

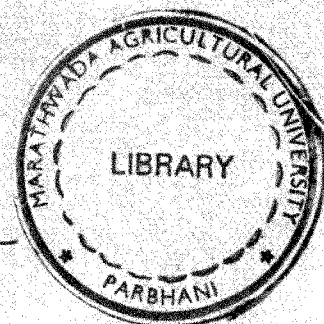
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# **A STUDY ON UTILIZATION OF BANK LOANS BY RURAL WOMEN**

**BY**

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**B. Sc. (Agri)**

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**1996**

AFFECTIONATELY DEDICATED TO  
MY  
BELOVED HUSBAND  
SHRI. VIVEK INGOLIKAR

**CANDIDATE'S DECLARATION**

I hereby declare that the dissertation  
or part thereof has not been  
submitted by me for a degree  
of any university

**Parbhani**

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PARBHANI



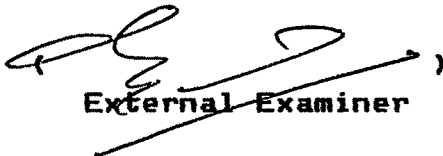
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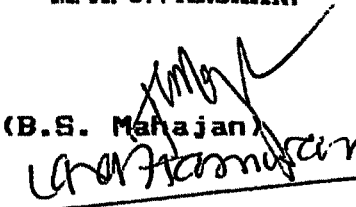
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CERTIFICATE - II

This is to certify that the dissertation entitled "A STUDY ON UTILIZATION OF BANK LOANS BY RURAL WOMEN" submitted by Miss Sushama Devidas Deshpande to the Marathwada Agricultural University in partial fulfillment of the requirements for the degree of MASTER OF SCIENCE in the subject of Agricultural Extension has been approved by the student's Advisory Committee after examination in collaboration with the External Examiner.


  
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PARBHANI

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(S.D. Deshpande)

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## I. INTRODUCTION

Finance plays very important role in boosting the agricultural production in general and creating self employment opportunities through agro based small scale industries in particular. During the last two decades a network of national, public and private financing agencies are well established. These financing agencies are providing short term as well as long term loans to the farming communities.

Gramin bank is one of the most important financing agencies in the Parbhani district and playing a very crucial role in financing the agricultural sector. Marathwada Gramin Bank is the only regional rural bank (R.R.B) and covers biggest area of all regional banks in the state.

Establishment of Gramin Bank has opened a new arena to study the credit behaviour and credit utilization pattern of the borrowers. Change is taking place among the borrowers or loanee after loan utilization and their repayment behaviour needs to be studied.

Credit plays a dominant role in the subsidiary occupations. The amount of credit extended has significant influence on the occupations. Credit plays a relatively important role since it constitutes the additional units of capital employed in the business.

In this connection it is noteworthy to quote Jain, P.S. (1994) "Although provision of credit to the poor has been high on the agenda of government, and multilateral aid institutions for some time, success has eluded most financial institutions in developing countries (Yaron, 1992 a; Bathrick, 1981; Adams, Graham and Von Pischke, 1984). In this scenario, the Grameen Bank of Bangladesh is a case of exceptional success. It has achieved a debt recovery rate in the range of 98 per cent, while working with approximately two million poor landless villagers spread over more than 34,000 villages (Grameen Dialogue, 1994). Approximately 95 per cent of Grameen's beneficiaries were women. The Bank's success offers many lessons for policy makers and development managers in the field of rural credit for the poor and its pattern is being replicated in many parts of world (Yaron, 1992 a; Grameen Dialogue, 1994).

