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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	STUDY ON THE IMPACT OF DEMOGRAPHIC VARIABLES ON THE PURCHASE OF BATHING SOAP <i>Dr. ANIL CHANDHOK & Dr. BHAVET</i>	1
2.	AN EMPIRICAL STUDY ON EMPOWERMENT OF WOMEN AND WEAKER SECTIONS THROUGH AGRICULTURAL FINANCE IN REGIONAL RURAL BANKS IN KARNATAKA <i>Dr. GOVINDAPPA.D, RADHAKRISHNA.R & SOUMYA.R</i>	4
3.	DISCRETE SINE TRANSFORM INTERPOLATION APPROACH TO DESIGN A FRACTIONAL ORDER DIFFERENTIATOR <i>HARI PRATAP, NITIN KUMAR & HIMANSHU KUSHWAH</i>	8
4.	CHALLENGES AND OPPORTUNITIES OF GREEN MARKETING <i>SANDABOINA SHIVAKUMAR</i>	14
5.	TO STUDY THE HEALTH AND SAFETY MEASURES OF EMPLOYEES WITH REFERENCE TO PRIVATE TEXTILE COMPANY <i>BHARGAV J. PATEL</i>	17
	REQUEST FOR FEEDBACK & DISCLAIMER	21

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AN EMPIRICAL STUDY ON EMPOWERMENT OF WOMEN AND WEAKER SECTIONS THROUGH AGRICULTURAL FINANCE IN REGIONAL RURAL BANKS IN KARNATAKA

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ABSTRACT

The banking movement has come a long way in India. The primary objectives of regional rural banks include – financing small scale economic activities at lower rate of interest, rendering the benefits of loan and subsidy, facilitating the decentralization of economic benefits and opportunities and enhancing the standard of living of marginalized sections of rural society. The active involvement of rural people in the banking activities empowers them educationally, socially, economically and politically. The participation of women and weaker sections in banking activities widens the scope for their empowerment in several aspects. The present study evaluated the role of regional rural banks in agricultural finance with special reference to Hassan district of Karnataka state. Investigations dealing exclusively with the role of regional rural banks in the agricultural finance management with special reference to Karnataka state are scanty as seen through the paucity of literature. The role of regional rural banks in agricultural finance with special reference to Hassan district of Karnataka state is chiefly focused in the study.

KEYWORDS

regional rural banks, empowerment, women & weaker sections of the society, agricultural finance.

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INTRODUCTION

Rural development is the watchword of the 21st century planners in India and other developing countries. Practically all developing countries have accepted agriculture and rural development as the most important components of development planning. Regional rural banks are established in the country side in order to provide useful credit service to the farmers, artisans, business people and other disadvantaged sections of rural society.

Many scholars and statesmen have explored alternative approaches to agriculture and rural developments. Participatory banking approaches are required at the grassroots level to bring about integrated rural development. Several programmes are also implemented all over the country to facilitate the empowerment of women and weaker sections in rural society. Several investigations have revealed the importance of re-examining the impact of micro credit and income generating programs on the empowerment of farmers and other disadvantaged sections of rural society in the age of globalization of economy.

OBJECTIVES OF THE STUDY

With welfare and development of farmers, artisans, women and weaker sections in the regional rural banks of the Karnataka State being the thrust area, the research proposes to:

1. Assess the effects of exposure to regional rural banks and access to financial resources in galvanizing the empowerment of people.
2. Suggest appropriate programmes and strategies for the empowerment of women and weaker sections through agricultural finance in regional rural banks.

REVIEW OF LITERATURE

Bagchi, Kanti and Hadr (1979) investigated the financial viability and profitability trends of regional rural banks in India and West Bengal and observed that in the past, almost all the RRBs in the State were in losses and a number of factors contributed to these losses such as defective lending policies, high operational costs, restricted area of operation, poor recovery, etc. The study revealed that at the beginning of the 21st century all RRBs in the State turned into profit making institutions from losses and has been able to achieve viability on the basis of prudential norms introduced by the Reserve Bank of India. The scholars suggested certain measures for the reduction of low level of profitability of RRBs and enhancement of economic viability.

