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AGRICULTURAL DEVELOPMENT: ROLE OF RURAL BANKS – A STUDY

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ABSTRACT

In this paper, an attempt is made to explain the role of Andhra Pradesh Grameena Vikas Bank in providing credit to the farmers' community in the sample survey mandals for development of agriculture. The sample survey conducted upon 1565 account holders, out of which 522 agriculturists. The study found that 58.00 per cent of the sample is represented by small and marginal farmers. The increase in the average yield registered at the highest of 58.78 per cent with paddy followed by sugarcane, jute and groundnut during the period of study. This is a positive indicator to show the rural credit is acting as a catalyst for the enrichment of the rural farmers. The average amount of credit disbursed to the sample borrowers was Rs.225 lakhs, though it varies from district to district, scheme to scheme and in different size of holding groups. The average amount of credit disbursed and the size of land holding were found to be positively correlated. But the size of credit granted was found inadequate to meet the requirements of a large number of borrowers. The average credit was found to be the highest for jute crop with 18.00 per cent followed by cashew 13.64 per cent. In the survey year, the annual net income was found the highest in agriculture sector and thus it is central to the rural development of the country.

KEYWORDS

rural banks, agriculture development.

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INTRODUCTION

Agriculture is a significant sector of the Indian economy, contributing nearly 17 per cent to gross domestic product and providing employment to nearly 52 per cent of the working force of the country. R. K. Panda, stated that "Agriculture forms the base and primary sector of Indian economy and provides employment to about 60 per cent of the national population. Even to-day agriculture in India is more a way of life than a mode of business". According to the National Commission on Agriculture, "a strong foundation of agriculture is a necessary condition for sustained and rapid economic and social development in India. Without this, it will be impossible to accelerate growth and ensure sustained improvement of the economy of people". Again, countries like India, "where agriculture is poor the rest of the country is poor". Hence, the battle for long term economic development in South Asia will succeed or fail depending on the development of the agriculture sector. An overwhelming majority of the poor are in rural areas and they continue to depend on agriculture for want of any other livelihood opportunities outside the sector.

Thus, the development of agriculture is a pre-requisite for the overall development of our country. But like other sectors, agriculture also needs some basic facilities for its development. The availability of timely credit has been identified as one of the main requirements of agricultural sector. It is rightly observed that, the lesson of universal agrarian history from Rome to Scotland is that credit is essential for agricultural developments. Neither the condition of the country nor the nature of the tenures, nor the position of agriculture, affects the one great fact that agriculturist must borrow. On the basis of the analysis of experience of developed countries, M. L. Dantawala emphasized that it is a truism that supply of adequate and timely credit is a crucial constituent of any programme of agricultural development.

According to the Sector Policy paper of the World Bank, not only can the credit remove financial constraint, but it also accelerates the adoption of new technologies, like credit facilities which are also an integral part of the process of commercialization and higher productivity income among the rural poor. The success in this respect depends on many factors, including the availability of inputs and services, sound credit policies, well managed institutions and appropriate delivery channels. Hence, it is seen that credit and agricultural development are inter-linked and one of the important agencies, which provide credit for development is regional rural banks. Since their inception, RRBs in Andhra Pradesh have disbursed a large sum of money for the development of agriculture and allied activities in their command area. The role of Andhra Pradesh Grameena Vikas Bank in promoting agricultural sector has been analyzed in the three revenue mandals of Srikakulam district as sample survey in this study.

The agricultural producers need three types of agricultural credit, viz. short-term, medium-term and long-term. Of these three types of loans, the largest amount borrowed by majority of farmers in an under-developed country is accounted by short-term loans. In India, the targets of agricultural credit for the ninth five year plan indicated that the target level to be reached by the year 2002 was Rs.12,570 crores, out of this, Rs.4, 530 crores were allocated to the medium and long term loans.

Since late 1950s there has been an increasing realization of the complexity of the problems of agricultural credit and of the importance of viewing this question against the background of integrated rural development. It has become fairly evident that without the provision of adequate and timely credit, the implementation of agricultural development programme already undertaken or in progress would not make any appreciable headway. A new approach to the whole agricultural credit was, therefore, envisaged to cover three important factors. Firstly, it was widely held that the co-operative work, because of its democratic character and scope for individual initiative provides the best means of placing agricultural credit on sound footing and also that the government concerned must assume a major role for provision of funds, organization development and supervision of the movement.

A second feature is maintaining the time relationship between agriculture credit and marketing of agricultural produce. Underlining this realization is an integrated system that can facilitate suppression of the use of credit as well as its repayment and can withstand better the competition of money lenders and traders. A third and indeed a very important feature is that the awareness of the fact that agricultural credit based on the productive capacity of the borrower is feasible, and it ought to replace credit based on the security of immovable property. The system is, in a way, its genesis in the recommendations of the Committee of Direction of the All India Rural Credit Survey. The system was described as something in which (i) production is the main purpose of the arrangement of the finance, (ii) short-term loans should be given on the basis of anticipated crop, but not primarily on the title of land, (iii) the loans are related in amount to the estimated outlay

on raising a particular crop and (iv) the recoveries are made as and when the crop is sold from the proceeds of the sale. The crop loan system constitutes the fulcrum of production finance for agricultural development. The concept of crop loans has evolved over a number of years of experience. The system in the first instance came-up as a device to change the very basis on which agricultural credit used to be advanced to cultivators. The major shift in the new system was from the asset-worthiness to the production-worthiness of the borrower. It was an improvement over the earlier system of short-term seasonal agricultural finance in another respect. The earlier system did not pay attention to the question of pulsation loans apart from putting certain severe limitations on the loans to individual as well as societies.

