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Rural Development and Education - A Case Study of Kashmir with Special Reference to Ganderbal Block

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Declaration
The article is original and has not been published or submitted elsewhere for publication.

Abstract
Education, one of the thrust areas, is a critical input in development in general and in human resource development in particular and is a catalyst for empowerment, poverty reduction and growth per se. The main objective of rural development had been to bring improvement in the level of living, including employment, education, health, nutrition, housing, and a variety of social services; decrease inequality of rural incomes and rural-urban differences in income; and the capacity of the rural sector to accelerate the pace of improvement in rural areas. Since rural development was a popular program of development in Kashmir, this Study seriously intended to trace the educational transformation and change. In this context, a case study was conducted in block Ganderbal, which covered 250 respondents, 62.80 percent illiterate and 37.20 percent as literate. The rural development had been lopsided and the social implications had not been deep and radical.
Paper Type: Empirical-Cum-Field study.
Keywords: Kashmir, Rural Development, Beneficiaries, Educational Implications, Ganderbal block.

1. Introduction

1.1. Nature, Scope and Context. "Development is neither a simple, nor straightforward linear process. It is a multi-dimensional exercise that seeks to transform society by addressing the entire complex of interwoven strands, living impulses, which are part of an organic whole". (Haqqani 2003:xi). Even now, rural development defies any clear definition as it has gone through a number of changes over a period of time. Hence, there is no comprehensive universally accepted definition of rural development. Development, as a process meant to empower the poor, reduce exploitation, and oppression by those having economic, social, and political power. It also means an equitable sharing of resources, improved health care and education for all. One of the major components and driving force of rural development is education. Conventionally, education includes literacy rate, teacher - pupil ratio, drop-out rate and the absorption pattern of the educated persons. electronic media, and now information technology (IT).

Rural development seeks to improve the quality of life in rural areas in terms of per-capita income, gainful employment, education, health, hygiene, nutrition, housing, family and gender equity; agriculture development and allied activities viz., village and cottage industries, traditional crafts, socio-economic infrastructure; and community services. The main objective is to bring the poor families above the poverty live on a lasting basis by assisting them through income generating assets and training. In the words of Robert chambers, "Rural development is a strategy to enable a specific group of people, poor, rural, women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who sought a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small scale farmers, tenants and the landless."[1]

1.2. Educational Implications And Rural Development. In Kashmir, rural development has received foremost attention at the state level and sizable funds had been invested under the program. The aim was to bring the poor families above the poverty line and ensure a social transformation and change. But in spite of the efforts made under the program, the quality of rural life has not improved up to a satisfactory level. Similarly, the social implications of this program had not been so deep and radical. School buildings are available in most of the villages but number of teachers is inadequate in primary schools. Benches, boards and other facilities are of sub-standard quality. There is, however, one positive development that females are attending the schools in the villages but the proportion is less as compare to males. The number of students attending graduate and post graduate courses is less and awareness towards technical education is minimal. Technology has failed to percolate to villages in absence of electricity and other communication infrastructure. Few people know about the internet. However, well-to-do families have availed DTH and dish TV facilities. Mobile connections are increasing in rural areas but at slower pace. There are no small scale industries in villages to provide employment to educated youth. A comparison of literacy rate in Jammu and Kashmir is shown in the chart 1.1 and table 1.1 as below:

Chart 1.1 showing comparison of literacy rate in Jammu and Kashmir

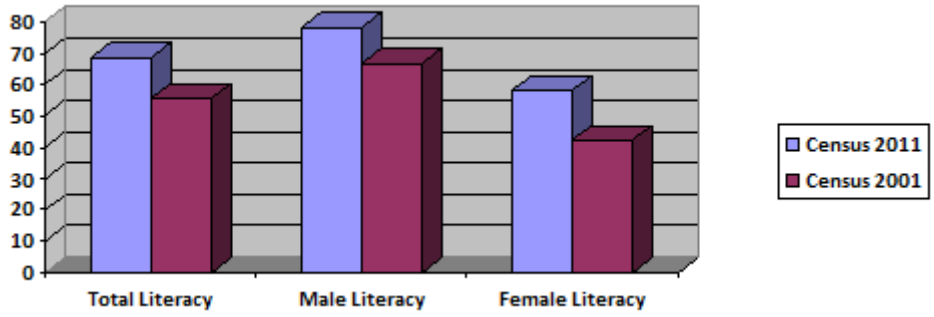

Table 1.1 showing comparative literacy statistics in Jammu and Kashmir

Literacy Comparison	Census 2011	Census 2011
Total Literacy	**68.74 %**	**55.52 %**
Male Literacy	78.26 %	66.60 %
Female Literacy	58.01 %	42.22 %
Total Literate	**7,245,053**	**4,807,286**
Male Literate	4,370,604	3,060,628
Female Literate	2,874,449	1,746,658

