPG connection.	290	72.5	110	27.5	72.50
8	PMUY provides interest free loan to purchase of stove and 1 <sup>st</sup> refill of gas.	125	31.25	275	68.75	31.25
9	Subsidized refill of LPG will continue after closer of loan amount taken for stove purchase and first refill.	80	20.00	320	80.00	20.00
	Overall Knowledge Index					34.72

Table 5. Described the information about the knowledge of rural woman regarding PMUY scheme. As per the data collected from the respondents, 90.50 per cent of respondents had knowledge that PMUY empower women and protect their health, followed by 72.50 per cent of respondents had knowledge that the scheme provides a financial support of Rs.1600/- for each LPG connection. Less than fifty per cent of respondents knew that PMUY provides interest free loan to purchase of stove and 1<sup>st</sup> refill of gas (31.25%).

Thus the overall knowledge index of rural woman about PMUY was 34.72 per cent, which shows that only 34.72 per cent of rural woman had knowledge about PMUY Scheme, which is not even half of the respondents.

**Table 6:** Distribution of respondents according to their overall knowledge index level of PMUY:

(n=400)

S. No.	Categories	Frequency	Percentage
1.	Low (below 2)	45	11.25
2.	Medium (2 to 5)	327	81.75
3.	High (above 5)	28	07.00

Mean = 3.13

S D = 1.39

As per the data shown in table 6.81.75 per cent of respondents had medium knowledge level of PMUY, while 11.25 per cent of respondents had low knowledge level of PMUY and only 07.00 per cent respondents had high knowledge level of PMUY.

#### 4. Conclusion

The data of the research conclude that –

- Majority of the respondents having medium level of knowledge regarding Bhamashah Scheme, PMAY Scheme and PMUY Scheme
- Proper advertisement missing to educate Rural Women.
- Even after so many year of implementation the growth of rural women are not as per the expectation

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