The basic feature of the crop loan system underscores effective utilization of loans for the desired purpose. To accomplish this, an appropriate scale of finance constitutes two components: component A is fixed at one third of the gross value of the produce per acre per crop plus the additional expenses on labour which is disbursed in cash. and component B is to cover expenses on fertilizers, insecticides and other inputs and must be disbursed in kind. Further, the quantum of loan is to be linked to the level of technology adopted by the farms. Thus, in a way the crop loan system envisages a scheme of supervised credit.

Cultivators' requirements for agricultural credit determine, among other things, by the size of their farm-holding, which is generally indicated by the net area cultivated by them. The net cultivated area in physical terms, however, cannot give sufficient to indicate the size of farm's business and there are other factors, which have to be considered. It is necessary to know the nature and extent of ownership of farms and cultivated area.

OBJECTIVES OF THE STUDY

1. To present the growth and working of Regional Rural Banks in India;
2. To outline the profile of Andhra Pradesh Grameena Vikas Bank;
3. To analyze the role of Andhra Pradesh Grameena Vikas Bank in rural development regarding agricultural, entrepreneurship and self-employment;
4. To elicit the views of respondents on the schemes offered by the Andhra Pradesh Grameena Vikas Bank in providing rural development;
5. To offer suitable suggestions to strengthen the rural development through the Andhra Pradesh Grameena Vikas Bank.

METHODS OF DATA COLLECTION

Keeping the objectives of the study in mind, the following methodology has been adopted for conducting the present study. Both primary and secondary sources of data have been used for the study.

(i) Primary Data

The study focuses on perceptions and attitudes of respondents in relation to various rural developmental activities like procedure of getting loans, adequacy of loan amount, disbursement of loan, reasons for delay getting loan, identification of eligible borrowers etc. Views and opinions on rural credit have been collected from selected borrowers as well as the staff of the APGVB. Sample respondents, borrowers and staff of the APGVB constituted the main source of information, which were collected by administering a structured questionnaire.

(ii) Secondary Data

The secondary data has been collected from administrative records, annual reports, management reports, journals and special project reports. Besides that, data was collected from various books and magazines from libraries.

Selection of Sample Respondents

A representative sample of 0.50 per cent of the total 3,13,195 account holders, has been taken into consideration which comes to 1565, the major sectors being the farmers the businessmen and the self-employed. Under each of these categories, 522 persons are selected at random for finding out from them thoroughly regarding rural credit

ANALYSIS AND INTERPRETATION OF DATA

The data collected was tabulated regarding different variables of rural development for obtaining systematic results with the help of statistical techniques like percentages, growth rates, averages and using chi-square at appropriate places for the purpose of comparison and analysis.

ANALYSIS ON THE ROLE OF ANDHRA PRADESH GRAMEENA VIKAS BANK IN AGRICULTURAL LAND

As stated earlier, for the purpose of analysis a sample survey is conducted upon 1565 account holders of the APGVB. Out of the beneficiaries, table 4.1 gives the distribution of sample farms in different size-categories. It also provides the net area cultivated in each size-group as well as the average of farms.

TABLE 1: DISTRIBUTION OF FARMS ACCORDING TO SIZE, AREA CULTIVATED AND AVERAGE SIZE

Size-group (Acres)	No. of farms	% of total	Cultivated area (Acres)	% of total	Average size (Acres) (4/2)
(1)	(2)	(3)	(4)	(5)	(6)
Less than 0.50	70	13.41	22.58	2.34	0.32
0.50-1.00	104	19.92	87.62	9.07	0.84
1.00-2.50	235	45.02	383.66	39.73	1.63
Above 2.50	113	21.65	471.90	48.86	4.18
Total	522	100.00	965.76	100.00	1.85

Source: Compiled from the collected data in the sample survey

It can be seen from the table 4.1 that out of the sample of 522 farmers, 70,104,235 and 113 belong to less than 0.5 acres, 0.5-1.00 acres, 1-2.5 acres and more than 2.5 acres respectively. In other words, out of total sample surveyed 13.41 per cent being the least is represented by sample farmers with less than 0.5 acres, whereas, the highest sample is represented by 45.02 per cent which lies in between 1.00 and 2.5 acres. In other words, around the 60 per cent sample is represented by small and marginal farmers.

Similarly, out of the total respondents covered in this study in terms of cultivated area is the largest group with 48.86 per cent in size of more than 2.5 acres and the least with 2.34 per cent in 0.5 acres size of farm-holding. Similar trend is seen even in the average size of farms under the study period. While in the average farm the highest with 4.18 per cent in respect of more than 2.5 acres of land-holding, the least is represented by 0.32 per cent in respect of more than 0.5 acres of farm-size.

EXTENT OF OWNERSHIP

Apart from the size of cultivated area, the ownership of land is of great significance in the context of the crop-loan system that enables a cultivating family to get credit, it is own property or leased. Table 4.2 provides the distribution of farms according to ownership in the selected area during the period of study.

