



International journal of basic and applied research

www.pragatipublication.com

ISSN 2249-3352 (P) 2278-0505 (E)

Cosmos Impact Factor-5.960

Knowledge and Attitude of the respondents towards activities of National Bank for Agriculture & Rural Development (NABARD)

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Received: 10 April Revised: 18 April Accepted: 26 April

Abstract

National Bank For Agriculture & Rural Development (NABARD)@ which had its effect from – January 12 1982 and emerged as the main programme for promoting poverty alleviation through self-employment. The main aims of NABARD is at bringing the assisted poor families above the poverty line in three years by providing them income-generating assets through a way of bank credit and government subsidy, ensuring at least Rs.2, 000 net income to the assisted families. Hence the study was under taken on Impact of NABARD on women empowerment in Ramnai block Rewa district (M.P.). It was found from the study that that majority of the beneficiaries were medium level whereas majority of the non beneficiaries were low level of knowledge but in case of attitude beneficiaries were categorized in the high level of attitude whereas majority of the non beneficiaries were categorized in the low level of attitude.

Key words: Knowledge, Attitude, NABARD.

Introduction:

The Indian rural sector is an important segment of the economy and the basic reason for the slow economic development in our country is due to the neglect of this sector. Since then this fact was realized by the Indian government in regard to agriculture and rural development which was given top priority. The national bank for agriculture and rural development (NABARD) was established on 12th July 1982 by an act of parliament and it has given the mandate to provide “credit for the promotion of agriculture, small scale industries, cottage, village industries, and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas”. NABARD is an apex development bank primarily involved in providing different types of refinance to the eligible institutions and it also performs developmental and regulatory functions. Over the last 10 years of its existence, NABARD has emerged as a crucial source of finance disbursed by the banks for agricultural and rural development.

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, Chitrakoot, Dum Karvee, Mirzapur district of Uttar Pradesh and Satna, Sidhi district of Madhya Pradesh. Ex-post facto design was followed for the present study. Rewa district is selected purposively



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 selected were using random sampling method. Data were collected with the help of pre-structured interview schedule and appropriate statistics were used for analysis of data to draw conclusion.

Results and discussion:

Distribution of respondents according to their Socio-Economic Status

| S.N. | Category & S.E.S score (interval) | Beneficiaries | | Non Beneficiaries | |
|------|-----------------------------------|---------------|------------|-------------------|------------|
| | | Frequency | Percentage | Frequency | Percentage |
| 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 | 03.33 |
| | 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 and 10.00 per cent beneficiaries and 3.33 per cent had high socio-economic status respectively.

Over all knowledge level of the respondents towards activities of NABARD.

| S.N | Knowledge | Beneficiaries | | Non beneficiaries | |
|-----|----------------|---------------|------------|-------------------|------------|
| | | Frequency | Percentage | Frequency | Percentage |
| 1 | Low(23-33) | 09 | 15.00 | 29 | 48.33 |
| 2 | Medium (34-44) | 31 | 51.67 | 23 | 38.33 |
| 3 | High(45-55) | 20 | 33.33 | 08 | 13.34 |
| 4 | Total | 60 | 100.00 | 55 | 100.00 |

The above table shows that majority of the beneficiaries (51.67%) were medium level of knowledge followed by 33.33 per cent beneficiaries were high level of knowledge and 15.00 per cent were low level of knowledge about activities of NABARD respectively. Whereas 48.33 per cent non beneficiaries have low level of knowledge followed by 38.33 per cent were medium level and 13.34 per cent have high level of knowledge respectively.



Distribution of beneficiaries and non beneficiaries according to their overall level of attitude.

| | | Beneficiaries | | Non beneficiaries | | |
|-----|---------------|---------------|----------------|-------------------|---------------|----------------|
| S.N | Attitude | Frequenc y | Percentag e | Attitude | Frequenc y | Percentag e |
| 1 | Low(18-21) | 08 | 13.33 | Low (13-17) | 32 | 53.33 |
| 2 | Medium(22-25) | 38 | 63.33 | Medium (18-22) | 19 | 31.67 |
| 3 | High (26-29) | 14 | 23.33 | High (23-27) | 09 | 15.00 |
| 4 | Total | 60 | 100.00 | Total | 60 | 100.00 |

The data in table shows that majority of the beneficiaries (63.33%) were categorized in the medium level of attitude followed by 23.33 per cent were high level and 13.33 per cent were categorized in the low level of attitude towards activities of NABARD respectively. Whereas majority of the non beneficiaries (53.33%) were categorized in the low level of attitude followed by 31.67 per cent were categorized in the medium level and 15.00 per cent were categorized in the high level of attitude towards activities of NABARD respectively.

Relationship between socio-economic attributes and knowledge of respondents towards activities of nabard.

| Socio- Economic Attributes | Beneficiaries('r 'value) | Non- Beneficiaries('r 'value) |
|----------------------------|-----------------------------|-------------------------------------|
| Age | -0.189 NS | -0.154 NS |
| Education | 0.278* | 0.217* |
| Annual income | 0.066 NS | 0.018 NS |
| Land holding | 0.014 NS | 0.009 NS |
| Extension participation | 0.172* | 0.132* |
| Social participation | 0.322* | 0.241* |
| Mass media exposure | 0.246* | 0.165* |



The above table shows that education, extension participation, social participation, mass media exposure had positively significant with the knowledge of respondents. It means social participation, more education and extension contact will lead more knowledge of the respondents whereas age, annual income had non-significantly correlated with the knowledge of the respondents towards activities of NABARD.

Conclusion:

It was concluded that majority of the beneficiaries were medium level of knowledge followed by beneficiaries were high and low level of knowledge towards activities of NABARD respectively. Whereas majority of the non beneficiaries were low level of knowledge followed by medium and high level of knowledge respectively but in case of attitude towards activities of NABARD beneficiaries were categorized in the medium level of attitude followed by high and low level of attitude respectively. Whereas majority of the non beneficiaries were categorized in the low level of attitude followed by medium and high level respectively. Education, extension participation, social participation, mass media exposure had positively significantly correlated with the knowledge of respondents whereas age, annual income had non-significantly correlated with the knowledge of respondents towards activities of NABARD.

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