

ERJ

Educreator Research Journal

Peer Reviewed Journal

SJIF Impact Factor 7.092

ISSN: P-2455-0515
E-2394-8450

VOLUME-VIII, ISSUES- VI

NOV - DEC 2021



DR. BHUPEN BANSOD



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**PERFORMANCE EVALUATION OF NABARD WITH REGARD TO THE SELECT RURAL INFRASTRUCTURE DEVELOPMENT FUND SCHEMES IN THE STATE OF GOA*****Arun Ramakant Marathe & **Dr. Madhavi S. Patgaonkar,**** Assistant Professor in Commerce, Vidya Prabodhini College of Commerce, Education, Computer & Management, VidyaNagar, Parvari Goa**** Associate Professor in Commerce, Art, Science and Commerce College, Rahata, Maharashtra,***Abstract:**

For the development of any region roads and bridges plays a very vital role. It connects the underdeveloped villages to the developed urban areas, agricultural products to the market, farmers to consumers, students to the study centres, and job seekers to the employment market and so on. Faster growth is possible with construction of good quality roads and bridges in the villages. Hence NABARD has one of its function dedicated for the development of such infrastructure in the rural areas. The NABARD funds the rural infrastructure through Rural Infrastructure Development Fund under its financial function. This study is confined to evaluate the performance of select rural infrastructure development fund scheme and the satisfaction of the users towards the rural roads and bridges.

Key Words: NABARD, Rural roads, Rural Infrastructure Development Fund.

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Introduction:

Mahatma Gandhi once said, “If the village perishes India will perish too”. Gandhiji firmly believed that self-reliant villages can form a strong footing for a just, equal and non-violent order. If India as country wants to remove the tag of ‘Developing country’ and should become ‘Developed country’ major focus of the Government, its policies, implementing agencies must be on the overall growth of the rural India. Rural population of India still depends largely on the agriculture and allied activities. Hence infrastructural development need to take place so as to improve the life standard on the villages. After 72 years of independence also Indian villages are facing problems pertaining to poverty, unemployment, and social-inequality. Till today in few states the rural population is deprived basic amenities like, roads, electricity, communication, pure drinking water, health facilities, education etc. That means without up-bringing the large population in the villages Indian economy may not be able to succeed and achieve sustainable growth. To uplift the rural population, efforts must be put in to bring sustainable growth in agriculture and allied activities as large population is dependent on it.

Need of the Study:

NABARD occupied an important place in promoting agriculture as well as rural development. The Govt. of India in meeting its national objectives, crores of rupees are invested in different economic activities through

NABARD. It is very essential that these invested funds should be used for productive purpose and benefits of the same must be passed on to the beneficiaries. Therefore, this study is really relevant and justifiable one.

Objective of the study:

To study the performance of NABARD with regard to the select Rural Infrastructure Development Fund Schemes.

Hypothesis:

H0: There is no significant contribution of NABARD in the development of rural roads and bridges in Goa.

Study Design and Methodology:

The proposed study is based on primary and secondary data. In order to achieve the set objectives, the required data is collected from the published year-wise annual reports of NABARD from 2008-09 to 2018-19, from NABARD regional office, Panaji Goa, Economic Survey reports, office of Directorate of Planning Statistics and Evaluation, Porvorim Bardez Goa, State reports of NABARD, The Economic Times, Indian Express, Journals, Periodicals and reference books of economics.

The necessary primary data is obtained from the beneficiaries of rural roads and bridges. A five point Likert scale questionnaire is employed to collect necessary primary information from the respondents. A separate questionnaire containing relevant parameters is employed for each scheme. Personal interview contact method is employed to collect necessary information from the beneficiaries.

Limitations of the study:

The study of socio-economic contribution of NABARD to the state of Goa certainly assumes greater importance and output of this research will be of immense use to different sections of the society. Scope of the study extends to whole of the state.