TABLE 2: DISTRIBUTION OF SAMPLE FARM HOLDINGS ACCORDING TO SIZE AND OWNERSHIP

Size-group (Acres)	Fully owned	Partly owned and partly rented	Total (2+3)
(1)	(2)	(3)	(4)
Less than 0.50	70	-	70
0.50-1.00	70	35	105
1.00-2.50	208	26	234
Above 2.50	113	-	113
Total	461 (88.31)	61 (11.69)	522 (100.00)

Table 2 presents the data on the size of sample-farm-holdings and its distribution in the sample area of the study. It can be seen from the data that out of the total sample of 522, 88.31 per cent of the sample own their land against 11.69 per cent who leased or rented for cultivation purpose. Among fully owned category the largest number of 208 is covered by 1.00 to 2.5 acres of land-holding. It is also interesting to note that among the cultivators with 0.50-1.0 acres of land, 50 per cent are of leased category. Hence, it is evident that RRBs are extending credit only to small and marginal farmers.

CREDIT MANAGEMENT

Having analysed the structure of the sample of ownership of farms and other related aspects, now an attempt is made to analyse the matter connected with the provision of credit for raising different crops among the sample borrowers. Here, the analysis is to examine the distribution of agriculture crop loan (A.C.L) mandal-wise.

TABLE 3: MANDAL-WISE CREDIT DISBURSEMENT UNDER ACL (Rupees in lakhs)

Name of Mandalam	No of borrowers	Total credit disbursed	% to total	Average credit disbursed Per borrower (%) (3/2)
(1)	(2)	(3)	(4)	(5)
Narasannapeta	132	57.00	25.34	43.18
Ranasthalam	221	95.50	42.44	43.21
Rajam	169	72.50	32.22	42.90
Total	522	225.00	100.00	43.10

Table 3 gives the Mandal-wise distribution of Agricultural Crop Loan in the sample area of the study. It can be observed from this the total credit disbursed was to the tune of Rs.225 lakhs among the sample three mandals. Of this, 25.34 per cent was disbursed in Narasannapeta Mandal followed by 42.44 per cent in Ranasthalam Mandal and 32.22 per cent in Rajam Mandal in Srikakulam district. Though there are variations from Mandal to Mandal, both the average credit and total credit disbursed was found to be the highest in Ranasthalam Mandal with 43.21 per cent followed 43.18 per cent in Narasannapeta Mandal. This was mainly because of the cultivation of commercial crops in the Mandals. While the highest amount of Rs.95.50 lakhs was disbursed in Ranasthalam Mandal, the lowest Rs.57.00 lakhs was with Narasannapeta Mandal. Further, it reveals that out of the total credit disbursed, 42.44 per cent was allotted to Ranasthalam Mandal, because Ranasthalam Mandal happened to be a resort to commercial crops.

TABLE 4: CREDIT DISBURSEMENT OF ACL ACCORDING TO THE SIZE OF LANDHOLDING (Rupees in lakhs)

Category of farmers	Size of holding (Acres)	No. of borrowers	Total credit disbursed	% to total	Average credit disbursed (4/3)
(1)	(2)	(3)	(4)	(5)	(6)
Small farmers	< 0.50	42	18.00	8.00	42.86
Marginal farmers	0.50-1.00	93	40.00	17.78	43.01
Medium farmers	1.00-2.50	248	107.00	47.55	43.15
Large farmers	> 2.50	139	60.00	26.67	43.17
Total	-	522	225.00	100.00	43.10

Source: Compiled from the collected data in the sample survey

The data in table 4 presents the data on credit distribution of agriculture crop loan to the sample borrowers to the size-wise land holdings in the sample area of the study. It is seen that the size of the holding group of 1.00 to 2.50 acres received the maximum percentage of total credit. However, the average size of credit was found to be increasing with the increase in the size of the holding. The total credit disbursed recorded the highest in the case of medium farmers with 107.00 lakhs followed by 60.00 lakhs with large farmers.

It was found from the foregoing discussion that the major portion of the average credit per borrower was availed by the large farmers with 43.17 per cent followed by the small farmers who bagged only 42.86 per cent of the total credit disbursed. This was mainly due to the paucity of land to this category of farmers. Further, the crop-wise data shows that paddy, sugarcane, groundnut, cashew nut and jute were the major commercial crops financed by the bank. The crop-wise distribution of ACL is furnished in Table 4.5.

TABLE 5: CROP-WISE CREDIT DISBURSEMENT UNDER ACL (Rupees in lakhs)

Name of the Crop	No of borrowers	Total credit disbursed	% to total	Average credit disbursed (%) (3/2)
(1)	(2)	(3)	(4)	(5)
Paddy	304	139.50	62.00	45.89
Groundnut	59	25.50	11.33	43.22
Sugarcane	92	31.00	13.78	43.05
Cashew	38	16.50	7.33	43.42
Jute	29	12.50	5.56	43.10
Total	522	225.00	100.00	43.10

Source: Compiled from the collected data in the sample survey

It can be observed from table No.4.5 that the highest percentage of total credit i.e., 62.00 per cent was availed for maturing paddy, followed by sugarcane (13.78 per cent) and groundnut (11.33 per cent). Whereas, the average credit disbursed was found to be the highest for paddy crop (45.89 lakhs) followed by cashew (Rs.43.42 lakhs).