Census 2001 shows literacy rate for the State was 55%, with rural literacy of 48% and urban 72% (Jammu & Kashmir Development Report, 2003).According to the 2001 Indian Census. In 1998, the State spent 19% of its overall budget towards education, a fact that shows the State is moving towards prioritizing education (Jammu & Kashmir Educational Facts & Figures, 1999). According to the 2001 Indian census, more than 43% of the population was under the age of 14, and more than one third of the Kashmiri population lived on less than a dollar a day. The 2001 literacy rate for the State was 55%, with rural literacy of 48% and urban 72% (Jammu & Kashmir Development Report, 2003). This sharp contrast in comparing rural versus urban literacy rates illustrates the severe lack of development in rural Kashmir, especially the lack of education in villages closer to the Line of Control (J&K Board of School Education). The historical implications of not prioritizing the education of women and Muslims can be seen through these current statistics. In 2001, male literacy was estimated at 66% and female at 42% (Jammu & Kashmir Development Report, 2003). Also according to the 2003 Report, among the rural areas Hindu-majority Jammu tops the rural literacy rate charts with 72%, and Muslim-majority Kashmir is at the bottom. According to the Report, "this is due to the impact of the militancy; all of the districts affected by militancy have a low literacy rate," (Jammu & Kashmir Development Report, 2003). These statistics are not surprising due to the historic beginnings of education in Jammu rather than Srinagar, and the education of men as opposed to women (Mir, 2003). Although JK has achieved 94% enrolment of primary school aged children, the quality of education they receive can be understood through an assessment of their examination performance (Seventh All India Educational Survey, 2002). In 2006, the Annual Status of Education Report found that 36% of 3rd to 5th grade students cannot read, and 33% cannot do simple math like addition or subtraction (Parvaiz, 2007). These statistics are representative of State that is recovering from conflict, and moving towards developing their education system.

2. Review of Literature

K.M. George found a significant increase in income and employment of the beneficiaries under rural development. The contribution of diary to total family income increased from 5.12 percent in pre-implementation to 36.58 percent in post – implementation period. 70% of the total beneficiaries crossed the poverty line. There were some of the limitations of program. Majority of the beneficiaries (55%) argued about inadequate veterinary facilities, demand for illegal gratification by the veterinarians, poor milk procurement and marketing arrangements, non-availability of feed and fodder, inadequate loans and subsidies, procedural difficulties in insurance coverage and missing component of training to the beneficiaries as the major drawbacks of the program.

A.C. Kutty Krishnan reported that the selection of beneficiary families was not proper, as only 16 out of 80 sample households were really eligible for assistance under rural development. Out of these, only 3 crossed the

poverty line. There was no significant impact of rural development on income generation. Largely, the better off section got the benefits. Many schemes sanctioned were not capable of generating sufficient income because of large financing needed and also of limited market potential. There was no planned procedure to inform the beneficiaries about the sanction of loan. Quite a long time was taken by the bankers to sanction the loan and beneficiaries had to waste their time, money and energy in getting the necessary certificates.

M. Thaha, et. al., observed that due to faulty identification, half of the identified families were already above the poverty line and were ineligible for getting assistance under the program. The amount of credit sanctioned under different schemes by banks in many cases was lower than the amount recommended by the DRDA. The loan amount sanctioned to different beneficiaries also varied from person to person. There was acute coordination problem between the financing institutions, DRDA, Block Authorities, Lead Bank and Sectorial Offices that provided infrastructure and technical support for implementation of rural development. The majority of the beneficiaries expressed that they were not allowed to choose the dealer and were supplied with substandard assets. The author further reported that majority of the beneficiaries indicated that the procedure used for sanctioning the loan was cumbersome, time consuming and they had to waste time, money and energy in getting necessary certificates and completing other formalities.