Analysis and discussion:

Rural Roads and Bridges:

Under the umbrella of rural connectivity programme the RIDF has a provision of funding 80% of the total project for construction of rural roads and bridges. Road projects on major district road (MDR), other district road (ODR) and village road (VR) are eligible for RIDF loan. However, the road projects on state highways and national highways are not eligible. Bridges project includes replacing the existing old, damaged and narrow bridges. There are as many as 26 bridges sanctioned and loan has been disbursed by NABARD in the state, out of which many are completed and few are under construction. There are more than 110 different road projects sanctioned and disbursed under RIDF loan scheme. Table no 01 reveals total loan sanctioned and disbursed under RIDF for construction of rural roads and bridges in Goa.

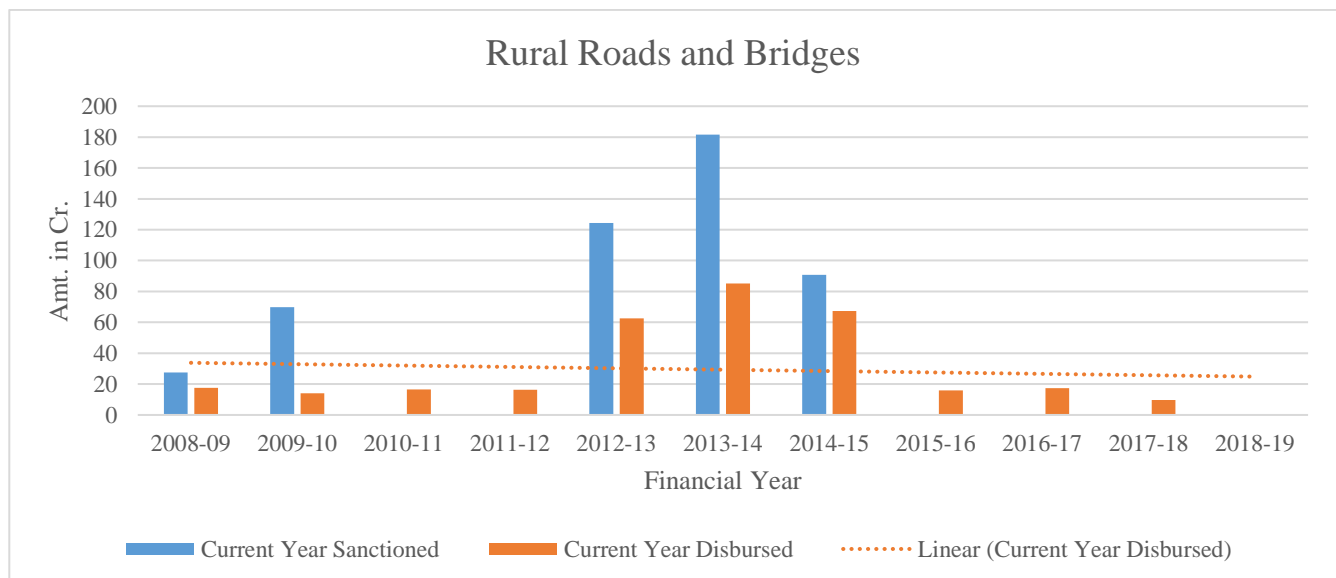
Table No 01

Loan Sanctioned and Disbursed under RIDF for Rural Roads and Bridges

Year	Current Year		Cumulative	
	Sanctioned (₹ in Cr.)	Disbursed (₹ in Cr.)	Sanctioned (₹ in Cr.)	Disbursed (₹ in Cr.)
2008-09	27.46	17.54	27.46	17.54
2009-10	69.91	13.98	97.37	31.52
2010-11	0	16.57	97.37	48.09
2011-12	0	16.36	97.37	64.45
2012-13	124.35	62.52	221.72	126.97
2013-14	181.52	85.07	403.24	212.04
2014-15	90.67	67.37	493.91	279.41
2015-16	0	15.89	493.91	295.3
2016-17	0	17.29	493.91	312.59
2017-18	0	9.74	493.91	322.33
2018-19	0	0	493.91	322.33

