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IMPACT OF LOAN UTILIZATION IN RURAL AREA OF HIMACHAL PRADESH: A CASE STUDY OF DISTRICT MANDI

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ABSTRACT

Regional Rural Banks play vital role for the economic development of rural masses in rural areas in the country. The present study has made an attempted to examine the impact of loan utilization by beneficiaries of HPGB. The study is based on the primary data, which is collected through filling of schedule from the beneficiaries. Study revealed majority of beneficiaries obtained loan through KCC scheme from bank. And, their agricultural production & income has marginally increased due to use of KCC facility. Further, sales and profit of rural micro and small scale businessman are also has significantly increased after utilising financial assistance from the bank. Furthermore, study revealed that by beneficiaries also maintained the significant level of working capital efficiently for business and agriculture purposes. Further, few beneficiaries has faced problems regarding higher rate of interest for business purposes, adequate security, lengthy legal formalities of section, sanction and disbursement of loan. The study has suggested making simple procedure for a better access of financial assistance to smallholders and less-educated/illiterate farmers.

KEYWORDS

KCC- Kisan Credit Card, HPGB-Himachal Pradesh Gramin Bank.

INTRODUCTION

As Gandhiji said "real India lies in villages," and village economy is the backbone of Indian economy. Indian economy is an agricultural economy. Agriculture plays vital role in the economic development of the country. Agriculture is not only the major source of income in rural areas, but also provides maximum employment in rural areas of the country. In India, 69 per cent of our population lives in the rural areas and majority of people in rural areas depend on agriculture for their livelihood. But, according to the data of the National Sample Survey (NSS), the growth rate of employment has declined from 69 to 55 per cent in agriculture. Consequently, the share of agriculture and allied sectors in the Gross Domestic Product (GDP) has been reduced to 14 per cent. Unemployment which was 7.2 per cent in the year 2000, increased to 8.1 per cent in 2010 in comparison to urban unemployment rate which increased from 7.7 to 7.9 per cent during the same period. Bank can be proved a boon in improving our rural economy to a large extent. Our rural economy is underdeveloped due to the shortage of finance. People are not able to start new business due to lack of working capital. The economic development of the country mainly depends on the availability of adequate credit facility to the various needy people. It is by providing credit to agriculture laborers, rural artisans, landless laborers, marginal farmers, industrialist, traders and businessmen etc. which can be achieved economic progress.

REVIEW OF LITERATURE

George et al. (1985)¹ have estimated the farmer borrowing costs for institutional and non institutional sources of finance and suggested that the documentation and certification fees should be brought down, which would further reduce the leakages from the count of loan. **Naidu & Naidu (1988)**² revealed that beneficiary's income had increased from paddy, jowar and groundnut crop between pre loan to post loan period. The same trend was observed in the case of dyeing & weaving in which the income was more in the latter cases. **Mukherjee (1996)**³ has concluded that the credit needs of the rural poor and the RRBs should be guided by adopting standard banking principles in order to operate and discharge societal responsibilities placed on them. He is of the opinion that both viability of banking and meeting rural credit needs go hand in hand. He further advocates that the RRBs should maintain a balance of clientele having both high and low credit worthiness. **Swain (2007)**⁴ has pinpointed that Bangladesh Grameen Bank in providing finance to small entrepreneurs and producers, has demonstrated that the poor people, when given access to responsive and timely financial services at market rates, repay their loans & use the proceeds to increase their income and assets. **Sharma (2013)**⁵ has studied the role of credit disbursement policies of Regional Rural Banks in the sustainable development in rural area of Himachal Pradesh. She evaluate the functioning of the schemes as well as pattern of schemes and revealed that banks are successful in planning and implementing these schemes and the role of different agencies involved in the functioning of bank is also satisfactory. Furthermore she revealed negative aspect has considered i.e. corruption, favoritism, nepotism and resources are misutilised, etc. problems faced by the beneficiaries and their satisfaction level. In 2013, looking back to the first decade of the 21st century 2000-10, **Bharathi & Pravena (2014)**⁶ strongly believe that this decade indeed can be called – India's Decade of Development in Financial Sector through Financial Inclusion. Study reveals that illiteracy and the low income savings and lack of bank branches in rural areas continue to be a roadblock to financial inclusion in many states and there is inadequate legal and financial structure. Financial literacy and level of awareness continue to remain an issue.