D. P. Rao and R. Karajan reported wrong identification of rural development beneficiaries whose annual income was more than the prescribed limit of Rs 3500 per-anum and land holding size was more than prescribed limit of 5 acres. An insignificant impact of IRDP in terms of employment generation and increase in income of the beneficiaries was found. The authors stated untimely credit, or marketing facilities, creation of inappropriate assets low employment potential of the Unit and increasing cost of the inputs as the major difficulties expressed by majority of the beneficiaries. 37 percent of the beneficiaries indicated that they had to pay Rs. 200 and above to get the scheme sanctioned under IRDP.

Mohana Sundaram, V. argued that in *Pongalur* block of Tamil Nadu, there was improvement in income, employment levels and asset position. He held that income from dairying significantly contributed to the total income of beneficiaries. Due to adoption of dairy occupation, the assets of beneficiaries improved significantly in terms of increase in number of animals, purchase of few acres of land, construction of their own houses, and purchase of agricultural implements. The average asset improvement was highest among big farmers and least among the landless laborers. This followed that the beneficiaries had benefited from the rural development and crossed the BPL status.

B. N. Thakur stated that in 'Bhagalpur district of Bihar' conflict arose because of the changes brought out by rural development in situation where the similar and dissimilar interests existed side by side. Among the factors that resisted change was fear of the new things, ignorance, traditions, ethnocentrism, vested interests .The study revealed that the villages were internally too much faction ridden and its old corporate unity was now marked by mounting jealousy, tensions and conflict prevailing among the different castes. Rivalry and conflict between the rich and poor classes became apparent every-time during election to the office of the '*Mukhiya*' and *'Sarpanch'* for the village panchayats.

Sharda, Nand Singh observed that in the *Samistipur* District of Bihar a number of individuals had left caste occupations and taken up jobs of their own choice and were earning their livelihood through the occupations suited to their capability and worth. The findings revealed that in certain case the individuals and the families were engaged not only in one type of occupation but also in two or more occupations and the importance of literacy and education was realized by the villagers. The number of illiterate persons was lower than those who knew reading and writing, though the number of educated or highly educated individuals was very low.

3. Research Methodology

This study is an empirical-cum-field study and based on evaluative research design by adopting an intensive approach through case study method. The purpose is to assess and evaluate the nature, development on beneficiaries of Ganderbal Block in Kashmir

3.1. Rationale of the study

In the backdrop of social dimensions of rural developments the present study focused to see educational impact of rural development in Kashmir with special emphasis of Ganderbal Block. The study is carried out through a micro-sociological framework and the main focus is to see as to what extent people in the concerned block has undergone educational transformation and change as a result of rural development program. The present study will prove to be a watershed for understanding the broader sociological implications of rural development in general and that of beneficiaries of Ganderbal Block, Srinagar District of Kashmir, in particular.

3.2. Universe of the study

The universe of this study consisted of Ganderbal Block in Srinagar District of Kashmir. Ganderbal Block was a rural area comprised of 125 villages.[4] Census 2001 showed the population of Ganderbal as 1, 15, 654 persons, out of which males constituted 59, 913 (52 percent) and females 55, 741 (48 percent). [5] Ganderbal Block was chosen for study because huge sums of money for various rural developmental activities has been invested and partly because of its geographical location, and changing socio-economic conditions. It was a developing block

and the economy was developing gradually particularly in agriculture and handicraft sector. People were educationally backward and literacy rate was 44.24 percent. People were mostly divided on the basis of class and less preference was given to caste in social relations.

3.3. Sampling: In the present study, multi-stage sampling was used. In the first stage, the regions of *Ganderbal Main* and *Gulabagh* of Ganderbal Block in Srinagar District were selected because they were considered to be thrust areas. In the second stage, 10 percent of the Mohallas were chosen which included 2 Mohallas from every cluster of the Block. All the Mohallas were arranged in serial order and there after every nth Mohallas of every cluster was tick marked. The decision of taking 10 percent sample of villages was decided after considering all the aspects and it was considered to be a fairly good representative sample. In the third stage, a list of beneficiaries involved of rural development was prepared with the help of key persons, employees, NGO's, senior citizens, and other knowledgeable persons. The sample was drawn out of the total number of beneficiaries by using systematic sampling technique. Only 250 persons could be interviewed in all the sectors of Ganderbal Block of Srinagar District in Kashmir for various reasons. As per objectives of the study, the sample includes 200 beneficiaries of rural development program, 40 parents and 10 government officials.

Later, the statistical sampling formula was used to obtain the sample.