Source: NABARD Reports

Chart No. 01



The chart no 01 shows the year wise sanctioned and disbursed loan by NABARD under RIDF for rural roads and bridges. From the above chart it can be observed that the linear line is showing almost a flat trend of total amount sanctioned and disbursed under this scheme. However it shows a sudden increase in the sanctioned and disbursed fund from the year 2012-13 to 2014-15. Further it is observed that, in some years there is no sanctioned amount, however the funds are been utilised. It is further noticed that in the year 2018-19 there is no fund sanctioned and utilised under this scheme. Discussion with the official revealed that

since the funding is based on the demand from the state Government, therefore this scheme does not see a clear upward or downward trend. It is largely dependent upon the state government plans pertaining to roads and bridges. Overall, till the year 2018-19 NABARD has sanctioned ₹ 493.91 crores out of which the ₹ 322.33 crores are utilised so far, that comprises of almost 65% of total sanctioned funds.

Responses pertaining to the demographic parameters like age, gender, qualification, experience and occupation collected from the beneficiaries of the scheme are explained below.

Table No 02 Demographic Profile

Variable	Response Option	Frequency	Percentage
Gender	Female	22	37.9
	Male	36	62.1
	Transgender	-	-
	Prefer not to say	-	-
Age	less than 30	18	31.0
	31 and less than 40	27	46.6
	41 and above	13	22.4
Educational Qualification	Less than SSC	01	1.7
	SSC	-	-
	HSSC	03	5.2
	Diploma	02	3.4
	Graduation	17	29.3
	Post-Graduation	35	60.3
Occupation	House Maker	04	6.9
	Professional	16	27.6
	Service	29	50.0
	Student	08	13.8
	Farmer	-	-
	Retired	01	1.7

Source: Primary Data

Table no 02 depicts the demographic profile of the respondents. The gender composition of the respondents shows that females are 37.9% and males are 62.1%. There are 31% respondents who belong to the age below 30 years, 46.6% belongs to age between 31 to 40 years and 22.4% belongs to the category of more than 40 years of age. There are 60.3% of respondents who have completed their post-graduation. 29.3% have completed their graduation and only 3.4% & 5.2% of the respondents have completed diploma and HSSC respectively. Occupation of the respondents shows that 50% of them are in service, 27.6% are professionals, 13.8% of them are pursuing their education and 6.9% of the respondents are house makers.

Responses pertaining to the rural roads and bridges are explained below.

Table No. 03 Rural Roads and Bridges

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Fre q.	%
The road/bridge was required to connect your area with the other villages, urban areas, market places etc.	36	62.1	17	29.3	04	6.9	-	-	01	1.7
There is a need of new road/bridge construction, widening and repairing of existing road.	31	53.4	20	34.5	05	8.6	02	3.4	-	-
There is a provision for widening of road in future if required.	11	19.0	22	37.9	13	22.4	11	19.0	1	1.7
Maintenance of the road/bridge is done regularly.	04	6.9	11	19.	09	15.5	28	48.3	06	6.0
Measures to improve the road safety is undertaken like sign boards, speed breakers etc.	07	12.1	23	39.7	15	25.9	11	19.0	02	3.4

Source: Primary Data

Table no 03 discusses the responses of the sample collected towards rural roads and bridges. It is observed from the table that, nearly 94.1% of the respondents are of the opinion that, the existing roads are not sufficient or there is no road in the village to connect it with the other villages, urban areas and market places. Amongst the Respondents, 88% of them are of strong view that there is a need of construction of new road/bridge and also in some cases widening and repairing of existing road. Almost 57% of the respondents are of the strong opinion that there is enough provision to widen the existing road however in some cases such provision is absent. When asked about the regular maintenance of the road, as many as 54.3% are of the view that it is not done on regular bases, however almost 26% of the respondents says that regular maintenance of road is done in their area. With regard to improvement of safety of the road, 52% of the respondents are satisfied with the efforts, however there are 26% of them are unable to respond to this question, however, almost 23% of the respondents are not satisfied with the measures undertaken.