Kumar, Singh and Singh (1989) assessed the impact of self-help groups in Punjab and noted that after joining the SHG, the average income of the member households increased to Rs. 54,474 from Rs. 30,962, average value of assets rose to Rs. 34,302 from Rs. 20,345 and average borrowing increased to Rs. 27,665 from Rs. 8,999 in the pre-SHG situation. The problems faced by SHGs included harassment during opening of bank account, marketing problems, lack of monitoring, absence of leadership qualities and so on. The scholars suggested that the organizers of SHGs should be oriented by the specialists regarding the conduction of financially viable and socially beneficial activities.

Shivappa (2002) analyzed the agricultural credit utilization pattern and its repayment performance of borrowers' of regional rural banks in Chitradurga Gramina Bank of Karnataka state on the basis of both secondary and primary data. The scholar observed that the delay in renewal of loan under lending, and non-availability of loan for domestic purpose forced the farmers to depend on private sources. The study suggested that the desire for getting enhanced loan in future, legal and moral duty to repay loan, persuasion by bank personnel, minimization of loan burden, better yield etc., are the major factors responsible for regular repayment of loan.

Goyal, Chamola and Kumar (1999) examined the growth, performance and loaning pattern of regional rural banks (RRBs) in Haryana on the basis of secondary data available from different published sources. The study revealed that the deposits and advances have also increased considerably during the study period but the total loan outstanding was on account of agricultural and allied activities. The scholars suggested that lending to non-target groups and lending for non-productive purpose would result in making the RRBs a viable unit in the study area.

Tyagi, Kumar and Kar (1996) studied the trends in progress of institutional lending to agriculture in India during the period 1980-95 and noted that institutional lending was unorganized, unscientific and inadequate. The scholars suggested certain policy measures for meeting the credit requirements of small and marginal farmers. The study provides certain benchmarks for the progress of financial institutions like commercial banks, RRBs and co-operative banks in Indian society on the basis of authentic data and experience.

Tripathi and Sharma (2005) evaluated the impact of SHG-bank linkage programme on financial behavior of rural poor in Rae Bareilly district of Uttar Pradesh and noted that there was considerable improvement in saving and credit usage by SHG members in the study area. The study also revealed that there was reduction in interest burden on SHG members over a period of time. The scholars suggested that self-help groups and regional rural banks should develop partnership and facilitate the sustainable development of rural poor in India.

STATEMENT OF THE PROBLEM

The role of regional rural banks in the process of agricultural finance was primarily considered in the study because:

- Modern regional rural banks have also evolved specific developmental strategies for the empowerment of people in Karnataka State.
- Modern regional rural banks have a social responsibility of promoting the empowerment of people and protecting human rights of disadvantaged sections of rural society in this age of competitiveness.
- Constant and continued research on the role of regional rural banks in the empowerment of women and weaker sections is imperative developing nation like India.

RESEARCH METHODS

This part enumerates the hypotheses of the study, study variables, study area and selection of sample, research design, development of tools, primary data collection techniques, secondary data collection techniques, computation of data, statistical analysis, limitations of the study and definitions of the terms used in the study.

HYPOTHESES OF THE STUDY

H1: The regional rural banks cater to the needs of women and weaker sections.

VARIABLES OF THE STUDY

Keeping the above hypotheses in view, the following variables were selected for the present study on the basis of review of literature and discussion with subject experts.

INDEPENDENT VARIABLES

- Gender
- Age
- Education
- Profession
- Income

DEPENDENT VARIABLES

- Association of the Respondents with Credit Organisations
- Attitude of the Respondents towards Regional Rural Banks
- Impact of the Service of Regional Rural Banks

STUDY AREAS AND SAMPLE

DISTRIBUTION OF STUDY AREA AND SAMPLE

TABLE 1

Sl. No	Name of the Block	Number of Respondents
1.	Alur	10
2.	Arakalagud	11
3.	Arasikere	8
4.	Belur	15
5.	Channarayapatna	6
6.	Hassan	10
7.	Holenarasipura	10
8.	Sakaleshapura	10
	Total	80

Primary data were collected through structured, organized and standardized interview schedules which were administered to the beneficiaries of regional rural banks in Hassan district. In addition to interview, informal discussions were also held with the authorities who directly dealt with the management of regional rural banks in the study area. Besides survey method, non-participant observation, informal discussions and secondary data analysis were also followed by the researcher. The entire study was exploratory in nature. Several ideas which emerged during the course of discussion and consultation with the policy makers, banking officials, academicians and researchers interested in the management of regional rural banks were suitably incorporated into the research design. Therefore, research methods were designed on the basis of flexibility, appropriateness, feasibility, adaptability, empirical evidences and professional considerations.