Formula:

$$\mathbf{n} = \frac{t^2 \times p(1-p)}{m^2}$$

Description:

n = required sample size

t = confidence level at 95% (standard value of 1.96)

p = estimated prevalence of beneficiaries in the project area

m = margin of error at 5% (standard value of 0.05)

Calculation

In the present rural development programme of Block Ganderbal in district Srinagar, it has been estimated that roughly 45% (0.45) of the people in the project area have been benefited. This figure has been taken from the estimation of rural development statistics, department of rural development; government of J&K. Use of the standard values listed above provides the following calculation:

$$\mathbf{n} = \frac{1.96^2 \times .45(1-.45)}{.05^2}$$

$$\mathbf{n} = \frac{3.8416 \times .16.5}{.0025}$$

$$\mathbf{n} = \frac{.6338}{.0025}$$

$$\mathbf{n} = 253.52 \sim \mathbf{254}$$

3.4. Hypotheses of the study

Hi - Many meaningful rural development programs have been initiated in Kashmir for the welfare of rural people in totality, and the rural masses have been benefited in whole. It is partly because the implementing agencies were serious and had expertise in the field of rural development, and partly rural people do not have fatalistic and conservative attitudes and behavior patterns. Similarly, the social implications had been deep and radical.

Ho - Though many welfare programs initiated by the government in Kashmir had introduced some meaningful programs and schemes for the rural welfare in totality, the rural masses had not been benefited in whole. It was partly because the implementing agencies were neither serious nor had any expertise in the field of rural development and partly because of the fatalistic and conservative attitudes and behavior patterns of the large number of people living in the villages.

1.3.5. Objectives of the study:

In the light of above focus, the objectives of present study are as follows:

1. To assess the nature and magnitude of rural development activities in Kashmir.
2. To analyses the educational implications of rural developments vis-à-vis literacy rate, nature of assistance provided, reasons for educational backwardness and the absorption pattern of the educated persons.
3. To identity the felt needs of rural development beneficiaries.
4. To identity the awareness and level of participation of beneficiaries in rural development programs.
5. To suggest the measures for the benefit of rural development beneficiaries.

3.6. Techniques and sources of data collection: The data was collected using the interview schedule method followed by observation. The relevant literature was reviewed and analyzed to provide some direction in drafting schedule, after which the schedule was pre-tested with 25 respondents to ensure that it was understandable. The schedule was then modified (for instance, terms such as *literacy rate, nature of assistance provided, reasons for educational backwardness and the absorption pattern of the educated persons* were further defined/elaborated)

according to the results of the pre-test to make it more comprehensible. The structured as well as unstructured questions were put to respondents. The use of body language such as facial expressions, gestures were given due importance. If the answers to the questions asked were ambiguous and confusing, supplementary questions were asked. Collateral interviews were used to supplement and corroborate the information. In this process, the researcher contacted socially notable persons, NGOs, religious heads, village heads, neighbors, elderly and educated people of the village and co-workers of the respondents, and the relevant information was noted down. The study involved both primary and secondary sources of data collection. For primary sources both respondents and incidents around them were observed and information was sought through interview schedule. The secondary sources of information included books, survey scripts, and material published in journals, magazines and news paper items.

4. Results and Discussion

4.1. Rural development and education. Average literacy rate of Ganderbal in 2011 were 59.99% compared to 44.24% of 2001. If things are looked out at gender wise, male and female literacy were 70.74 and 47.62 respectively. Total literate in Ganderbal were 147,835 of which male and female were 93,222 and 54,613 respectively. Literacy rate in Ganderbal block is shown in the chart 1.2 and table 1.2 as below:

Chart 1.2 showing literacy rate in Ganderbal block

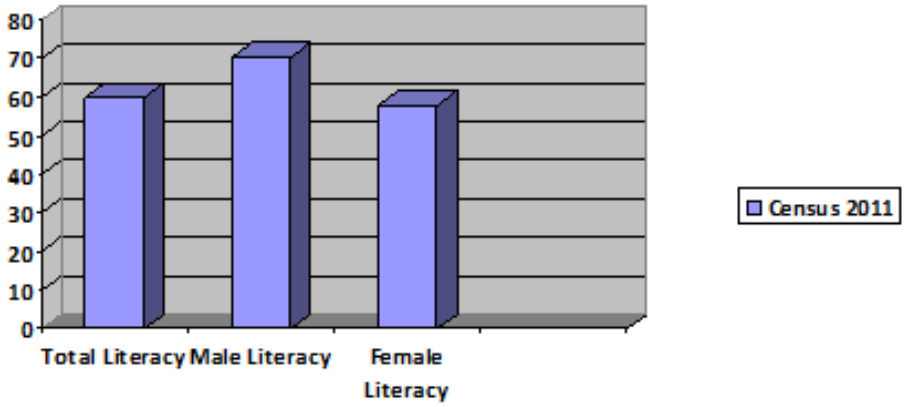

Table 1.2 showing literacy statistics in Ganderbal block

Literacy Comparison	**Census 2011**	**Census 2001**
Total Literacy	**59.99 %**	**44.24%**
Male Literacy	70.24 %	_____
Female Literacy	58.01 %	_____
Total Literate	**7,245,053**	_____
Male Literate	4,370,604	_____
Female Literate	2,874,449	_____

4.2. Rural development and amount of assistance provided for educational development. Education was an essential tool for development. In the present-day dynamic societies, attainment of education for every individual was not only desirable but also necessary. With economic growth, the need for and awareness of education was being increasingly felt. A certain minimum education was necessary of an individual for intelligently participating in the social, economic and political life. Development created a demand for different types of technical, managerial, executive, financial, administrative and other skills which could be achieved through education.

The Kashmiri society, especially in the rural context, was generally a tradition-dominated society. There prevailed widespread and deep-rooted ignorance and illiteracy. This situation has certainly resulted in disadvantage of people and hampered the process of their progress and development. In the above context, the attainment of education had necessarily emerged as one of the significant factor for development of rural people. In reality, the attainment of modern education leads to the adoption of new status and role. It followed that if rural people attained education, they get new job/s and new role/s. On the other hand, if they remained uneducated, they continued with traditional status and role. Rural development in connection with School Education Department played a role in the educational attainment of rural people. It provided free uniform,

prescribed books for the children up to primary level, mid-day meals and ensured smooth functioning of schools in the villages. The department of rural development provided school buildings in villages with modern facilities viz., sanitary latrines, bathrooms and pure drinking water. In the above context, the respondents gave the following information as shown in table below:

Table no. 1.3 : Nature and amount of assistance for educational development provided by rural development in Ganderbal block.

S. No	Nature of Assistance	Amount of Assistance	Schools	
			No.	%
1.	Construction of school Building	Rs.1, 00,000-Rs.5, 00,000	30	24.00
2.	Repair of school Building	Rs.2, 000-Rs.15, 000	45	36.80
3.	Sanitary Latrine in school	Rs.5, 000-Rs.20, 000	8	6.40
4.	Pure Drinking Water in school	Rs.1, 000-5,000	32	26.80
5.	Fencing of School	Rs.10, 000-Rs.5000	10	8.00
Total			**125**	**100.00**

From the above table, it was that out of 125 Government Schools of the Block Ganderbal, 45 schools (36.80 percent) had been repaired and the amount of assistance varied between Rs. 2000- Rs 15,000,30 (24.00 percent) school buildings had been constructed and the amount of assistance varied between Rs.1,00,000 – Rs 5,00,000, 8(6.40 percent) schools had been provided sanitary bathrooms and latrines and the amount of assistance varied between Rs.5,000- Rs 20,000, 32 (26.80 percent) schools had been provided facilities of pure drinking water and amount of assistance varied between Rs.1,000 - Rs 5,000 , 10 (8.00 percent) schools were fenced and amount of assistance varied between Rs.10,000-Rs50,000. The nature and amount of assistance provided by rural development for educational development had created a positive impact for the attainment of education as:

a) A favorable educational atmosphere was created in which people felt that they could send their children to school for the attainment of education because now the schools were found in vicinity;

b) Construction of school buildings, fencing of schools, repair of sanitary latrines, bath rooms and facilities of pure drinking water had increased scope for the attainment of education in Ganderbal block.

4.3. Rural development and level of education. The literacy rate in rural India had considerably improved after launching of rural development .The launching of this program started a development process of rural areas. The emphasis on rural development created employment opportunities which needed qualified and technical persons. In this context, the question was asked to the respondents and their family members about the level of education they had achieved, the response is shown in the table as below:

Table 1.4: Level of education of the sample population in Ganderbal block [Excluding (0-6) years population].