Crop classification on the basis of duration indicates that, seasonal crops with duration of one season i.e., 6 months could not find much emphasis from the bank in credit sanction. The main reasons for the low credit sanction for these crops are: (i) the conversion of some seasonal crop-field into fish tanks or its being brought under other crops like cereals or for building premises in those fields and (ii) the low scale of finance fixed by the bank. Lack of timely and adequate rain also reduces the demand for loan of these seasonal crops. This also explains the discrepancy in the credit supply between the annual crops and perennial crops from the banks: more than three-fourth of the total credit is availed for perennial crops. The purpose of loans according to their use showed that the highest percentage of total credit of the bank is availed for the cultivation and maturing of crops.

UTILISATION OF AGRICULTURAL CROP LOANS

Before analysing the impact of ACL on production, income and employment, it is worthwhile to examine the utilization of loan by the borrowers. To examine the utilization of loan, the information is collected on the opinions of the borrowers in the area of study. The data on the utilization of crop loan by the borrowers is furnished in table 6.

TABLE 6: TYPE OF UTILISATION OF CROP LOANS BY THE BORROWERS

Type of utilization	No. of Borrowers	Percentage
Full	357	68.40
Partial	130	24.90
Misused	35	6.70
Total	522	100.00

Source: Compiled from the collected data in the sample survey

The data in table 4.6 shows that the majority (68.40 per cent) of the borrowers fully utilized the loan, the purpose for which it was given, followed by partially utilized borrowers to the tune of 24.90 per cent. Thus, it reveals that around 94.00 per cent of the people have either partially or totally utilized rural credit utilized either partially or totally rural credit for the purpose for which it was intended to. Further, it is also noticed that out of the total credit arranged by the banks, about 6.70 per cent of the borrower's mis-utilised credit in the area of study.

ECONOMIC IMPACT OF AGRICULTURE CROP LOAN ON BENEFICIARIES

The scheme for rural development implemented through banks aimed primarily for generating additional income and employment to the target group. The success of a particular credit programme has to be assessed in relation to the quantum of income generated and employment creation by the impact of bank credit. The following sections examine the economic impact of crop loan on sample borrowers.

AVERAGE YIELD IN SELECTED CROPS

The bank provides credit to raise different crops to the borrowers in accordance with the scale of finance. Now, an attempt is made to see the differences in the average yield of selected crops financed by the bank to the sample borrowers. The data on average yield of different crops grown by the sample borrowers of bank credit in the area of study is presented in table 7.

TABLE 7: AVERAGE YIELD OF SELECTED CROPS GROWN (Yield in kgs)

Name of crop	No of borrowers	(1999-00)	(2008-09)	Increase	% of increase (5/3)
(1)	(2)	(3)	(4)	(5)	(6)
Paddy	304	1483.00	2354.72	871.72	58.78
Groundnut	59	96.41	139.04	42.63	44.22
Sugarcane	92	300.00	450.00	150.00	50.00
Cashew	38	801.89	1088.05	286.16	35.69
Jute	29	70.96	106.43	35.47	49.99
Total	522	2752.26	4138.24	1385.98	50.35

Source: Compiled from the collected data in the sample survey

The data in table 7 shows that the average yield of all the selected crops increased in the survey area during the period of study over the base year. On an average, the yield of selected crops increased by 50.35 per cent during study period. The highest percentage increase was observed for paddy (58.78 per cent) and the lowest for cashew (35.69 per cent). This appreciable increase in the yield of selected crops explains that a significant proportion of the increase in yield was realized through improvements in methods of production. The provision of timely credit enabled the farmers to adopt modern methods of cultivation and raise productivity. Further, it is also learnt during the survey that the crop loan borrowers were aware of the modern methods of cultivation to certain extent and made use of them. Besides that, it was due to the awareness created by the rural banking staff through their various programmes, there was a further increase in productivity, i.e. in case of cashew, 35.69 per cent and the same had been 58.78 per cent with regards to paddy. This increase in productivity has occurred because of the awareness programmes conducted by the field staff of the APGVB upon the usage of proper fertilizers and insecticides from time to time.

TABLE 8: PATTERN OF INCOME AND COST OF CULTIVATION PER ACRE – CROP-WISE (Amount in '000)

Nature of Crop	No of Borrower	Gross Income		Cost of Cultivation		Net Income	
		(1999-00)	(2008-09)	(1999-00)	(2008-09)	(1999-00)	(2008-09)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Paddy	304	7415.25	11773.60 (58.78)	5190.68	7652.84 (47.43)	2224.58	4120.76 (85.24)
Groundnut	59	9000.00	13500.00 (50.00)	5310.00	7020.00 (32.20)	3689.99	6480.00 (75.61)
Sugarcane	92	1928.19	2780.80 (44.22)	1353.97	1797.61 (32.20)	574.22	983.20 (71.22)
Cashew	38	5613.23	7613.35 (35.69)	2863.13	3142.18 (9.75)	2750.00	4474.17 (62.69)
Jute	29	2483.60	3725.04 (49.99)	1519.79	2179.23 (43.39)	963.81	1545.82 (60.39)
Overall	522	6815.15	10242.41 (50.29)	4124.44	5540.32 (34.33)	2690.70	4702.09 (74.75)

Source: Compiled from the collected data in the sample survey

Note: Figures in parentheses show percentage change over the base year.

