



ROLE OF MAHILA PRADHAN KSHETRIYA BACHAT YOJANA SCHEME IN EMPOWERMENT OF MAHILA PRADHAN AGENTS OF KERALA

Dr. Jyothis T

Assistant Professor, Department of Commerce St. Thomas College, Kozhencherry

Abstract

With an objective of collecting savings under various savings promoted by the National Savings Organisation from rural people, Mahila Pradhan agents are appointed under Mahila Pradhan Kshetriya Bachat Yojana Scheme. Mahila Pradhan agents are acting as an intermediary between rural investors and offices of small savings. Working under Mahila Pradhan Kshetriya Bachat Yojana Scheme, agent's standard of living is increased and they are empowered in many aspects of life. Hence if authorities give necessary incentives and encouragement to these agents, they can try their best to pool small savings especially from rural areas and it will lead to the economic development of the country.

Key Words: Mahila Pradhan Kshetriya Bachat Yojana Scheme

With an objective of collecting savings under various savings promoted by the National Savings Organisation from rural people, Mahila Pradhan agents are appointed under Mahila Pradhan Kshetriya Bachat Yojana Scheme. The Scheme has come into force with effect from the 1st April 1972 in India.

Introduction

With an objective of collecting savings under various savings promoted by the National Savings Organisation from rural people, Mahila Pradhan agents are appointed under Mahila Pradhan Kshetriya Bachat Yojana Scheme. Mahila Pradhan agents are acting as an intermediary between rural investors and offices of small savings. It is the duty of these agents to make saving habits among rural people. The Scheme has come into force with effect from the 1st April 1972.

Mahila Pradhan agents have to contact various types of people differ in culture, religion, knowledge, occupation etc. This improves their knowledge about society. They are able to create positive relationships with people. They get earnings while mobilising savings that help them to stand economically independent and their decision making power in the family is also improved.

Methodology

Descriptive and analytical research design is used for the study. Data are collected from 100 Mahila Pradhan agents of Kerala through a questionnaire.

Empowerment of Mahila Pradhan Agents

Empowerment is a multi – faceted process which involves refinement in all aspects of human life. It provides for socio – cultural and intellectual emancipation, economic development, increased political and administrative participation etc.

Progress in Women Empowerment of Mahila Pradhan Agents

Sl.No	Empowerment Variables	Progress (No. of agents)			
		Nil	Low	Average	High
1	Decision making power	10	17	25	48
2	Social Status	8	16	22	54
3	Communication Skill	10	16	26	48
4	Knowledge	10	14	28	48
2	Courage	8	14	26	52
6	Self Confidence	8	12	28	52
7	Saving habit	8	12	32	48

Source: Primary Data

Majority of the agents feel that women empowerment is possible through Mahila Pradhan Kshetriya Bachat Yojana Scheme as there is high improvement in their decision making power, social status, communication skill, Knowledge, courage, self confidence and saving habits.



Progress in Standard of Living of Mahila Pradhan Agents

Standard of living refers to the overall quality of life that people enjoy. The quality of life enjoyed by a person depending on factors such as spendable income, housing conditions, health and education. It usually refers to a country's per capita income. On an individual level, the standard of living is a measure of quality of life in such areas like housing, food, education, clothing, transportation and employment opportunities. A larger consumption of goods, services and leisure is often assumed to indicate a higher standard of living.

Progress in Standard of Living of Mahila Pradhan Agents

Factors	Progress (No. of Agents)			
	Nil	Low	Average	High
Education	0	19	35	46
Shelter	12	16	38	34
Food	0	15	39	46
Clothing	0	15	45	40
Recreation	24	18	34	24
Health	12	14	48	26
Vehicle	34	20	24	22
Home Appliances	12	16	42	28
Computer Literacy	46	14	22	18

Source: Primary Data

Majority of the agents feel that their standard of living is increased after joining Mahila Pradhan Kshetriya Bachat Yojana Scheme as there is high improvement in their education, shelter, clothing, recreational facilities, health etc.

Conclusion

Mahila Pradhan agents play a significant role in mobilising rural savings. People in rural areas can save when they are guided and encouraged. Services of these agents are available to all, regardless of economic class, caste or gender. Saving habits among poor, rural people and daily wage earners are increased due to the services of these agents. This leads to improvement in the standard of living of rural people.

Working under Mahila Pradhan Kshetriya Bachat Yojana Scheme, agent's standard of living is increased and they are empowered in many aspects of life. The savings collected by these agents are mainly used for the infrastructure development and welfare of the concerned state. Hence if authorities give necessary incentives and encouragement to these agents, they can try their best to pool small savings especially from rural areas and it will lead to the economic development of the country.