NEED AND SCOPE OF STUDY

In 1976 Regional Rural Banks (RRBs) have been set up in the country with the best intention of extending credit facilities to the rural folks for their economic upliftment. Presently Himachal Pradesh Gramin Bank is working with 189 branches in the Himachal Pradesh. It came into existence by amalgamating two regional rural banks; namely Himachal Gramin Bank and Parvatiya Grameen Bank on 15 Feb. 2013 in the state. The main objective of setting up regional rural banks in Himachal Pradesh is to provide credit and other facilities especially to marginal farmers, artisans, agricultural labourers and small enterprises in rural area. In this contest the present study is conducted to examine the patron of loan utilisation and problems faced by the beneficiaries of Himachal Pradesh Gramin Bank in the state. HPGB playing significant role for the development of rural economy and therefore, all efforts had been made to strengthen the rural banking structure in the state. The scope of the present study is limited to mandi district of the state.

OBJECTIVES OF STUDY

Objective of present study are:

1. To study the social economic factor of borrowers of Himachal Pradesh Gramin Bank's in rural areas of the state.
2. To study the patron of loan utilisation by the borrowers of Himachal Pradesh Gramin Bank.
3. To identify the problems faced by the rural beneficiary.

RESEARCH METHODOLOGY

This paper has been prepared on the basis of primary data. The sample survey is conducted in mandi district of the state and 125 scheduled are filled from beneficiaries of different five branches of Himachal Pradesh Gramin Bank.

INTERPRETATIONS OF DATA

TABLE 1: AGE GROUP OF BORROWERS

AGE GROUP	NO. OF RESPONDENTS	PERCENTAGE
Below 35	19	15.2
36-50	60	48.0
51-65	35	28.0
Above 65	11	8.8
Total	125	100.0

Source: Primary Survey

The analysis reveals that out of 125 respondents, 60 beneficiaries (48 percent) belong to age group of 36-50 years, followed by 35 beneficiaries (28 percent) in age group between 51-65 years. On the other hand 19 beneficiaries (15.2 Percent) belong to below 35 years and remaining 11 beneficiaries have accounted to above 65 year of age group. It reveals that large numbers of beneficiaries were between the age group of 36-50 years and followed by age group of 51-65 years.

TABLE 2: CAST WISE CLASSIFICATION OF BORROWERS

CATEGORY	NO. OF RESPONDENTS	PERCENTAGE
General	70	56.0
Schedule caste	26	20.8
Schedule Tribe	5	4.0
Other Backward Class	24	19.2
TOTAL	125	100.0

Source: Primary Survey

Analysis reveals that 70 beneficiaries (56 percent) belong to general category followed by 26 beneficiaries (20.8) percent belong to schedule caste, 24 beneficiaries belong to OBC and remaining five beneficiaries belongs to ST category. The table revealed that majority of borrowers belong to general category bank hence this shows that financial assistance of the bank is fairly distributed among all categories.

TABLE 3: EDUCATIONAL STATUSES OF BORROWERS

EDUCATIONAL STATUS	NO. OF RESPONDENTS	PERCENTAGE	
Primary	7	5.6	36 Percent
Middle	15	12.0	
Matric	23	18.4	
Higher Secondary (10+2)	44	35.2	64 Percent
Graduate	27	21.6	
Post Graduate or more	9	7.2	
Total	125	100.0	100.0

Source: Primary Survey

Table 3 shows that educational status of the borrowers under study is concerned, 35.2 percent are higher secondary passed, while 21.6 percent borrowers were educated up to graduate, and 8.4 borrowers had passed Matric. 12 percent borrowers have middle, and 5.6 percent borrowers belong to primary. And, only 7.2 percent borrowers are post graduate. Table depict that 64 percent borrowers are above higher secondary; hence it is reveal that highly educated people take more loan as compared to less qualified people in the rural area of the state.