The data in table 8 shows the gross income, the cost of cultivation and the net income of the sample borrowers crop-wise. The information in the table presents that the highest percentage (85.24 per cent) net income over the base year was witnessed by paddy cultivation and the lowest (60.39 per cent) for jute cultivation. It is evident from the data that the bank credit has a positive effect on the income generation of borrowers. In terms of absolute data, the highest amount of net income is witnessed in groundnut crop Rs.6,480.00 during the period 2008-09 followed by the lowest income in sugarcane crop Rs.983.20. On the whole, it is evident that the sugarcane cultivation appeared to be the most profitable followed by the cashew and paddy during the study period.

FINDINGS

The following sketch traces the role of regional rural banks in rural development.

- The sample survey conducted upon 1565 account holders, out of which 522 agriculturists are studied and it was found that 58.00 per cent of the sample is represented by small and marginal farmers. The study on ownership of agriculture land has revealed that 88.31 per cent of the land is fully owned and rest of the 11.69 per cent land is partially owned or leased. The study has revealed that large farmers are availing more agriculture credit followed by small holding farmers. The crop-wise analysis of the credit observed that cashew, groundnut, jute and paddy agriculture lands have received more credit compared to others.
- In terms of the utilisation of crop-loan by the borrowers, 68.40 per cent has fully utilized followed by 24.90 per cent partially utilized and 6.70 per cent of the credit fully misused. The increase in the average yield registered at the highest of 58.78 per cent with paddy followed by sugarcane, jute and groundnut during the period of study. This is a positive indicator to show the rural credit is acting as a catalyst for the enrichment of the rural farmers.
- The present study shows that the average amount of credit disbursed to the sample borrowers was Rs.225 lakhs, though it varies from district to district, scheme to scheme and in different size of holding groups. The average amount of credit disbursed and the size of land holding were found to be positively correlated. But the size of credit granted was found inadequate to meet the requirements of a large number of borrowers.
- It is observed in the study that the total credit 62.00 per cent was availed for harvesting paddy, followed by sugarcane 13.78 per cent and groundnut 11.33 per cent. The average credit was found to be the highest for jute crop with 18.00 per cent followed by cashew 13.64 per cent.
- The gross income has been worked out as Rs.10242.41 lakhs, the cost of cultivation was worked out to 5540.32 lakhs, and the net income of borrowers reached 4702.09 lakhs. In the survey year, the annual net income was found the highest in agriculture sector and thus it is central to the rural development of the country.
- The generation of employment was found to be 57 man-days during the survey period. Some borrowers in the sample used hired labour. Daily farming was predominantly a female activity. Participation of child labour was also very low. Major portion of man-hours have been used for harvesting, cutting, and hulling. The agriculture activities are followed by the collection of seeds for sowing purposes.
- It was also found that the repayment of loan was very low in general and it was worse in the case of RDP borrowers. The reasons are: declaration of waiving of loans by the Government, misutilisation or partial utilization of loans, increase in cost and failure of crop, fall in product price, increase in family consumption, uneasy installments and repayment of other debts. Apart from that the borrowers complain of low yield, longer dry period, non-availability of good quality seeds, under-financing etc.

8. About 30 persons who failed to repay declared that un-easy installments, increasing cost and failure of crops were responsible for their inability to pay loan installments regularly. But in the final analysis, it is seen that out of 522 sample agricultural farmers studied, majority of them have benefited, and only a few failed to benefit, and consequently turned defaulters.
9. The in-depth study has revealed that APGVB has contributed substantially for the development of village and cottage industries in the area of the study. This has resulted in the generation of rural employment and has further contributed to poverty elevation in the rural areas. Out of the 522-sample village and small industries in rural areas under entrepreneurship development, it is found that 100 per cent of these units have received help from APGVB.
10. It is observed from the entrepreneurial development of the district that the bank has assisted a number of rural industries varying from tailoring, sofa making, etc., to engineering works, printing press etc. The bank mainly provided the working capital requirements of the units. However, in the case of IRDP and new units, the bank provided cent per cent of the capital investment.
11. The utilisation of loan amount revealed that 80.00 per cent of the borrowing units fully utilised the loan amount. The economic impact of the schemes selected showed that the profit of new industrial units was far below the existing ones in the survey year. However, the net profit ratio was found to be higher for the new units in the survey year.
12. It was also noted that the nature of employment generated was full time for all the activities except soda making units. The capital intensity per head revealed that the small-scale industrial ventures were capable of generating more employment with low capital intensity.

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WOMEN, WORK AND STRESS MANAGEMENT: A COMPARATIVE STUDY OF EDUCATION AND FINANCE SECTORS

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ABSTRACT

In the present study, causes of stress among the women working in the education and finance sectors at Coimbatore have been identified and analysed. The stress emanates from two sources, namely organization and the family. The factors identified for the stress include anxiety about the relocation and uncertainty, future of their children and financial implications. The percentages of women being affected by these in two sectors are comparable. The stress can be managed by maintaining balance between the professional and the personal obligations. Professional responsibilities require time management, completion of task, meeting deadlines, proving her competencies and handling problems skillfully while at the personal end, she has to maintain relationship, bringing up children and meeting both the ends.