Table No 04 Rural Roads and Bridges

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
The road/bridge has improved the connectivity of your village to other villages, urban areas, market places	18	31.0	33	56.9	05	8.6	02	3.4	-	-
The road/bridge has improved to the frequency of public transport in the village.	14	24.1	33	56.9	04	6.9	07	12.1	-	-
It has helped the commuters/travellers specially females to travel for a job at urban areas.	21	36.2	31	53.4	05	8.6	01	1.7	-	-
Installation of sign boards, speed breakers etc has reduced the number of road accidents.	07	12.1	21	36.2	17	29.3	11	19.0	02	3.4
It has enabled villagers to think of buying a vehicle for their family.	08	13.8	38	65.5	11	19.0	01	1.7	-	-
It has brought comfort and convenience to the villagers.	13	22.4	37	63.8	08	13.8	-	-	-	-

Source: Primary Data

Table No 04 shows that 88% of the respondents are highly satisfied with regard to connectivity that has offered by construction of new road/bridge in their area. They are of the opinion that it has enabled them to connect to other villages, urban areas and market places with ease and convenience. When discussed about the frequency of public transportation nearly 81% of the sample is highly satisfied with the number of trips made by the buses in the village. They are of the view that, this has become possible because of improvement in the road condition. Further 90% of the respondents are of the view that the it has added convenience to the daily commuters to travel to urban areas for jobs. Increase in frequency in public transportation has enabled the female travellers to go for the job and come back to home with ease and safety. Nearly 48.3% of the respondents are satisfied with the installation of the sign boards, speed breakers that has added to the road safety, however there are few areas where respondents have shown negative opinion about the same. As many as 85% of the respondents agree that the road and the bridge has enabled them to think of buying a vehicle for the family and has brought comfort and convenience. Study further reveals that nearly 86% of the respondents voiced out that it has brought comfort and convenience to the villagers.

Table No 05 Rural Roads and Bridges

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq.	%	Freq	%
It has enabled the females to learn to drive/ride a car/two wheeler and has led to women empowerment.	16	27.6	33	56.9	09	15.5	-	-	-	-
Road/bridge has helped the students from village to travel for education in urban areas.	27	46.6	29	50.0	02	3.4	-	-	-	-
Road/bridge has connected skilled work force from village to the industrial concerns in urban areas.	20	34.5	29	50.0	08	13.8	01	1.7	-	-
It has enabled people to get jobs and that has added to the per capita income of the village population.	18	31.0	27	46.6	09	15.5	03	5.2	01	1.7
It has facilitated medical health and emergency facilities quickly and conveniently available in the village.	27	46.6	24	41.4	06	10.3	01	1.7	-	-

Source: Primary Data

Table no. 05 depicts that nearly 75% of the respondents are of the strong opinion that it has enabled the females learn to drive the vehicle and that has empowered them and boosted their confidence. It can be observed that 97% of the respondents strongly feels that the construction of roads has helped the students to travel by public transport or via own vehicle to the urban areas and avail the benefits of the educational facilities available in urban areas. Further nearly 85% of the respondents strongly expressed that this scheme has connected the talent and skills from villages to the industrial areas and has benefited both to the villagers as well as the industrial concerns. This job opportunity has added to the per capita income of the villagers. When asked about the health care and emergency facilities, more than 85% of them are highly satisfied. They are of the opinion that due to road network sick person can be quickly taken to nearby hospital for first aid and further treatment. Further emergency facilities are also available quickly during adverse condition.