TABLE 4: REGIONAL BACKGROUNDS OF BORROWERS

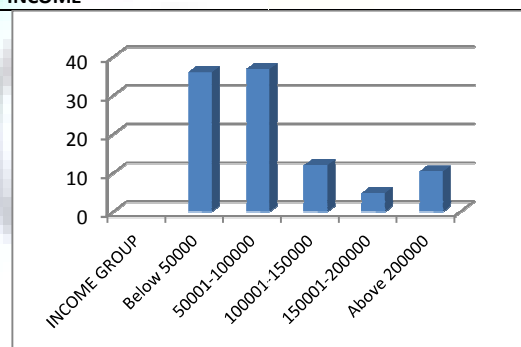
REGIONAL BACKGROUND	NO. OF RESPONDENTS	PERCENTAGE
Rural	115	92.0
Semi Urban	10	8.0
Total	125	100.0

Source: Primary Survey

Table depict that out of 125 beneficiaries, 115 beneficiaries (92 percent) are belongs to rural area and 10 beneficiaries (8 percent) are belongs to semi-rural area. It can be concluded that the majority of beneficiaries belongs to the rural areas and this indicates we cannot neglect the role of rural livelihood in the economic development of the state.

TABLE 5: CLASSIFICATION OF INCOME

INCOME GROUP	NO. OF RESPONDENTS	PERCENTAGE	
Below 50000	45	36.0	72.8
50001-100000	46	36.8	
100001-150000	15	12.0	27.2
150001-200000	6	4.8	
Above 200000	13	10.4	
Total	125	100.0	100

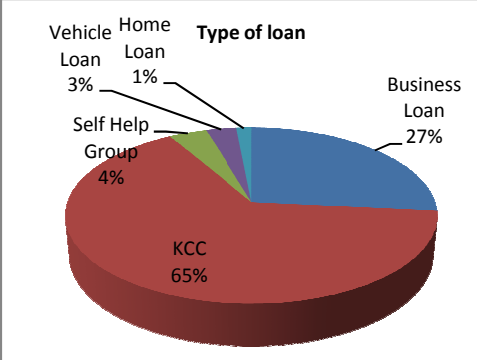


Source: Primary Survey

Table 4 shows that 36 percent beneficiaries belongs to below Rs. 50,000 yearly income and 36.8 belong to yearly income between Rs. 50,001 - 1,00,000, 12 percent beneficiaries earn their income between 100001-150000, and only 10.4 percent borrowers who earned above 200000 in the rural areas of the state. Table state that 72.8 percent beneficiaries' family earn below one lakh per annum which is very low.

TABLE 6: TYPE OF LOAN TAKEN FROM HIMACHAL PRADESH GRAMIN BANK

Type of Loan	Frequency	Percentage
Business Loan	35	26.52
KCC	86	65.15
Self Help Group	5	3.79
Vehicle Loan	4	3.03
Home Loan	2	1.52
Total	132	100.00



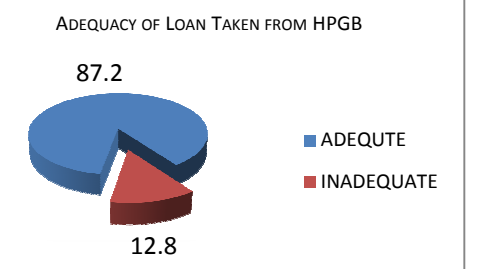
Source: Primary Survey

(N = 132; sample size increase due to multiple response by beneficiaries)

From the above table and graph depict that 65.15 percent beneficiary large number of rural people obtain loan through KCC scheme for agriculture purpose and 26.52 percent beneficiary obtain loan for business purposes. And 5 beneficiaries take loan for SHG (Self Help Group) and 4 beneficiaries took vehicle loan & 2 beneficiary took home loan from Himachal Pradesh Gramin Bank.

