

IMPACT OF TEJASWINI PROGRAMME ON ITS BENEFICIARIES

*¹KHANDAVE, SWATI S.; ²SOMANKAR, NEETA AND ³PRAJAPATI, R. R.

DEPARTMENT OF EXTENSION EDUCATION
COLLEGE OF AGRICULTURE, PUNE
MPKV RAHURI, MAHARASHTRA, INDIA

**EMAIL: Swatim912@gmail.com*

¹Associate Professor, Department of Agricultural Extension, College of Agriculture, Pune, MPKV Rahuri, (Maharashtra)

²M. Sc. Student, Department of Agricultural Extension, College of Agriculture, Pune, MPKV Rahuri, (Maharashtra)

³Assistant Professor, Department of Extension Education, C. P. College of Agriculture, SDAU Dantiwada (Gujarat)

ABSTRACT

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process, which should enable women to realize their full identity and power in all spheres of life. The concept of Self Help Groups (SHGs) is proved to be a helpful instrument for the empowerment of women. Madhya Pradesh Women Finance and Development Corporation launched the "Tejaswini Rural Women Empowerment Programme" for development of rural women through self-help groups. This programme was supported by the International Fund for Agricultural Development (IFAD). A study was undertaken on different aspects of socio-economic status of women SHG member of Tejaswini programme i.e. social, economical, psychological, cultural and political status and ascertains the relationship between the Socio-Economic Status and selected characteristics of women beneficiaries. Study revealed that nearly three fourth (74.17 %) of the respondents belonged to the medium, followed by 13.33 per cent had low and 12.50 per cent were having high socio-economic status. Educations and sources of information were positively and significantly related with socio-economic status at 1 per cent, whereas marital status, land holding and annual income were significantly related with socio-economic status at 5 per cent level of significance. Overall, it was concluded that Tejaswini programme helped to improve the socio-economic status of beneficiaries, but in order to derive the benefits of Tejaswini programme there is a need to seek more active participation of rural women in various activities of programme.

KEY WORDS: *Empowerment, socio-economic status; Tejaswini programme, women*

INTRODUCTION

Women are the builder and moulder of the nation's destiny. Women empowerment is a multidimensional process of creating awareness, developing abilities, broadening the mental horizon and

thereby making them socio-economically independent. Empowerment as a concept encompasses their social up-liftment, political decision making and economic independence. Thus, the process of empowerment of women

enables them to realize the full potential and empower them in all aspects of life. Madhya Pradesh Women Finance and Development Corporation launched the “Tejaswini Rural Women Empowerment Programme” in the year 2006 in six districts of Madhya Pradesh. Programme actually implemented from 2008 to 2013 by organizing rural women in SHGs. This programme was supported by the International Fund for Agricultural Development (IFAD), aimed at empowering poor women through various economic, social and political opportunities for improving their well-beings ([http/ www. Projecttejaswini .com](http://www.Projecttejaswini.com)). Keeping this in view a study was conducted with the specific objective to appraise the socio-economic status of beneficiaries of *Tejaswini* programme and its relationship with selected characteristics of beneficiaries.

METHODOLOGY

The study was conducted in Kirnapur, Lanji, Lalburra and Lanji Tehsils of Balaghat district of Madhya Pradesh state. From each Tehsil 10 SHGs and 10 members from each SHG were selected for making a sample of 120 for the study. The data were collected from the respondents by conducting personal interview by using pre tested interview schedule. The qualitative data were converted into quantitative form. The independent and dependent variables were measured by assigning score.

RESULTS AND DISCUSSION

The socio-economic status of woman shows the position of the individual respondent occupied with reference to the prevailing standards of social status, economic status, psychological status, cultural status and political status. Socio-economic impact of *Tejaswini* programme on its beneficiaries was assessed against a

five components viz., social status, economic status, psychological status, cultural status and political status. The summation of scores of all these five components constitutes the overall socio-economic status of the respondent. The distribution of respondents according to their socio-economic status is presented in Table 1, which indicates that, nearly three fourths (74.17 per cent) of the respondents were belonged to the medium socio economic status category followed by 13.33 per cent had low and 12.50 per cent had high socio economic status, respectively.

Impact of Tejaswini programme on social status of its beneficiaries

Data regarding impact of *Tejaswini* programme on social status of its beneficiaries is depicted in Table 2 revealed that cent per cent SHG members completely agreed that after joining the *Tejaswini* programme they were started getting more respect in the society, they were appreciated by family members for their significant contribution, decision making ability for children's welfare were improved and also their exposure to mass media was increased, while nearly all the respondents (97.50 %) accepted that *Tejaswini* programme brought favourable social changes in their family background. About 96.67 per cent of respondents became more responsible towards family and society, 90.83 per cent motivated to do work for society after joining the programme.