The Grameen Bank's performance has been studied from various viewpoints. For example, it has been argued that the Grameen Bank emphasizes service quality over subsidy in the cost of credit, in line with emerging consensus about effective rural credit for the poor (Yaron, 1992 a; Desai and Mellor, 1993; Adams, Graham and Von Pischke, 1984; Von Pischke, 1991). The delivery mechanism which takes credit to the banks, with emphasis on coverage of poor, through support to new viable economic

opportunities, and its cost of operation have been commented upon. The positive real interest rate charged by the Bank, Moderate subsidy dependence index and encouragement of saving through compulsory saving programs are other aspects which have been highlighted. (Ghai, 1984; Fuglesang and Chandler, 1988; Hossain, 1988; Tendler, 1989; Yaron, 1992 a).

Marathwada Gramin Bank (MGB) as privilege of being first and only Regional Rural Bank (RRB) in Maharashtra State and covers biggest area of all the Regional Rural Banks established so far.

As its name connotes the primary object of the bank is to credit a specialized agency which will be alive to the problem of rural area and develop itself to the task of upliftment of rural poor.

The primary objectives of Rural Bank is to ensure all round development of rural area. Hence people living below the poverty line are facilitated through various credits schemes;

A. V.J.N.T. People belonging to BHATAKYA VIMUKTA JAATI & JAMATI in particular are sponsored for the advances.

B. M.P.B.C.D.C. People belonging to MALI, MATAING SAMAJ in particular are sponsored, loan proposals are recommended by MAHATMA JOTIBA PHULE BACKWARD CLASS DEVELOPMENT CORPORATIONS.

- C. K.V.I.B. To facilitate the poor people such as cobblor, honey bee keepers, sericulturists, etc. Proposals are forwarded by Khadi Industrial Board.
- D. I.R.D.P. People belonging to SCHEDULED CASTS/ SCHEDULED TRIBES and GENERAL category but under poverty lines, enlisted in Panchyat Samittee are recommended for credits.

In order to establish the rural entrepreneurs and taking in - to consideration their repayment capacity the credit schemes also involve subsidy on repayments. The beneficiaries belonging to backward classes but under the poverty line are granted 50 % subsidy on the sanctioned amount of credit. A-like 33 % subsidy is granted to the people below poverty line but non backward community. A specific time limit has also been provided to the loanees. This is to help them in establishing in their self employment activities and create repayment capacity.

Gramin Bank is one of them who has been playing important role in sanctioning loan facilities to the rural women in the various areas such as purchase of sheep and goat, repairing well and purchase of electric motor, crop loans and purchase of threshing machine, sewing machine, bullock pair cart, vegetable shop and Mutton hotel, etc.

The census report of 1991 indicates that women constitute 48.10 per cent of India's total population, women play an important role in supporting and maintaining home as well as agricultural business.

Women share more than 90 per cent field work. She is also engaged in various subsidiary occupations to support subsistence of the family.

The role of women in development programme has almost remained unrecognized by both the national and international development organizations. According to UN estimate, they account for 50 per cent of food produced in developing countries and more than 75 per cent in family food supply in Africa. Tanzanian women work for only 2600 hour per year in agriculture while men work for only 1800 hours (Anonymous, 1991). However, role of women has not been truly reflected in national and international programme development, NITRI (1988) observed that the role of Nigerian women was systematically ignored from the census data prepared after 1952.

Cultural Anthropological literature suggests that agriculture is the invention of women. They were engaged right from beginning in feeding & milking animals. Thus, right from early ages of invention of agriculture to the present day modern agriculture, women have been playing a significant role, in agricultural development (Achantal, 1983).

The census of India estimated an all India economic participation role of 21 per cent for women & 53 per cent for men in agriculture (Census, 1991). Nearly 63 per cent of all economically active men were engaged in agriculture as compared to 75 per cent of women. Almost 50 per cent of rural women are classified as agriculture labour and 37 per cent as cultivators.

Reddy (1990) has shown that there is relationship between personal attributes of women and their participation and decision making in agricultural operations.