TABLE 7: ADEQUACY OF LOAN

Adequacy of Loan	Frequency	Percentage
Adequate	109	87.2
Inadequate	16	12.8
Total	125	100.0

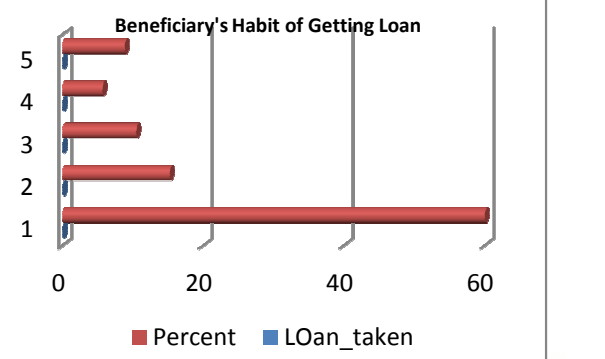


Source: Primary Survey

The break-up of the beneficiaries on the basis of adequacy, the amount of loan is given in Table 6. An overwhelming number of respondents (87.2%) have pointed out that the amount of loan was adequate to meet their requirements. However, some respondents (12%) pointed out that the amount of loan has not been sufficient to meet their requirement.

TABLE 8: BENEFICIARY'S HABIT OF GETTING LOAN

Loan taken	Frequency	Percent
First time	75	60.0
Second time	19	15.2
Third time	13	10.4
Fourth time	7	5.6
Fifth or more than Fifth time	11	8.8
Total	125	100.0

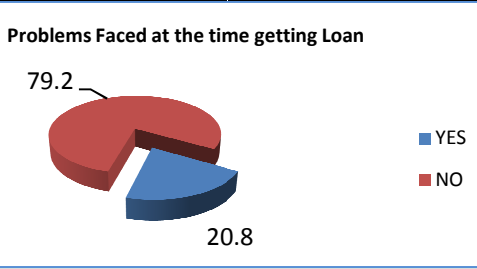


Source: Primary Survey

Above table & graph present the beneficiary's frequency of habits of taking loan facility from the Himachal Pradesh Gramin Bank. Table shows that 75 beneficiaries majority (60 percent) who took first time loan from the bank and 19 beneficiaries (15.2 percent) who took second time loan from the bank, 13 beneficiaries third time, 7 beneficiaries forth times and 11 beneficiaries who took fifth or more time loan from Himachal Pradesh Gramin Bank. From the above analysis it is revealed that the habits of using loan by rural folks are growing in rural areas in mandi district.

TABLE 9: PROBLEMS FACED AT THE TIME GETTING LOAN

Problems faced at the time getting loan	Frequency	Percent
YES	26	20.8
NO	99	79.2
Total	125	100.0



Source: Primary Survey

From the above table and graph it is depict that 79.2 percent large number of borrowers found satisfied because they did not face any kind of problems in dealing with these bank, so it can state that bank smoothly operating in rural areas, but 20.8 percent faced various problems in dealing with these bank. Dissatisfied beneficiaries ranked flowing problems as following manner: One Rank is given for highest problem faced by the dissatisfied beneficiaries and Second Rank is given for other difficulty or problem and so on.

TABLE 10: RANKING OF PROBLEMS

Problems Statement \	Rank:	1	2	3	4	5	6	total
1. Higher interest rate		11	6	3	0	2	4	26
2. Non- cooperation & Malpractices by the bank staff		0	0	0	0	7	19	26
3. Problems of providing adequate security		9	10	1	6	0	0	26
4. Delay in section & disbursal of loan.		0	3	19	3	1	0	26
5. Delay in sanction & disbursal of loan.		1	6	3	8	5	3	26
6. Lengthy legal or other formalities		7	0	0	8	11	0	26

Source: Primary Survey

From the above ranking table it is revealed that 11 beneficiary rank One for Higher interest rate, it mean rate of interest is very high for them, 10 beneficiary ranked two for problems of providing adequate security for getting loan, 19 beneficiary ranked third for delay in section & disbursal process of loan, fourth rank is given for delay in sanction and disbursal in loan process, fifth rank is given to lengthy legal formalities for applying and getting loan, and last rank is given for non- cooperation & malpractices by the bank staff. Hence it is stated that there should take necessary footstep should be taken by the banks authority to sort these problems i.e interest rate should be decrease for business purpose and unnecessary legal formalities should be reduced and process of taking loan should be soft in rural areas, as well as timely section, sanction & disbursal the loan to borrowers, so far rural folk can easily deal with these bank and can fully utilised the banking facility in the rural areas of the state.