Overwhelming respondents opined that they became able to lead the crowd and had increased social interaction (89.17 %), they were recognized as a resource person in group (85.83 %) and as a mediator to solve problems in their locality (84.17 %). Same results were observed by Mohammad and Mohammad (2004).

Impact of Tejaswini programme on economic status of its beneficiaries

From the results presented in Table 3, it was depicted that 100 per cent respondents agreed that they got an opportunity for economic development and developed habit of saving after joining *Tejaswini* programme. A huge majority (91.67 %) of the respondents completely agreed that economic stability was occurred due to self-help group. They provided the better food, cloth, shelter and education to their children (90.00 %) and learned proper economic household management (77.50 %). Nearly half-half of the beneficiaries agreed that they became economically independent after joining the group. The results are akin to those reported by Anonymous (2004), Balodi (2004) and Patole (2011).

Impact of Tejaswini programme on psychological status of its beneficiaries

With regards to impact on psychological status, 100 per cent beneficiaries completely agreed that motivational spirit was developed among the members of SHG and they got individual and family satisfaction (Table 4). Thumping majority (98.33 %) of the respondents completely agreed that their confidence level was increased and started feeling more secured in family and society also helped to develop team spirit and sense of belongingness. Further huge majority (92.50 %) stated that empowerment programme widened their level of thinking, outlook and areas of interest. Similar finding were reported by Joshi (2004) and Mohammad and Mohammad (2004).

Impact of Tejaswini programme on cultural status of beneficiaries

From Table 5, it was observed that 100 per cent of the members completely agreed that their social

value increased, they realized the social responsibilities, helped to preserve the culture of society, they had freedom to perform and participate in cultural activities and they got *Tejaswini* programme as a platform to break the castism and respect towards all castes and religions developed. Majority (98.34 %) of the respondents completely agreed that they participated and helped to check women related antisocial activities followed by (95.83 %) worked for eradication of the superstitious activities from the society.

Impact of Tejaswini programme on political status of beneficiaries

From Table 6, it was observed that 100 per cent of the respondents were completely agreed that self-help groups provided democratic approach followed by a huge majority (98.33 %) of the respondents completely agreed that leadership quality and participation in active politics was increased after join the *Tejaswini* programme. More than three fourths (76.67 %) participated in elections of cooperative and federation, and nearly three fourths (73.33 %) had got awareness about political institutions. Majority (85.83 %) of the respondents had stated that still they didn't held any position in politics. Similar observations were recorded by Balodi (2004).

Relationship between selected characteristic and socio-economic status of beneficiaries

Age (-0.28) was negatively and significantly related, while education (0.296) and source of information (0.436) were positively and significantly related with socio-economic status of the beneficiaries at 0.01 level of probability. Marital status (0.212), land holding (0.223) and annual income (0.195) was positively and significantly related, whereas

family type (-0.145) was negatively and significantly related with socio-economic status of the beneficiaries at 0.05 level of probability. However, variable caste could not establish any relationship with the socio-economic status of beneficiaries of *Tejaswini* programme. Similar findings were reported by Kausal and Singh (2010), Tayde and Chole (2010).

CONCLUSION

From the findings of the study, it was concluded that *Tejaswini* programme had improved the social, economical, psychological, cultural and political status of members and majority of the women beneficiaries had medium socio-economic status after joining *Tejaswini* programme. Study implies that active participation in different activities of *Tejaswini* programme for deriving benefits from them is necessary for bringing empowerment among rural women.

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Table 1: Distribution of the beneficiaries of Tejaswini programme according to their overall status

n=120

Sr. No.	Socio-Economic Status	Respondents	
		Number	Percentage
1	Low (up to 75)	16	13.33
2	Medium (76 to 83)	89	74.17
3	High (above 83)	15	12.50
	Total	120	100.00

Table 2: Social status of beneficiaries of Tejaswini programme

n=120

Sr. No	Particular of Social Status	Completely Agree	Partially Agree	Disagree
1.	Getting more respect in the society	120 (100)	0 (0.00)	0 (0.00)
2.	Appreciated by family members for significant contribution	120 (100)	0 (0.00)	0 (0.00)
3.	Recognized as a mediator to solve problem in locality	101 (84.17)	19 (15.83)	0 (0.00)
4.	Recognized as a resource person in your SHG	103 (85.83)	17 (14.17)	0 (0.00)
5.	Became more responsible toward family and society	116 (96.67)	4 (3.33)	0 (0.00)
6.	Brought favourable change in family background	117 (97.50)	3 (2.50)	0 (0.00)
7.	Got more exposure to mass media	120 (100)	0 (0.00)	0 (0.00)
8.	Helped to create own image /position in the society	84 (70.00)	35 (29.17)	1 (0.83)
9.	Be able to lead the crowd and increase in social interaction	107 (89.17)	12 (10)	1 (0.83)
10.	Be able to resist domestic violence	96 (80.00)	16 (13.33)	8 (6.67)
11.	Achieved motivation for social work	109 (90.83)	11 (9.17)	0 (0.00)
12.	Improved decision making ability for children's welfare	120 (100)	0 (0.00)	0 (0.00)