Taking into consideration the importance of the M.G.B. and the role of rural farm women acting in the farming community, the present study entitled as "A study on utilization of Bank Loans by Rural Women" was undertaken with the following specific objectives:

1. To study the socio-economic and personal characteristics of rural women.
2. To know the purpose of availing bank loans by the borrowers.
3. To study the utilization and repayment behaviour of borrowers.
4. To know the problems faced by the borrowers in obtaining the loans.

**Statement of the problem:**

Establishment of Gramin Bank has opened a new avenue to study the credit behaviour and credit utilization pattern of the borrowers. Changes taking place among the borrowers after loan utilization and their repayment behaviour need to be studied.

Therefore, "A study on utilization of Bank loans by rural women for various activities" has been undertaken in order to study how far the rural women have utilized the credit for the intended purposes?

Whether the production loan utilization results into high adaption of their recommended job?

The combined effect of increased income, material possession may result into increase in living standard?.

As a result of increase in income, capacity of repayment also increases and they tend to repay the loans. At the same time, whether personal and socio-economic characteristics determine her repayment behaviour.

**Layout of the thesis:**

This dissertation has been divided into seven chapters. The first chapter deals with brief introduction and objectives of the study. The second chapter devoted to review of literature related to the research problem. The third chapter is concerned with details of methodology used for conducting the research. The fourth chapter deals with the results. Discussion is dealt in fifth chapter. The sixth chapter is devoted for summary and conclusions. The implication and recommendation in the seventh chapter are presented.

## II. REVIEW OF LITERATURE

The chapter deals with the comprehensive review of literature which is directly and indirectly relevant to the objectives of the study. It's purpose is to determine the previous work done and assist in delineation of objectives and research procedure to be followed. Considering the objectives, the review of literature of the present investigation has been presented under following sections.

### Objectives :

1. Socio-economic and personal characteristics of rural women
2. Purpose of availing bank loans by the borrowers
3. Utilization and repayment behaviour of the borrowers
4. Problems faced by the borrowers in obtaining the loans.

### 2.1 Socio-economic and personal characteristics of rural women

#### 2.1.1 Age

✓ Sarnobat (1970) while studying the service co-operative society observed that the majority of the members belonged to age group above 40 years.

Uploanker (1977) studied a profile of the women respondents in Gulbarga district of Karnataka. The age structure of the subjects revealed that about more than

half (62.5 per cent) were in age group of 22-24 years and the rest (37.5 per cent) were in the age group 25-29 years.

Kondekar (1980) observed that 30 per cent of rural women were between 31-40 years (young) while, a very less percentage were observed in the age group of above 50 years.

Rahudkar (1983) with slight modification used the present study. Responses on different items of Socio-economic status were obtained and borrowers were categorised as:

Sr.No.	Categories	Scores
1.	Low	Up to 30
2.	Medium	31 to 45
3.	High	Above 45

Kulkarni (1986) stated that majority of rural women were middle age grouped as 23 per cent were in category of 40 to 50 years. Very less per cent was observed in old and young category of age.

It is observed that 79 per cent of the respondents were from the age group of young (upto 30 years) 33.83 per cent and middle (31 to 45 years) 45.84 per cent. Very few i.e. 18.33 per cent were from old age group of above 46 years. This is in fact very hopeful situation for future perspective of the programme as it indicates participation of young and middle age women in the programme. Similar

types of observations were made by Dinesh Kumar (1988); Laxmidevi, A. (1987); Mukhopadhyay, D. (1989) and Nagpal Mukta (1989).

Nigam Shalini (1994) studied profile of 73 women entrepreneurs from 10 states of India. The salient findings of the study report shows that the majority of them were in age group of 31 to 40 years (42 per cent) were married and belong to middle class and remaining (58 per cent) were in age group of 40 and above.

#### 2.1.2 Education

Singh (1973) observed that 37.77 per cent of borrowers were illiterate and above one-third of them had education up to primary level. There were about 14 per cent borrowers who had schooling upto high school and above level.