KEYWORDS

working women, professional stress, personal stress, financial implications, relocation.

JEL CODES

J10, J28.

INTRODUCTION

The role of women in India has changed from being traditional homemaker to an active participant in the nation building. India ranks the second lowest in the group of 20 economies (G20) when it comes to women's participation in the work-force.

According to a World Economic Forum (WEF) report from the year, 2014, regarding women's economic participation, India's position seems fixed almost at the bottom even when we compare it to the entire world and not just the 20 major economies. It ranks 124 out of 136 nations. All the BRICS nations rank much higher than India. According to UN Gender Statistics of 2014, India is one of the few countries where the rate of participation of women in the workforce has declined in the last decade from 33.7% in 1991 to 27% in 2012.

Although the role of women from reproduction to all household chores and outside is significant, unique and burdensome, they are discriminated and exploited all over. However, the scenario is changing now and the female workers carry not only the load of domestic work but also participate significantly in the economic activities too. In fact, their contribution to the economic activity is on the higher side than what is revealed by the different Indian Censuses. In the present age, women are in process of transformation, and they are trying to bring balance between their family life and the professional obligations, which we call as work-life balance. At the time of making balance, some unfavourable situation might generate harmful hormones, which may affect her health. These unacceptable conditions are the source of stress.

To successfully manage a stress situation, we must first define what we mean by "stress" and identify what causes it in order to recognize the effects of exposure to stress.

Recent dictionary definitions associate the word "stress" with disease. The *Shorter Oxford Dictionary (2007)* describes stress as, "a condition or adverse circumstance that disturbs, or is likely to disturb, the normal physiological or psychological functioning of an individual".

Most recently, work stress has been operationally defined by the *U.K. Health and Safety Executive* as, "The adverse reaction people have to excessive pressures or other types of demand placed upon them".

NATURE OF STRESS

Although change is a constant process of human life, it becomes the main cause of stress among the work force, because it necessitates adaptation, whether it is perceived as a negative or positive experience. The wide varieties of workplace conditions are associated with the pressure, physical and mental illness. Thus, change becomes a powerful stress agent; if the stress is managed in a positive manner, it may become healthy and productive. In view of this, it is pertinent to identify and measure the main sources of stress at workplace. Some of them are identified here:

- **Job related stress:** It includes workload, organizational and physical work environment, long working hours, culture and politics of the organization, the restrictions imposed on behaviour, etc.
- **Relationship related stress:** It extends within and outside the organization. Changing family status/equations also plays important role in creating stress. Moving out from the organization, city or from family creates anxiety.
- **Stress associated with the home and work interface:** It includes conflicts of loyalty, life events and life crisis and spill over of the demands from one environment to another.

OBJECTIVES OF THE STUDY

1. To identify the types of stress in the Education and Finance Sectors.
2. To examine the factors responsible for the stress.
3. To analyse and interpret various factors for the stress.
4. To make recommendations for improving stress management.

RESEARCH METHODOLOGY

Description of the Sample: This research can be categorized as descriptive; because the study includes survey and fact-finding studies of various kinds. Simple random probability sampling method is used to collect data from Education and Finance Sectors at Coimbatore, a hub of these activities at present. In the **Education Sector**- Play School / Kindergartens, Public Schools, Government Colleges, Aided and Unaided Undergraduate Colleges, Post Graduate Colleges were included in the survey, while in the **Finance Sector**- Life Insurance Corporation, Max Life Insurance, State Bank of India, State Bank of Mysore, Canara Bank, South Indian Bank, The Catholic Syrian Bank, IDBI Bank, Federal Bank, Indian Bank, KarurVysya Bank, Brady India Shared Services Pvt. Ltd., Kotak Securities, were targeted.

A sample size of 200 was selected from each sector.

Following parameters were used for the analysis:

Professional stress:

1. General stress
2. Stress due to colleagues
3. Stress resulting from individual roles and responsibility in the organization
4. Stress resulting from relocation/ uncertainty

Family/self-related stress:

1. Stress due to life-partner
2. Stress due to in-laws/extended family
3. Stress due to children
4. Stress due to financial Implications

DATA COLLECTION

Primary Data: A questionnaire was distributed to 200 women employees working at all the managerial levels, each in the education and finance sectors. Purpose of the questionnaire was explained to the respondents in advance.

Secondary Data: It was collected from the internet, books on related issues and research re- ports relevant to the study.

LIMITATIONS OF THE STUDY

1. Research is confined to Coimbatore.
2. Analysis of the stress has not been done on the basis of a particular management level in the organization.
3. Responses may be influenced by the colleagues or some respondents may not disclose the truth.
4. Stress level and its management are studied and discussed only in the context of the working women.

ANALYSIS AND INTERPRETATION

Various statistical tools have been employed, like frequency distribution, bar graphs for analysis and representation of data; SPSS 22 was used for the analysis.

Reliability Test: The data tested to Cornbach's Alpha test of reliability shows 0.829, which indicates a high level of internal consistency for the specific sample used for the study.

Percentage analysis: It was done to check the responses of the respondents towards the questions asked. Only positive responses "YES" were taken into account for the analysis, as these factors cause stress to the women in these sectors.