Table No 06 Rural Roads and Bridges

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
It has helped people to get connected with religious places, places of worship adding to spirituality and peace of mind to the villagers.	16	27.6	30	51.7	12	20.7	-	-	-	-
Farmers are facilitated with ease of transportation of fertilizers, farm equipment and other farming requirements to farm easily and farm produce to the market conveniently.	21	36.2	30	51.7	07	12.1	-	-	-	-
Overall it has improved the quality life of the villagers.	14	24.1	36	62.1	08	13.8	-	-	-	-
It has brought social justice and equality.	09	15.5	27	46.6	21	36.2	01	1.7	-	-
Quality of road has brought down the cost of transport to the farmers.	07	12.1	31	53.4	16	27.6	04	6.9	-	-
Road/bridge has brought positive change in the area.	11	19.0	39	67.2	07	12.1	01	1.7	-	-

Source: Primary Data

Table no 06 explains that nearly 75% of the sample are highly satisfied with the connectivity of the road to the places of worship. This has enabled them to visit such religious places and experience the spirituality and peace of mind. It can be observed that nearly 86% of the opinion that it has added the convenience to the farmers in the village with regard to carrying fertilizers, farm equipment and farm produce as the farm is now well connected to the roads and also has brought down the cost of farming. Further the study divulges that 86% of the respondents expressed that it has improved quality of life of the villagers, 66% of them have said that it has brought social justice and equality and also positive change in the village.

Testing of Hypothesis:

H0: There is no significant contribution of NABARD in the development of rural roads and bridges in Goa.

H0: Population median ≤ 3

H1: Population median >3

Level of significance: $\alpha = 0.05$

Table No 4.13.1 Rural Roads and Bridges

Null Hypothesis	Observed Median	Sig P Value	Result/Decision
The road/bridge has not improved the connectivity of your village to other villages, urban areas, market places	4.00	.000	Reject the null hypothesis
The road/bridge has not improved to the frequency of public transport in the village.	4.00	.000	Reject the null hypothesis
It has not helped the commuters/travellers specially females to travel for a job at urban areas.	4.00	.000	Reject the null hypothesis
It has not brought comfort and convenience to the villagers.	4.00	.000	Reject the null hypothesis
It has not enabled the females to learn to drive/ride a car/two wheeler and has led to women empowerment.	4.00	.000	Reject the null hypothesis
Road/bridge has not helped the students from village to travel for education in urban areas.	4.00	.000	Reject the null hypothesis
Road/bridge has not connected skilled work force from village to the industrial concerns in urban areas.	4.00	.000	Reject the null hypothesis
It has not enabled people to get jobs and that has added to the per capita income of the village population.	4.00	.000	Reject the null hypothesis
It has not facilitated medical health and emergency facilities quickly and conveniently available in the village.	4.00	.000	Reject the null hypothesis
Farmers are not facilitated with ease of transportation of fertilizers, farm equipment and other farming requirements to farm easily and farm produce to the market conveniently.	4.00	.000	Reject the null hypothesis
Overall it has not improved the quality life of the villagers.	4.00	.000	Reject the null hypothesis
Road/bridge has not brought positive change in the area.	4.00	.000	Reject the null hypothesis

Interpretation

“The road/bridge has not improved the connectivity of your village to other villages, urban areas, market places”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and

the alternate hypothesis is accepted. Accordingly it can be concluded that the respondents agree that, the road/bridge has improved the connectivity of your village to other areas.

“The road/bridge has not improved to the frequency of public transport in the village”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Accordingly, it is concluded that the respondents agree that, the road/bridge has improved to the frequency of public transport in the village.

“It has not helped the commuters/travellers specially females to travel for a job at urban areas.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has helped the commuters/travellers specially females to travel for a job at urban areas.

“It has not brought comfort and convenience to the villagers.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has brought comfort and convenience to the villagers.

“It has not enabled the females to learn to drive/ride a car/two wheeler and has led to women empowerment.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has enabled the females to learn driving and has led to women empowerment.