Punia Daljeet (1980) in the study indicated that the social and economic conditions of the family, deeply affected the girl's education and their level of drop-outs. The educational level of women was found very low, mostly in lower castes and lower income group with large family size. It has also reported that early marriage, household work were deeply attached with the education of rural women.

Laharia and Rani (1982) reported that the respondents in general have a favorable attitudes towards education. They also do not differ in their attitude due to

caste, socio-economic status, faith in religion, general orientation and education and occupation of their husband and parents.

Ekale (1983) noticed that 81 per cent home makers in rural areas were in illiterate category 13 per cent in primary school and 6 per cent in middle school category.

### 2.1.3 Size of family and type of family

Mickell and Dorsey (1967) noted that about 75 per cent of the farm rural-women families had 3-5 women, 16 per cent had 6-8 and very few had 1-2 members.

As regard, to family type in the present study it was in proportion of 50-50 joint and nuclear families. This may be due to the fact that in general the risk taking capacity of joint families is better than nuclear families. Similar observations were made by Sirus (1971).

Kondekar (1980) stated that 80 per cent of the respondents had nuclear type of family whereas only 20 per cent were living in joint family.

Hef<sup>s</sup> ✓ Oberoi and Aujla (1990) studied that the per capita expenditure of families are directly associated with the family size i.e. larger family size, more is the expenditure and viceversa. Landless and small farm size rural women had smaller family size and low expenditure. Whereas medium and large farm size had more expenditure. Expenditure of rural women families of different categories

was positively and significantly correlated with the income of the rural women ( $r = 0.64$ ) and family size ( $r = 0.55$ ).

Ref<sup>n</sup> ✓ Ekale and Kulkarni (1990) observed the socio-economic characteristics of rural women like age, size of family, social participation, occupation of the head of family, etc. as significantly associated with money management practices.

#### 2.1.4 Land holding

Ref<sup>n</sup> ✓ Singh (1970) concluded that there was a positive correlation between the size of land holding and the share in the total borrowing go in increasing with increase in the size of holding. The amount of loan has direct and positive correlation with size of land holding. The average loan per borrowing member increases or decreases with increase or decrease in the size of holding of borrowing members.

Tewari *et al.* (1974) found that size of holding was independent and had no correlation with borrowings.

Ref<sup>n</sup> ✓ Muradia and Chauhan (1977) showed that 90 per cent of the beneficiaries of bank finance were small farmers holding in the size group of 0 to 4 hectares.

Dantale (1979) observed that majority of the rural women belonged to small and marginal farmer's category and only 40 per cent belonged to large farmer's category.

Jain (1980) revealed that there was no significant difference between size of holding and repayment of loan.

Malkeum Ramesh (1985) found that majority of the respondents were belonged to small to medium farm size, with agriculture as their main occupation and having no social participation.

Ref ✓  
Naidu and Prasad (1987) stated that proportion of agricultural credit used for production purpose and farm size were positively related.

#### 2.1.5 Annual income

Battacharjee (1950) suggested that the main problem of low-income farmers was the lack of investment and working capital. While Shivaswami (1950) emphasised that the main problem of low income farmers was not the size of the farm sufficient and lack of credit.

Patel *et al.* (1970) pointed out that the highest number of workers among female, was found in the low income groups in all three seasons of agriculture.

Shrivastava *et al.* (1970) reported that credit positively influenced the production policy of farmers and income.

Lathakumari (1974) inferred that all the families surveyed belonged to low income group and it ranged from Rs. 150-600 per month. Thirty five per cent received income of Rs. 501 - 600 per month from agricultural occupation.

Baluswami (1978) found that diversion of crop loan was more among highly educated, big farmers and high income group.

#### 2.1.6 Social participation

Gavli (1980) observed that the borrowers having the membership in only one organization were found to be most regular in repayment of loans.

Reghuwelu (1981) stated that most of the respondents had no social participation and belonged to middle social economic status with fairly bigger size of family with low contact with extending agencies.