TABLE 11: SCHEDULE OF REPAYMENT

Schedule of Repayment	Frequency	Percent
Monthly		36.36
Quarterly	10	7.57
Half Yearly	6	4.55
Yearly	68	51.52
TOTAL	132	100.0

Mode of Repayment

- Monthly
- Quarterly
- Half Yearly
- Yearly

Source: Primary Survey

(N = 132; sample size increase due to multiple response by beneficiaries)

Above table and graph present schedule of repayment of loan. 51.52 percent has repaying their loan yearly basis, and 36.36 percent repaying their loan monthly basis. 10 beneficiaries repayment their loan quarterly and remaining 6 beneficiaries repayment their loan half yearly basis.

TABLE 12: CAPABILITY OF RETURN OF LOAN BY THE BENEFICIARY

Timely Return of Loan	Frequency	Percent
YES	92	73.6
NO	17	13.6
ALL MOST IN TIME	16	12.8
Total	125	100.0

Timely Return the Loan

- YES
- NO
- ALL MOST IN TIME

Reason For Non-Payment Of Loan	Frequency	Percent
Failure of crops	8	47.06
Poor financial condition	1	5.88
Loss in business	1	5.88
Spent on daily need	3	17.65
High rate of interest	2	11.76
All the above	2	5.88
Total	17	100.0

reason frequency

- f. All the above
- e. High rate of interest
- d. Spent on daily need
- c. Loss in business
- b. Poor financial condition
- a. Failure of crops

Source: Primary Survey

From the analysis of table 92 beneficiaries (73.6 percent) return the loan timely, 16 beneficiaries (12.8 percent) also return loan all most in timely. But 17 beneficiaries (13.6 percent) beneficiaries failed to repayment their loan timely because of failure of crops in rural areas, also revealed that they can spent the loan amount on daily need. And due to poor financial condition and high rate of interest they are unable to return the loan timely in rural areas of the state.

TABLE 13: UTILISATION OF LOAN

UTILIZATION	Frequency	%age
a. Purchase of agriculture equipment	22	16.30
b. Purchase of seed and manure	65	48.15
c. Purchase of animals	7	5.19
d. Construction/ purchase of land & building	3	2.22
e. Purchase of plant	6	4.44
f. Working capital	23	17.04
g. House Construction	1	0.74
h. All the above	5	3.70
i. Other	3	2.22
Total	135	100

Source: Primary Survey

(N = 135; sample size increase due to multiple response by beneficiaries)

It is crystal clear from the table no13 that (48.15 percent) beneficiaries utilised their amount of loan for purchasing of seed and manure, beneficiaries (17.04 percent) maintain amount of loan as working capital for agriculture and business purposes in the rural areas of state. (16.30 percent) beneficiaries used for purchasing of agriculture equipment, seven beneficiaries purchase the animals, six beneficiaries purchase the plant, 3 beneficiaries used the loan amount for purchase land & construction of building, one beneficiary construct the house with the loan. There are five beneficiaries who state that they utilised their loan amount for all the above mention purpose in the rural areas of the state. And also 3 beneficiaries used their loan money on another social purpose i.e marriage, education of children etc. in the rural areas of the state.

TABLE 14: EFFECT OF LOAN

EFFECT	Frequency	%age
a. Increase the productivity of agriculture	22	12.43
b. Increase the working capital	43	24.29
c. Increase the agriculture income	66	37.29
d. Increase in sales and profit	19	10.73
e. Increase in production capacity	10	5.65
f. Improve business efficiency	3	1.69
g. Improve social status	5	2.82
h. No Effect of loan	9	5.08
Total	177	100

Source: Primary Survey

(N = 177; sample size increase due to multiple response by beneficiaries)