“Road/bridge has not helped the students from village to travel for education in urban areas.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has helped the students from village to travel to take education in urban areas.

“Road/bridge has not connected skilled work force from village to the industrial concerns in urban areas.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has become the bridge between skilled work force from village and the industrial concerns in urban areas.

“It has not enabled people to get jobs and that has added to the per capita income of the village population.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has enabled people to get jobs and increase per capita income.

“It has not facilitated medical health and emergency facilities quickly and conveniently available in the village.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has facilitated the availability of medical health and emergency facilities quickly and conveniently in the village.

“Farmers are not facilitated with ease of transportation of fertilizers, farm equipment and other farming requirements to farm easily and farm produce to the market conveniently.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has facilitated farmers with ease and convenience to farmer in conducting farming activity.

“Overall it has not improved the quality life of the villagers.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has improved the quality life of the villagers.

“Road/bridge has not brought positive change in the area.”, test value = 3, observed value = 4, p value (0.00) < 0.05, hence the null hypothesis is rejected and the alternate hypothesis is accepted. Hence, it is concluded that respondents agree that, the road/bridge has brought positive change in the area.

From the above analysis it can be seen that all variables have observed median more than the test median indicating the favourable response and a significant test hence the hypothesis is proved.

Findings:

1. The funds sanctioned by NABARD for rural roads and bridges schemes shows inconsistency, however the disbursement of the funds has been regular. It can be also observed that the overall trend of funding under this scheme has been downward.
2. The funds sanctioned under this scheme have not been fully disbursed as the percentage of disbursements is only 65% of total sanctioned funds.
3. The majority of the respondents expressed that there is poor connectivity of roads with other villages thereby they could not move from one place to another place. The study further reveals that there is a good scope for widening and developing the existing roads that can promote healthy movement of people between different places. Further, it is also learned from the respondents that the existing roads are not properly maintained which has affected the movement of transport in the villages. Therefore it can be observed that it has affected the growth and development in the area and therefore there is a genuine need to focus on the development of the roads and bridges in the area.
4. The study reveals that the construction of a new road and bridge in the area has improved the connectivity of their village with other places thereby it has improved the frequency of public transport and helped commuters especially females to travel for the job to the urban areas. Most of the respondents stated that the installation of signboards has reduced helped to reduce the number of road accidents in the area. Further respondents enunciated that they could think of buying a vehicle for their family needs. It is further learned that the construction and development of roads and bridges have added to the comfort and convenience of the villagers.
5. Interaction with the respondents revealed that this scheme has enabled women to learn to ride or drive a vehicle thereby made them independent and has lead to women empowerment. Further, the respondents overwhelmingly expressed that the roads have allowed the students from the village to take education by going to urban centres. The study also reveals that the road has connected the skills and talent from the village to the jobs in the urban and industrial areas. Respondents believed that the road made the medical, health, and emergency facility available to the villagers more conveniently.
6. The majority of the respondents expressed satisfaction as the road network has helped them to visit places of worship and spirituality more easily. It is further learned from the respondents that the farmers are benefited from the ease of transportation thereby helping them to move fertilizer, farm equipment, and farm produce more conveniently and at lower costs. Further interaction with the respondents revealed

that this scheme has brought social justice, improved the quality of life of the villagers, and has brought a positive change in the area.

7. From the analysis it is observed that there exist the positive relationship between NABARD funds and rural roads and bridges in the state. All the sub hypothesis under hypothesis H0 has level of significance less than 0.05 and hence the null hypothesis has been rejected, that implies there is a significant contribution on NABARD in the development of the rural roads and bridges in Goa.

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Cite This Article:

Arun Ramakant Marathe & Dr. Madhavi S. Patgaonkar, (2021). Performance Evaluation Of Nabard With Regard To The Select Rural Infrastructure Development Fund Schemes In The State Of Goa, *Educreator Research Journal VIII (VI), 117-128.*