Shridevi (1984) in the research study entitled "Time Management Of Rural Women" reported that majority of the rural women fall in the category of middle age (30 - 46 years) in upper castes. They were illiterate and cultivators with small families having no membership of social organization.

Devdas Sundaram *et al.* (1988) reported that the rural women from the low economic strata performed more work in home and farm activities than medium and higher economic categories. The medium and high economic categories rural women spent time for household work and allied agricultural activities.

A study by Aujla *et al.* (1986) on the expenditure pattern and rural households in relation to socio-economic status revealed that the average rural household spent 76.55 per cent of domestic expenditure on food only. A minimum per cent (0.47) was spent on recreation.

Makkena (1987) in her study concluded that most of the respondents were illiterate, middle aged, belonged to upper castes. Most of them had small land holdings and belonged to medium socio-economic status group.

#### 2.1.7 Source of information

Desai and Tambad (1970) reported that important sources of information to respondents, in order of importance were (1) friends and relatives, (2) neighbours, (3) village leaders and social workers and (4) bank staff.

Food and Agricultural Organization (1975) revealed that, in many countries it appeared that the main source of rural credit continued to be either trinity of money lenders, traders, shop keepers or relatives and friends.

Bhogibhushanan (1980) found that majority of the loanees came to know about the operation of bank through the bank field assistant followed by neighbours and friends.

### 2.1.8 Loan utilization behaviour

The loan utilization is the vital part in the economy of the rural society. It is the loan provided by agency<sup>which</sup> is utilised for the production purpose. The growth of economy takes place and it results into socio-economic changes among the loan utilizers, non-productive utilization results into deterioration of individual's economy. It was therefore necessary to examine critically whether the loan was utilised for the purpose for which it was advanced. In the present investigation, it was an important object.

The personal and socio-economic characteristics of the loanee, the independent variables such as status were associated with loan utilization pattern.

The productive loan utilization results into increase in adoption of agril. and animal husbandry practices and other related work such as work on machine, Kirana Vyapar, Chilli Udyog, etc. which increases the annual income of the loanee and at the same time material possession, living status and ceremonies were found to be increased and due to this increased the repayment capacity of the loan utilizers.

While on unproductive items utilization of loan has resulted into weak economic condition of the borrowers and had adverse effect on repayment of loan.

### 2.1.9 Productive loan utilization

Lavania *et al.* (1978) the actual utilization of bank loans are reported by the sample individuals, indicated diversion to the extent of 33 per cent, only, 67 per cent of the borrowings from the banks were utilized for the stipulated purpose i.e. current farm expenses while 20 per cent were utilized for consumption, 5 per cent for capital expenditure in agriculture, 6 per cent to meet the obligations and 2 per cent for non-farm expenditure.

Jain (1980) revealed that 14.55 per cent sample women misused the loans, while 18.18 per cent of the borrowers used the funds for which it was disbursed and nearly 67 per cent of the borrowers used 50 per cent of the borrowed funds properly.

### 2.1.10 Unproductive loan utilization

Deshpande (1975) observed that more than 85 per cent of family expenditure was on food followed by clothing 10.50 per cent. Expenditure on education is negligible as 0.70 per cent. More than 64 per cent of the value of total assets comes from lands.

Dixit (1977) reported that loans are utilized for the purpose other than stipulated. Nearly 21 per cent of total borrowings have been used for unproductive purpose.

Kumar and Kahlon (1978) noted that maintenance expenditure from their own resources was borrowed for marriages and ceremonies in the house, thereby deducting the very purpose of credit.

He further observed that, there was little increase in income of the women, which was insufficient to repay the installment and resulted in increased debts.

## 2.2 Purpose of availing bank loan

Singh (1960) studied 7 villages of Rajasthan and attributed 55.7 per cent of indebtedness to consumption and unproductive purpose. 20.8 per cent for cost of cultivation and 23.5 per cent for livestock and implements, etc.