COMPUTATION OF DATA

The primary data gathered from the survey on the functioning of regional rural banks in Hassan district were consolidated and computed by using descriptive analysis which consisted of frequency counts and percentage distribution which revealed the relationship between the independent and dependent variables considered in the study.

LIMITATIONS OF THE STUDY

The usual limitations of the survey method and case study, namely time, human inadequacies, resource constraints, recollection and communication were experienced by the researcher. It was practically not possible to contact all the service providers and users of regional rural banks in Karnataka State due to lack of time and resources.

TABLE 2: DETAILS OF HASSAN DISTRICT SHARE OF ADVANCES TO WOMEN AND WEAKER SECTIONS 2010-11 (in crores)

Sl. No.	Sections	Advance	%
1.	Women Beneficiaries	Rs. 346 cr	- 17%
2.	Weaker Sections Beneficiaries	Rs. 750 cr	37%
3.	SC/ST Beneficiaries	Rs. 117 cr	- 6%

The above table provides details regarding the share of advances to women and weaker sections for the financial year 2010-11 in Hassan district. The data reveal that other backward sections of society received priority based financial assistance when compared to women and Dalit beneficiaries in Hassan district.

TABLE 3: DETAILS OF HASSAN DISTRICT PRIORITY SECTOR ADVANCES 2010-11 (in crores)

Sl. No.	Sector	Rupees	%
1.	Priority sector advances	116398	86
2.	Agriculture sector	78960	58
3.	Non-farm sector	4157	03
4.	Trade/Service	33281	25
5.	Non priority sector	19606	14
6.	Commercial banks	97624	72
7.	Regional rural banks	11506	08
8.	Cooperative banks	26174	19
9.	KSFC	700	01

The total potential linked plan in 2010-11 was Rs. 117051 while the district credit plan for the year 2010-11 was Rs. 116398 respectively. The percentage of DCP to PLP was 99%. The amount provided for agriculture sector is Rs. 78960 lakhs which is 10% increase over 2009-2010 plan. The amount earmarked for Crop loan is Rs. 57089 lakhs which accounts for 72% of total agriculture plan. The plan for non farm sector is Rs. 4157 lakhs which is 18% increase over 2009-2010 plan.

TABLE 4: DEMOGRAPHIC DETAILS OF THE RESPONDENTS

Independent Variables	Number	Percentage
Gender		
Male	45	56.25%
Female	35	43.75%
Age		
<40 yrs	30	37.50%
>40yrs	50	62.50%
Education		
<Matriculation	35	43.75%
>Matriculation	45	56.25%
Occupation		
Agriculture	30	37.50%
Businessmen	20	25.00%
Artisan	10	12.50%
Others	20	25.00%
Monthly Income		
< Rs.10000/-	41	51.25%
>Rs.10000/-	39	48.75%
Total	80	100%

Regional Rural Banks Cater to the Needs of Women and Weaker Sections.

TABLE 5

Variables	Sub variable	Responses			Total	Test statistics
		Agree	No Response	Disagree		
Gender	Female	F	34	-	4	X ² =0.061 P=.806
		%	91.95	-	8.05	
	Male	F	36	-	6	
		%	91.39	-	8.61	
Age	< 40yrs	F	31	-	4	X ² =3.055 P=.081
		%	94.0	-	6.0	
	> 40yrs	F	40	-	5	
		%	90.0	-	10.0	
Education	<Matriculation	F	32	-	8	X ² =0.498 P=.480
		%	92.31	-	7.69	
	>Matriculation	F	30	-	10	
		%	90.68	-	9.32	
Occupation	Agriculture	F	38	-	2	X ² =14.654 P=.001
		%	95.94	-	4.06	
	Cottage Industry	F	35	-	05	
		%	87.50	-	12.50	
	Business	F	5	-	3	
		%	86.67	-	12.50	
Monthly Income	<Rs.10,000	F	4	-	2	X ² =8.277 P=.004
		%	94.26	-	5.74	
	>Rs.10,000	F	-	-	-	
		%	87.61	-	12.39	
Total	F	5	-	5	X ² =3.727 P=.044	
	%	91.67	-	8.33		

Table provides the opinion of the respondents about the statement - 'Regional rural banks cater to the needs of women and weaker sections'. A vast majority of the female (91.95%) and male respondents (91.39%) have stated that regional rural banks catered to the needs of women and weaker sections in the rural areas. There is insignificant association ($X^2=0.061$; $P=.806$) between the gender group and perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections in the rural areas.