TABLE 1: COMPILED DATA WITH FREQUENCIES AND PERCENTAGES OF YES RESPONSES

Q. no	Factors	Yes		Percentage	
		Education sector	Finance sector	Education sector	Finance sector
Professional Stress					
General Stress					
1	Don't know what went wrong but certainly somebody is against you.	26	35	13	18
2	Do you feel that you have been work loaded?	32	32	16	16
Colleagues					
3	Are you bothered about your peers scheming (back biting or unkind words)?	58	44	29	22
4	Peers know you inside out; so, gossip a lot.	17	20	9	10
5	Take you for granted and seek unsolicited favour at your cost.	18	29	9	15
6	Colleagues get jealous.	29	33	15	17
7	Very often you feel neglected when you are in team.	18	19	9	10
Roles and Responsibility					
8	Are you feeling stagnated?	36	53	18	27
9	Feeling depressed.	51	53	26	27
Relocation/ Uncertainty					
10	Worried about sudden displacement and family is unhappy.	31	55	16	28
11	Worried about relocation.	41	76	21	38
Family/Self Related Stress					
Life Partner					
1	Do you have OR are you worried about in- compatible life-partner?	19	33	10	17
2	Do you have OR are anxious about a de- manding spouse?	12	34	6	17
3	Worried about your reputation in the society.	54	68	27	34
4	Bothered about the financial implications.	50	52	25	26
5	Your spouse is nagging you about your financial and assets portfolio.	9	29	5	15
In-Laws/Extended Family					
6	Do you have OR are worried about interfering in-laws?	30	37	15	19
7	Your space is crowded.	37	43	19	22
8	No privacy for you and your spouse.	36	49	18	25
Children					
9	About having sickly child.	20	39	10	20
10	About normal child, who may not live up to your expectations?	21	39	11	20
11	Children getting married, you are anxious about the future of the child.	101	97	51	49
12	Dent in self-pride.	29	41	15	21
13	Child failed in studies; you are anxious about his/her future?	92	90	46	45
14	Children yet to get job, you are anxious about their future.	84	79	42	40
Financial Implications					
15	Are you the only earning member?	23	28	12	14
16	Do you and your husband both earn reasonably?	155	138	78	69
17	Medical problems cause financial drain.	33	34	17	17
18	You feel the pinch on your resources.	34	39	17	20
19	Your children and peers underestimate you because of your financial and assets portfolio	10	19	5	10

Source: Primary Data- Questionnaire No. Of Respondents: 200 each

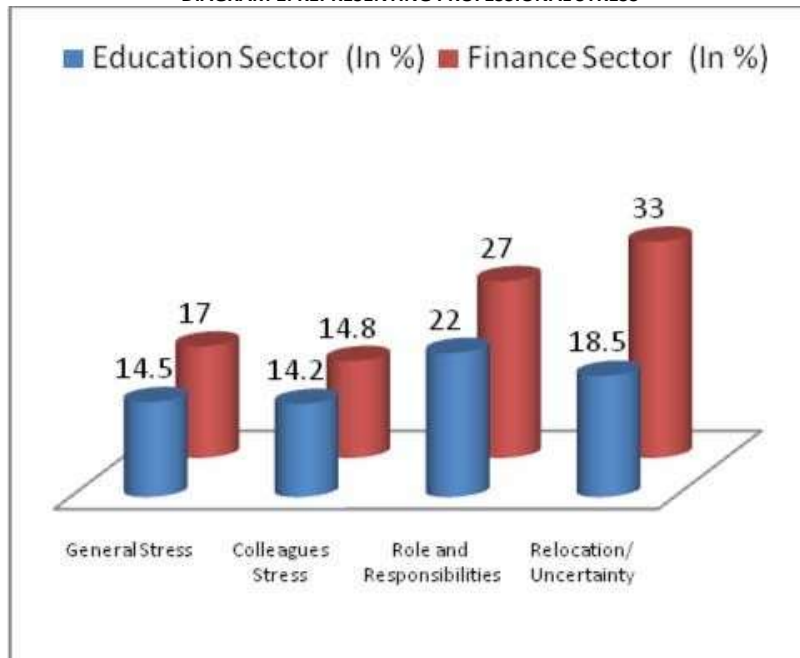
TABLE 2: AVERAGE VALUES CALCULATED FROM THE PERCENTAGE RESPONSES

Parameters	Education sector (In %)	Finance sector (In %)	Mean	Standard Deviation
Professional Stress				
General Stress	14.5	17	1.5617	.72139
Colleagues Stress	14.2	14.8	1.3796	.62984
Role and Responsibilities	22	27	1.6400	.78831
Relocation/ Uncertainty	18.5	33	1.6283	.78394
Family/ Self Related Stress				
Life Partner Stress	14.6	21.8	1.3133	.65514
In- Laws/ Extended Family	17.3	22	1.4441	.72448
Children Stress	48	32.5	1.7575	.92412
Financial Implication	26	26	1.3083	.67381

N=400

Analysis: Level of professional stress is high among the women working in the finance sector, especially because of Relocation and Uncertainty; they are more worried about the transfer which affects them emotionally causing higher stress. Besides, "Role and Responsibilities" related stress makes them feel stagnated. Children related stress is higher among the women working in the education sector due to anxiety about their future, job and towards the settlement in life. Financial matters affect the women in both the sectors equally.