Deole (1964) studied 30 families of Nagpur district in different groups of land holding ranging from 1-20 acres and noticed that only 10 per cent families have spent credit on consumption, while 3 families misused credit/loan.

Lavania *et al.* (1968) conducted the study in Ghazipur district (U.P.) to review the actual utilization of crop loans and reported that only 67 per cent of borrowings were utilised for current farm expenses and allied purposes, while the utilization for consumption, capital expenditure in agriculture, social obligation comprised of 20, 5 and 6 per cent, respectively.

Chawla (1971) concluded that small farmers family used a greater part of loans on consumption purpose in Ferozpur district.

Jodha (1971) studied the nature and extent of diversion of long term agriculture loans in Gujrat and found that nearly 54 per cent of the advances made were for oil engines, 35 per cent for construction of well and rest of it for other purposes like construction of room, electricity, repairs of well, etc.

The utilization pattern of credit taken by rural women in irrigated and unirrigated areas was studied by Grewal (1972) in Bhivani block of Hissar district. The results indicated that on an average, besides 51.68 per cent utilization of loan used for fixed investment on farm mainly for purchase of livestock, tube well and 13.72 per cent used for seeds and fertilizers. 23.65 per cent was used for household construction mainly for marriage and other social ceremonies and rest of 0.15 per cent for old debts.

Singh and Mehrotra (1973) studied the sample of marginal, small, medium and large and landless female respondents from 20 villages in Ballia of Eastern Uttar Pradesh. The findings indicated that to meet family requirements in terms of food, medicine, marriages and other such ceremonies, the marginal and small land holders utilized 40.4 per cent and 65.6 per cent of loan respectively.

By studying 150 rural families around Coimbatore city, Ramathilagam (1976) confirmed that the family and occupational needs were the prime factors, motivating the families to use credit. Further, loans were used for celebration of ceremonies and for raising income status and health purposes.

Jain (1980) by conducting study in 4 villages of Pawai blocks concluded that 4.55 per cent female respondents misused the loans while 18.18 per cent used it for the stipulated purpose.

Jakhade (1988) found that 63.8 per cent of total borrowings of small farmers family were required for household expenditure.

A study by Mrinalini and sathyanath (1992) on the work life of women in home in East Godavari district of A.P. has clearly indicated that the rural women were availing loan facilities for the various purpose, such as:

- 1 Purchase of Sheep and /or Goat,
- 2 Repairing of well and purchase of electric Motor,
- 3 Crop loan and purchase of threshing machine,
- 4 Purchase of sewing machine,
- 5 Purchase of bullock pair cart,
- 6 For vegetable shop and Mutton hotel,
- 7 Loans for broom making purpose,
- 8 Loans for kirana shop and chilli vyapar, etc.

### 2.3 Utilization and repayment behaviour of borrowers

Dhole (1964) observed that the tendency of repaying the loan is more among the small<sup>FARM</sup>women than the bigger one.

Suhasini *et al.* (1970) found that majority of Pannimadai village of Coimbatore district spent 47 per cent of total income on food, 2.5 per cent for clothing, 8 per cent for household operations, 0.7 per cent for housing while 35 per cent of expenditure was split up in various items like transportation, repayment of loans, recreation, education, furniture, household equipments and miscellaneous items.

Kahlon and Gurminder Singh (1974) found that the loans were mostly used for expanding scale of business, or for increasing production and were not fully repaid in most of the cases before getting the new loans.

Lathakumari and Thilagavadhana (1974) observed that on an average almost 75 per cent of all the families of low income spent 51 per cent of their income on food and related expenditure. The major expenditure was on household operations for which the average expenditure was 10 per cent, families saved 10 per cent of their income. The other items of expenditure in their order of importance were clothing (8 per cent), education (5 per cent), housing

(4 per cent), health (3 per cent), personal expenditure (2 per cent), recreation (2 per cent) and functions and festivals (2 per cent).