S. No.	Literate/Illiterate	No.	Total %age
1.	Illiterate	157	62.80
2.	Literate	93	37.20
	Total	250	100.00
S. No.	**Level of Education**	No.	Total %age
1.	Primary	28	30.10
2.	Middle	24	25.80
3.	Matric	19	20.43
4.	Graduate	12	12.90
5.	Post-Graduate	7	07.54
6.	Technical	3	03.23
Total		**93**	**100.00**

The above table revealed that out of the sample of 250 respondents in Ganderbal block, 157 respondents (62.80 percent) were illiterate and only 93 persons (37.20 percent) were literate. This literacy rate was lower as compared with the state's level of literacy i.e., 54.40 percent, (males 65.70 percent, females 41.80 percent) as per census of India 2001. It was worthwhile to note that out of 93 literate persons , 28 (30.10 percent) were literate up to primary level, 24 (25.43 percent) up to middle level, 19 (20.43 percent) up to matric level, 12 (12.90 percent) up to Graduate level, 7 (7.54 percent) up to post-graduate level, and 3 (3.23 percent) were having technical degree, respectively.

4.4. Rural development and reasons for educational backwardness of Ganderbal block. Economic prosperity, social environment, motivation, and distance from educational institutions played a vital role in the achievement of education. In Kashmir, people were educationally backward than their counterparts in the cities. They usually engaged their children in agricultural fields, cattle rearing and handicrafts. Large family size, lack

of motivation among children, absence of educational institutions in neighborhood, ignorance of people, religious orthodoxy and superstitions played an essential role in educational backwardness of rural people. In this context the question was asked to respondents about the reasons of educational backwardness in Ganderbal Block, the response was shown in the table as below:

Table 1.5. Reasons for educational backwardness in the Ganderbal block

S. No.	Literacy Standard of the respondents	Reasons of educational backwardness													
		Agriculture as an economy		Large Family size with more dependents		Lack of motivation among children		Misadministration		Poverty		Dysfunctional Social Welfare Organizations		Total	
		No.	%age	No.	% age	No.	% age	No.	% age	No.	% age	No.	% age	No.	% age
	Literate	30	12.0	28	11.2	27	10.80	32	12.80	30	12.0	10	4.0	157	62.80
	Illiterate	14	5.6	18	7.20	15	6.0	18	7.20	21	8.40	7	2.80	93	37.20
Total		**44**	**17.60**	**46**	**18.40**	**42**	**16.80**	**50**	**20.0**	**51**	**20.40**	**17**	**6.80**	**250**	**100.00**

An examination of above table showed that out of the total sample of 250 respondents, 44 respondents (17.60 percent) reported that agricultural economy was responsible for educational backwardness; 46 (18.40 percent) as large family size; , 42 (16.80 percent) as lack of motivation among children; 50 (20.00 percent) as misadministration; 51 (20.40 percent) as poverty; 17 (6.80 percent) as non-functional social welfare organization respectively. It was observed that besides achieving education, these children had to work in the agricultural fields, rear cattle and work on handicrafts to support the family income. Agriculture was a hindrance in attainment of education since this economy needed more labor, the parents preferred their children to work in the agricultural fields. Another notable reason for educational backwardness was large family size with more dependents. The parents could not afford the schooling expenses of their additional number of children. The above findings revealed that it was quite imperative to control the rapid increase in population in order to maintain a reasonable standard of life. Poverty had badly affected the educational development of common villagers in the block Gander Bal. However, after independence the educational facilities were provided at the village level but these institutions could not come up to the expectations of common people. During the field study, it was found that children in schools faced many problems like poor accommodation, unsuitable furniture, and absence of urinals, pure drinking water and sports grounds. Besides, the social welfare organizations like Integrated Child Welfare Schemes (ICDS) were mostly dysfunctional which would have rendered educational services up to need.

5. Rural development and reasons for superficial implications.

5.1. The study showed that 47.20 percent of the respondents argued non-serious implementing agencies and 52.80 percent fatalistic and conservative attitudes of people as the main reasons behind the superficial implications of rural development programs with the result that rural people had not benefited in whole. It was partly because the implementing agencies were neither serious nor had any expertise in the field of rural development and partly because of the fatalistic and conservations attitudes and behavior-patterns of the large number of people living in villages though huge sums of money had been invested for various rural developmental activities, the output was not deep and radical. The benefits of development have been lop-sided and some monetary gains had been grabbed by some politically influential and socially notable individuals and families.