The borrowers have taken financial assistance from Himachal Pradesh Gramin Bank for different purpose to improve their economic condition and they have utilized the assistance mainly for productive purposes. It is significant to study the effect of the financial assistance on their economic situation. The break-up of the beneficiaries on the basis of effect of these loans on the beneficiaries is shown in Table 14. It is clear from the table that, the most significant effect of financial assistance has increase in the agriculture income. It is evident from the fact that 66 beneficiaries accounting 37.29 percent of total pointed out that the financial assistance has been useful in increasing their agriculture income and (12.43 percent) beneficiaries replied that their agriculture productivity is increase. The next effect of loan that working capital has been increase for productivity of agriculture and business purposes as beneficiaries accounting (24.19 percent)

of total beneficiaries reported that their working capital have been increased after getting loan taken from by Himachal Pradesh Garmin bank. (10.73 percent) beneficiaries state that their sales and profit of business are increased after utilising financial assistance. However, 9 beneficiaries (5.08 percent) state that they have no any effect of financial assistance from Himachal Pradesh Gramin Bank. In addition, these loans also proved useful in increasing, the agriculture capacity productivity, improve quality, business efficiency and improve the social status in the rural area of the state. These loans proved to be useful all beneficiaries improve their economic condition.

TABLE 15: EXTENT OF SATISFACTION

Statement	SS	S	BS	D	SD	Total
a. Increase in your income after utilisation loan	26 (20.8)	45 (36.0)	44 (35.2)	8 (6.4)	2 (1.6)	125
b. Increase in your saving is increase after utilisation of loan	26 (20.8)	47 (37.6)	43 (34.4)	8 (6.4)	1 (0.8)	125
c. Increase in your investment after utilisation of loan	35 (28.0)	14 (11.2)	65 (52.0)	9 (7.2)	2 (1.6)	125
d. Increase employment generation in rural areas	66 (52.8)	20 (16.0)	38 (30.4)	0 (0)	1 (0.8)	125
e. Change in social life style of rural areas	27 (21.6)	62 (49.6)	35 (28.0)	0 (0)	1 (0.8)	125
f. Help in eliminating the poverty in rural	54 (43.2)	30 (24.0)	37 (29.6)	3 (2.4)	1 (0.8)	125
Total						

Source: Primary Survey

(Figure shown in brackets is in percentage)

Above table depicts the extent of satisfaction level of beneficiary's social and economic status after utilising the loan in the rural areas of the state. Table shows that 45 beneficiaries (36 percent) are satisfied with their change in income after utilisation of loan, and 26 (20.8 percent) beneficiaries revealed strongly satisfied by their increase in income. However, 44 beneficiaries (35.2 percent) found below satisfaction level of increase in income by utilising the loan. In addition, 8 beneficiaries (6.4 percent) are found dissatisfied and 2 beneficiaries found strongly dissatisfied with the impact of utilisation of loan on income of the beneficiaries. Similarly impact of loan revealed on saving of the beneficiaries by 47 (37.6 percent) are satisfied and 26 (20.8 percent) found strongly satisfied with their level of saving has been significantly increase. However, majority 65 beneficiaries (52 percent) are found below satisfaction in the case of investment and it is revealed that investment is increased marginally in the rural areas but not up to marks, therefore there should be decrease the interest rate on loan for business purpose in the rural areas. Furthermore, table depict that 66 beneficiaries (52.8 percent) strongly recommend that there is increase in employment, and 54 beneficiaries (43.2 percent) also strongly recommend that bank play vital role for eliminating the poverty in the rural areas. And 62 beneficiaries (49.6 percent) also state that social life style of rural areas significantly improved due to the expansion of branches in the rural areas of the state.

CONCLUSION

Study concluded that large no of rural people take loan for agriculture and horticulture through KCC scheme in the rural area and rural livelihood living their life with very low income and main occupation is agriculture, horticulture and small scale industries in the rural areas. Present study revealed the financial assistance is very essential variable for the development of rural area and bank can play significant role in enhancing the credit facility to rural poor, small and marginal farmers, artisans and also help the development of micro and small scale industries in the rural area of the state. In this present study large number of rural borrower's state that their income & saving is increase due to utilisation of credit but not up to the mark, In addition investment in rural area is very low till yet. Therefore, study suggests that there is need to be increase the awareness and education in rural area about efficacy of the financial assistance for the rural people to enhance more credit facility among the rural masses.

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