A vast majority of the respondents below 40 years (94.0%) and above 40 years (90.0%) have perceived that regional rural banks catered to the needs of women and weaker sections in the rural areas. There is insignificant association ($X^2=3.055$; $P=.081$) between the respondents' age and perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections in the rural areas.

A vast majority of the respondents with the below matriculation background (92.31%) and above matriculation background (90.68%) have perceived that regional rural banks catered to the needs of women and weaker sections in the rural areas. There is insignificant association ($X^2=0.498$; $P=.480$) between the respondents' educational status and perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections in the rural areas. A vast majority of the respondents representing agriculturists' category (95.94%) artisans' category (87.50%) and business category (86.67%) respectively have perceived that regional rural banks catered to the needs of women and weaker sections in the rural areas. There is significant association ($X^2=14.654$; $P=.001$) between the respondents' professional status and perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections in the rural areas.

A vast majority of the respondents with the monthly income of less than Rs. 10,000/- (94.26%) and above Rs.10,000/- (87.61%) have perceived that regional rural banks catered to the needs of women and weaker sections in the rural areas. There is significant association ($X^2=8.277$; $P=.004$) between the respondents' income status and perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections in the rural areas.

Overall, a vast majority of the respondents (91.67%) regardless of gender, age, education, occupation and income have stated regional rural banks primarily catered to the needs of women and weaker sections in the rural areas in the present times. There is significant association ($X^2=3.727$; $P=.044$) between the demographic features and perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections in the rural areas.

Results on H1: The regional rural banks cater to the needs of women and weaker sections.

The table presents the data regarding the perception of the respondents about the role of regional rural banks in the empowerment of women and weaker sections. The data reveals that a vast majority of the respondents (91.67%) have rightly stated that regional rural banks catered to the needs of women and weaker sections in the study area. Hence, the hypothesis stands approved according to the finding and analysis of data.

FINDINGS OF THE STUDY

The total number of respondents was 80 out of which 50.33% were male respondents and 49.67% were female respondents. A vast majority of the respondents (85%) belonged to the matriculation and pre-university groups, belonged to the age group of below 40 years (58.33%), belonged to the group of agriculturists (53.33%) and earned a monthly income of Rs. 10000-15000 (64.83%).

EMPOWERMENT OF BENEFICIARIES RELATED SUGGESTIONS

- The regional rural banks should conduct field survey and identify deserving beneficiaries for the purpose of providing financial assistance.
- The regional rural banks should enable the beneficiaries to fight against the child labour and bonded labour.
- The regional rural banks should enable the beneficiaries to fight against the dowry system and fight against early marriage.
- The regional rural banks should enable the beneficiaries to participate actively in political movements.
- The regional rural banks should enable the beneficiaries to participate actively in elections.
- The regional rural banks should sensitize the beneficiaries to demand their rights and privileges.
- The regional rural banks should enable the non-members to network with civil society institutions and also to understand the role of getting together.

CONCLUSION

The builders of Indian Republic and architects of Indian Constitution had considered it necessary to provide specific safeguards in the Constitution for the empowerment of farmers, artisans, women and weaker sections of Indian society mainly due to existing gender bias, caste system, social order, economic order, political order and a combination of various circumstances. It is distressing to note that the gains of development have not yet reached the rural masses to the desired extent. Despite various measures to improve their status, they remain helpless and backward in all spheres of human life in India. Research and developmental activities concerning the role of regional rural banks in the process of agricultural finance management assume great significance in a developing country like India. The present empirical study reveals that regional rural banks have played a limited role in the process of agricultural finance management in general and integrated rural development in particular due to several in built constraints and limitations. This chapter contains the summary of the study, findings of the study, implications of the study and implications on future research.

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