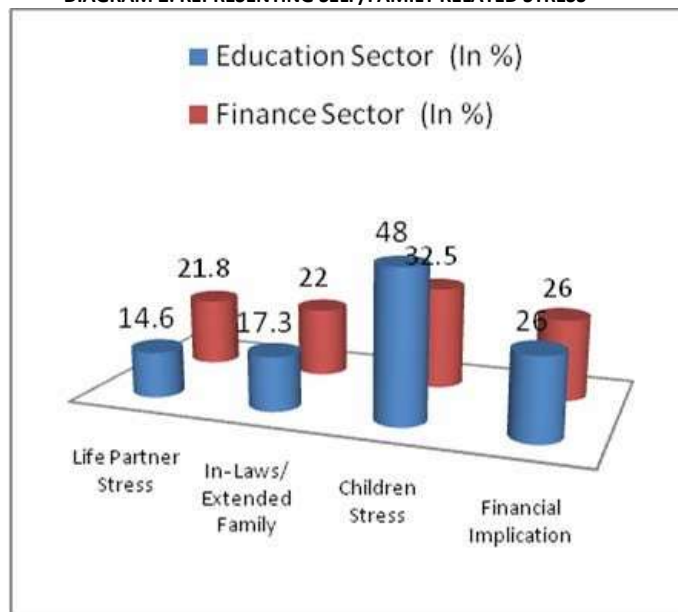
DIAGRAM 1: REPRESENTING PROFESSIONAL STRESS



Interpretation

- a) **Education Sector:** Overall stress level seems to be low in this sector, but it doesn't show much difference with the finance sector except in relocation and uncertainty about the transfer and displacements, as in most of the cases in the education sector, women work in their home locations.
- b) **Finance Sector:** 17 % of women show the signs of general stress as they are more worried about others and they have the perception that people are against them and they are over- loaded with the work due to less manpower, as a result of which they are required to perform dual responsibilities. From approximately 15% of the responses, it may be concluded that they have colleagues stress as they are worried about colleagues scheming, inside/workplace gossip, jealous colleagues and sometimes they feel neglected in the team. 27% of the respondents expressed that they felt stagnated in their job which made them depressed.33% of the women in the finance sector have stress due to relocation and uncertainty, as they are worried about sudden displacements, transfers, which may disturb their family.

DIAGRAM 2: REPRESENTING SELF/FAMILY RELATED STRESS



Interpretation

- a) **Education Sector:** 15% of the respondents get stressed due to their spouses as they are worried about the compatibility. In case they are not compatible and want to get separated, there is stress due to the fear about their reputation being affected in the society, which may compel them living together under continued stress. 17% of the women feel that they don't have their private time with their spouse due to crowded space or interference from in-laws or other relatives. A high level of stress is noticed in the category of the stress resulting from the anxiety about the children's as they are anxious about their future and settlement in life. The financial implications are the cause of stress in 26% of women. In the current scenario, although both husband and wife may be earning, medical complications and expenses involved therein may be troubling them.
- b) **Finance Sector:** 22% of women in the finance sector are worried about their life partner and compatibility, while 22% of women feel that there is unnecessary interference by the in- laws and other relatives. Around 33% of the women in the finance sector get stressed due to the anxiety about the success of their children in studies, job and settlement in life. Financial implications in life cause stress in 26% of the women respondents.

TABLE 3: SHOWING CHI- SQUARE AND CORRELATION BETWEEN THE INDUSTRIES

Factors		Education Sector	Finance Sector
General Stress	Chi-Square	0.996	0.519
	Correlation	-0.002	-0.031
Colleagues Stress	Chi-Square	0.103	0.013
	Correlation	-0.084	0.119***
Role and Responsibility	Chi-Square	0.284	0.226
	Correlation	-0.054	0.036
Relocation and Uncertainty	Chi-Square	0.008	0.000
	Correlation	-0.111***	0.259***
Life Partner Stress	Chi-Square	0.001	0.002
	Correlation	-0.155***	0.142***
In-laws and Extended Family	Chi-Square	0.529	0.021
	Correlation	0.008	0.113***
Children Stress	Chi-Square	0.990	0.086
	Correlation	0.000	0.090
Financial Implications	Chi-Square	0.103	0.005
	Correlation	-0.082	0.128***

SUMMARY OF THE FINDINGS

This study is able to measure the factors which cause stress among the working women in the education and finance sectors with different age groups and managerial level. Women in both the sectors feel stress, only the percentages and the factors of stress differ from one to another. The common factor of stress in the two sectors is Re- location and Uncertainty, as they are worried about their transfers and uncertainty about the job. Extended family and financial implications are also the matter of worry, and in the education sector women are getting more stressed about their children settlements, jobs and studies. Our findings reveal that if women are able to maintain a balance between their professional and personal life, the stress can be possibly managed to a better extent.

CONCLUSIONS

Women working in the education and finance sectors feel stress due to various professional and family factors, prominent of which being relocation and uncertainty, anxiety about the future of their children and financial implications. The percentages of women being affected by these actors in the two sectors are comparable, the most prominent factor being financial implications.

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