

# ROLE OF NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (NABARD) IN WOMEN EMPOWERMENT IN REWA DISTRICT OF MP.

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## Abstract

The National Bank for Agriculture & Rural Development (NABARD), a government sponsored microfinance program is perhaps the largest of its kind in the world. The scheme aims a large number of micro enterprises in the rural areas through the intervention of Gram Panchayaths by establishing a large number of Self Help Groups (SHG). At present majority of district area covered by the Rewa district comprises 09 blocks out of which Raipur karchuliyan block is selected purposively because the maximum area of the block covered by NABARD project. It was found from the study that that Overall empowerment of beneficiaries medium level and non-beneficiaries low level of empowerment.

**Keywords:** NABARD, Socio-economic status, women empowerment.

**Introduction** The National Bank For Agriculture & Rural Development (NABARD), a government sponsored microfinance program is perhaps the largest of its kind in the world. The scheme aims a large number of micro enterprises in the rural areas through the intervention of Gram Panchayaths by establishing a large number of Self Help Groups (SHG). SHG is a voluntary association of 10-15 members, predominantly from same socio-economic background. Initially each member has to contribute some amount to their respective group corpus regularly. At least after six months of the formation of the group each SHG has to appear in a gradation test. The performance of a group depends on the average number of meetings arranged by the group in a particular month, regularity of the monthly contribution by all the members, regularity of the repayment of loans by the borrowing members etc. Participation in microfinance program is hypothesized to increase empowerment on at least three ways by placing more financial resources in women's hands, by increasing women's bargaining power within a household as a result of increased financial contributions, and by building solidarity, self esteem and self efficacy through group activities with other women. (Though women in rural areas are involved in almost all agricultural operations, yet, they have inadequate technical competency due to their limited exposure to outside world. This has compelled them to follow the age old practices 105 which in turn result in poor work efficiency and drudgery. Appropriate training programme, appropriate technology for women leads to technological empowerment of women.

## Research Methodology

The study was conducted in Rewa district which is situated in the North Eastern part of Madhya Pradesh popularly known as Vindhya khetra region; it is surrounded by Allahabad, Chitrakut, Dum Karvee, Mirzapur district of Uttar Pradesh and Satna, Sidhi district of Madhya Pradesh. It is having Geographical area 628.70 thousands hectares. Ex-post facto research design was followed for the present study. Rewa district was selected purposively for the present study because NABARD project was implemented in this district in the year 2005. The district comprises 9 blocks out of which Ramnai block was selected purposively because the maximum area of the block covered by NABARD project and 60 beneficiaries and 60 non beneficiaries were selected by using random sampling method. The data were collected through pre tested interview schedule by the researcher herself. Collected data were tabulated and interpreted with the help of suitable statistical tools to draw the conclusion.

## Results and Discussion:

Socioeconomic status is the social standing or class of an individual or group. It is often measured as a combination of education, income and occupation. Examinations of socioeconomic status often reveal inequities in access to resources, plus issues related to privilege, power and control.

### Distribution of respondents according to their Socio-Economic Status.

S.N.	Category & S.E.S score (interval)	Beneficiaries		Non-Beneficiaries	
		Frequency	Percent	Frequency	Percent
1	Low (20-26)	22	36.67	21	35.00
2	Medium (27-33)	32	53.33	37	61.67
3	High (34-39)	06	10.00	02	3.33
	Total	60	100.00	60	100.00

It is clear from the above table that 53.33 per cent of beneficiaries and 61.67 per cent non-beneficiaries had medium socio-economic status, 36.67 per cent beneficiaries and 35.00 per cent non-beneficiaries had low where as 10.00 per cent beneficiaries and 3.33 per cent had high socio-economic status respectively. The findings is in the line of the findings of (Valsamma Antony 2006)

## Social Empowerment

### Distribution of respondents according to the their social empowerment status

S.N.	Category	Beneficiaries		Not-Beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1	Self-confidence	11	18.33	06	10.00
2	Decision making	12	20.00	05	08.33
3	Co-operation among group members	07	11.67	07	11.67
4	Social-Status	06	10.00	15	25.00
5	Priority to their children's education	09	15.00	03	05.00
6	Standard of living	09	15.00	13	21.67
7	Improved Sanitation	06	10.00	11	18.33
	Total	60	100.00	60	100.00

From the table it is evident 18.33 per cent beneficiaries and 10 per cent non-beneficiaries had self-confidence.20.00 per cent beneficiaries and 08.33 per cent non-beneficiaries had improve in decision making.11.67 per cent beneficiaries and 11.67 non-beneficiaries had co-operation among group members.10.00 per cent beneficiaries and 25.00 per cent non-beneficiaries had social-status.15.00 per cent beneficiaries and 05.00 per cent non-beneficiaries had priority to their children's education.15.00 per cent beneficiaries 21.67 per cent non-beneficiaries had standard of living.10.00 per cent beneficiaries and 18.33 per cent non-beneficiaries had Improved Sanitation. Related similar finding was also reported by **Swaminathan M.S.(1995)**.

## Economic Empowerment

### Distribution of respondents according to the their Economic Empowerment status

S.N.	Category	Beneficiaries		Non-Beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1	Increase income	26	43.33	14	23.33
2	Self-employment	15	25.00	10	16.67
3	Reached out of poverty	08	13.33	28	46.67
4	Receiving loan at low interest	11	18.34	08	13.33
	Total	60	100.00	60	100.00

From the above table it is evident that 43.33 per cent beneficiaries and 23.33 per cent non-beneficiaries had Increase income. 25.00 per cent beneficiaries and 16.67 per cent non-beneficiaries has Self-employment. 13.33 per cent beneficiaries and 46.67 non-beneficiaries had Reached out of poverty. 18.34 per cent beneficiaries and 13.33 per cent non beneficiaries had Receiving loan at low interest. Related similar finding was also reported by **B.K. Kemparajul, Dr. R.Y. Khan (2015)**.

### Overall Socio-Economic Empowerment Status of the respondents toward NABARD

S.N.	Category & S.E.S score (interval)	Beneficiaries		Non Beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1	Low (11-17)	18	30.00	37	61.67
2	Medium (18-24)	30	50.00	15	25.00
3	High (25-31)	12	20.00	08	13.33
	Total	60	100.00	60	100.00

It is clear from the above table that 30.00 per cent of beneficiaries and 25.00 per cent non-beneficiaries had medium socio-economic empowerment. 50.00 per cent beneficiaries and 61.67 per cent non-beneficiaries had low and 20.00 per cent beneficiaries and 13.33 per cent) had high socio-economic empowerment respectively. Related similar finding was also reported by **N.S Khedkar and S.S. Dhkad (2014)**.

### Conclusion

It was concluded that both beneficiaries and non-beneficiaries are of medium level socio economic status, and the social empowerment of beneficiaries were improved the decision making, self-confidence, priority to their children's education, standard of living, co-operation among group members, social-status, improved sanitation and the non-beneficiaries were less improved in priority to their children's education, self-confidence, decision making, co-operation among group members. Whereas economic empowerment of beneficiaries were increase income, self-employment, receiving loan at low interest, reached out of poverty and non-beneficiaries were less improved receiving loan at low interest, Increase income, self-employment. Overall empowerment of beneficiaries is medium level and non-beneficiaries are low level of empowerment.

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