6. Rural development and awareness

6.1. The study revealed that majority of respondents 70.00 percent was not aware about rural development schemes and their activities. These beneficiaries had no concept about the objectives of rural development viz., eradication of poverty in rural areas, raising standard of living, gainful employment, fulfilling basic needs, equality of access to opportunity, increase in production and productivity and peoples participation in developmental programs. Awareness implied that rural people should have sufficient information about rural development programs and activities, its objectives and benefits. Participation implied that rural people should participate in several rural development programs and understand their objectives and should come to know that these programs are for their own development. Unless rural people did not participate in the development programs, no real progress could be achieved.

The present study revealed that social implications of rural development program in Kashmir had not been deep and radical. A significant correlation existed between rural development program and non-seriousness of implementing agencies/ fatalistic attitudes of beneficiaries (Table 1.6).

Table 1.6
Reasons for superficial implications of rural development program in Kashmir

S. No	Reasons	No. of Respondents	Percentage
1.	Non-serious implementing agencies	118	47.20
2.	Fatalistic and Conservative attitudes	132	52.80
3.	**Total**	**250**	**100.00**

For this, a statistical measure of chi-square test was utilized and data summarized in the following 2x3 contingency table 1.7: -

Table1.7
Relationship between rural development program in Kashmir and non-seriousness of implementing agencies/fatalistic attitudes of beneficiaries

S. No.	Situation	Rural development program			Total
		Successful	Partly successful	Unsuccessful	
1.	Non-Serious Implementing Agencies	20	32	66	118
2.	Fatalistic attitudes of Beneficiaries	18	70	44	132

The table 1.7 shows that observed frequencies for rural development program and non-seriousness of implementing agencies/fatalistic attitudes of beneficiaries are 20, 18, 32, 70, 66, and 44 respectively. The expected frequencies were computed by the formula

E= Ct x Rt/N, where Ct stands for column total, Rt stand for row total and N for total number of frequency.

Cell (a): Observed frequency (0) = 20
Expected frequency (E) =1 18 x 38/250= 17.93
Cell (b): 0= 18
E = 132 x 38/250 = 20. 06
Cell (c): O = 32
E = 118 x 102/250 = 48.14
Cell (d): 0 = 70
E = 132 x 102/250 = 53.85
Cell (e): 0 = 66
E = 118 x 110/250 = 51.92
Cell (f): O = 44
E = 132 x 110/250 = 58.08

These results were shown in the table 1.8 as follows:

Table 1.8

S. No.	Situation	Rural development program			Total
		Successful	Partly Successful	Unsuccessful	
1.	Non-serious implementing agencies	20.0(17.93)	32 (48.14)	66(51.92)	118
2.	Fatalistic attitude of beneficiaries	18(20.06)	70(53.85)	44(58.08)	132
	Total	**38**	**102**	**110**	**250**

To test the null hypothesis, the expected frequency and observed frequencies were compared. The comparison was based on the following $x^2 = (O-E/E)^2$ Where O stands for observed frequencies and E stands for expected frequencies (table 1.9)

Table 1.9
Computation of x^2

O	E	O-E	$(O-E)^2$	$(O-E/E)^2$
20	17.936	2.07	4.28	0.2387
18	20.064	-2.06	4.24	0.2113
32	48.144	-16.14	260.49	5.4110
70	53.856	16.15	260.82	4.8434
66	51.920	14.08	198.24	3.8181
44	58.080	-14.08	198.24	3.4132
250	**250**			**X^2=17.9357**

Level of significance = 0.05
Computing degree of freedom (df) = (r-1) (c-1) where df stands for the degree of freedom, r for number of rows and c for number of columns
df = (2-1) (3-1) =2

Founding valve of x^2 (table valve) at a level of significance of 0.05 = 5.99 with degree of freedom 2,the inference is that since the calculated valve of x^2 (17.93) is more than the table valve of x^2 (5.99) at 0.05 level of significance for two degrees of freedom, and hence the null hypothesis (Ho= Many meaningful rural development programs have benefited the rural masses in whole; and implementing agencies were serious and had expertise in the field of rural development; and rural people do not have fatalistic and conservative attitudes and behavior patterns is rejected. We therefore, conclude that there is association between rural development programs and non-seriousness of implementing agencies/ fatalistic attitudes of beneficiaries.

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End Notes

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