Table 3: Impact of Tejaswini programme on economic status of its beneficiaries
n=120

Sr. No	Particular of Economic Status	Completely Agree	Partially Agree	Disagree
1.	Got an opportunity for economic development	120 (100)	0 (0.00)	0 (0.00)
2.	Economic stability occurred due to self-help group	110 (91.67)	10 (8.33)	0 (0.00)
3.	Became economically independent after joining the programme	57 (47.50)	62 (51.67)	1 (0.83)
4.	Could provide better food, cloth, shelter and education to children	108 (90.00)	12 (10.00)	0 (0.00)
5.	Developed the habit of saving	120 (100)	0 (0.00)	0 (0.00)
6.	Learned to operate bank account in any bank	41 (34.17)	4 (3.33)	75 (62.50)
7.	Standard of living of family increased	33 (27.50)	85 (70.83)	2 (1.67)
8.	Learned proper economic management of household	93 (77.50)	14 (11.67)	13 (10.83)

Table 4: Impact of Tejaswini programme on psychological status of its beneficiaries
n=120

Sr. No	Particular of Psychological Status	Completely Agree	Partially Agree	Disagree
1.	Improved confidence level	118 (98.33)	2 (1.67)	0 (0.00)
2.	Widened the level of thinking, outlook and area of interest	111 (92.50)	9 (7.50)	0 (0.00)
3.	Improved general knowledge and professional skills	74 (61.67)	46 (38.33)	0 (0.00)
4.	Felt more secure in family and society	118 (98.33)	2 (1.67)	0 (0.00)
5.	Development of motivational spirit among member	120 (100)	0 (0.00)	0 (0.00)
6.	Delt effectively with changing surrounding and novel situations	69 (57.50)	51 (42.50)	0 (0.00)
7.	Development of team spirit and sense of belongingness occurred	118 (98.33)	2 (1.70)	0 (0.00)
8.	Got individual and family satisfaction	120 (100)	0 (0.00)	0 (0.00)

Table 5: Impact of Tejaswini programme on cultural status of beneficiaries
n=120

Sr. No	Particular of Cultural Status	Completely Agree	Partially Agree	Disagree
1.	Increased social values among members	120 (100)	0 (0.00)	0 (0.00)
2.	Realized the social responsibilities	120 (100)	0 (0.00)	0 (0.00)
3.	Helped to preserve the culture of society	120 (100)	0 (0.00)	0 (0.00)
4.	Had freedom to perform and participate in cultural activities	120 (100)	0 (0.00)	0 (0.00)
5.	Worked for Eradication of superstitions from society	115 (95.83)	5 (4.17)	0 (0.00)
6.	Helped to break the castism	120 (100)	0 (0.00)	0 (0.00)
7.	Developed respect for all caste and religion	120 (100)	0 (0.00)	0 (0.00)
8.	Created awareness to check women related anti social activities	118 (98.34)	01 (0.83)	1 (0.83)

Table 6: Impact of Tejaswini programme on political status of beneficiaries
n=120

Sr. No	Particular of Political Status	Completely Agree	Partially Agree	Disagree
1.	Increase in leadership quality and participation in active politics	118 (98.33)	2 (1.67)	0 (0.00)
2.	Participated in elections for cooperative and federations	92 (76.67)	23 (19.16)	5 (4.17)
3.	Had political position in the society	11 (9.17)	6 (5.00)	103 (85.83)
4.	Developed awareness about working of political institutions	88 (73.33)	32 (26.67)	0 (0.00)
5.	Have awareness about human rights	52 (43.33)	68 (56.67)	0 (0.00)
6.	Have awareness about women legislations	78 (65.00)	42 (35.00)	0 (0.00)
7.	SHGs helps to provide democratic approach	120 (100)	0 (0.00)	0 (0.00)

Table.7: Relationship between selected characteristic and socio-economic status of beneficiaries

Sr. No.	Independent Variable	Correlation Coefficient (r)
1	Age	-0.28 ^{**}
2	Education	0.296 ^{**}
3	Marital status	0.212 [*]
4	Type of family	-0.145 [*]
5	Caste	-0.045 ^{NS}
6	Land holding	0.223 [*]
7	Annual income	0.195 [*]
8	Source of information	0.437 ^{**}

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