Ghokhar and Gangwar (1975) in Gurgaon district of Haryana, where small farmers family development agency was working reported that the extent of misutilization was 54.31 per cent in case of short term credit. It was 27.37 per cent in case of medium term credit. Further, the study showed that the major portion of credit borrowed by small farmers family, was diverted to meet domestic requirements like farm food, medicines, marriage, litigation, paying of old debts and other obligations.

Galgalikar and Gadre (1987) found in their case study of a credit society in Akola district of Maharashtra the diversion of funds for unproductive purposes to be highest in case of marginal farmers.

Joshi, M.K. (1979) and Venkatram (1979) in his analysis of defaulters as wilful and genuine defaulters on the basis of their repaying capacity defined as net surplus available to them after the loan investments, showed that percentage of wilful defaulters in total defaulters was just same as the genuine defaulters in dry and slightly higher in wet area.

Samanta and Ray (1979) observed that the regular credit users differed significantly from defaulters credit users in respect of farm size.

Jain (1980) observed that selected borrowers repaid about 43 per cent of total amount received as loans. It is surprising that even the short term loans could not be repaid and the credits amounted to nearly 60 per cent of the loan left after the adjustment of the subsidy.

Kadam (1980) probed into the cause of non repayment of agricultural loan in Nanded district and concluded that farmers family belonging to small and medium caste, could not repay their loans on account of lower income, while the farmers family belonging to bigger size group did not repay their loans due to some other reasons viz., inadequate credit facilities, highest rate of interest and higher domestic expenditure.

Singh (1987) studied the distribution and utilization of credits by banks. The percentage of productive utilization was highest in the big cultivator families, unproductive utilization of crop loan was highest on ceremonies and functions (3.25 per cent), domestic needs followed by it (1.79 per cent) and thirdly on construction (1.25 per cent).

Subramaniam *et al.* (1988) stated non repayment of loan by members of institutions in Anthoor block, Madurai district, Tamil Nadu and stated that farmers with larger land holding (more than 2-5 acre) seemed to favour non repayment of loan because of their unfavourable attitude towards paying back the loan.

Pandey *et al.* (1990) while studying the repayment performance of farmers regarding agriculture, loans in Kurukshetra district (Haryana), indicated that main reason for defaulters in repayment were *excess expenditure on domestic affairs, social ceremonies, medical care, price of agricultural inputs.* Thus defaulting for repayment purchase of sub standard animals also ultimately resulted into very poor repayment performance of such borrowers.

Wangikar *et al.* (1991) studied the credit repayment behaviour of farmers family and problems perceived by them in getting crop loan in Parbhani district of M.G.B.

Sample size comprised of 180 borrowers from co-branch of Marathwada. It indicated that majority of respondents (78.33 per cent) had completely repaid their loan within prescribed time and 15 per cent of them had partially repaid and 6.67 per cent respondents failed to repay their loans within prescribed time.

Parsiwar (1991) studied the income and expenditure pattern of selected rural families of Parbhani district and indicated that in majority of the rural families took the expenditure decision on food (70.5 per cent), clothing (75 per cent), education (40 per cent), marriage (70 per cent), health (75 per cent), medicine and transportation (70.5 per cent), joint expenditure families in food, clothing, marriage, medicine and transportation.

Sometimes it is found that loan is not utilized for the purpose it is taken for. As there is no other source of financing to the farming community except their crops to meet the emergent requirements, such as:

- 1 Education of children,
- 2 Family consumptions,
- 3 Marriage of family members/dependents,
- 4 Religious ceremony,
- 5 Social responsibilities and liabilities,
- 6 House repairs, etc.

Joshi (1989) finds, the association between credit repayment performance and personal, socio-economic factors. He found that majority of small land holder female workers (51.25 per cent) and marginal women (53.75 per cent) had not repaid the loan in time. Both of these categories<sup>of</sup> women attributed the main reason for partial and non repayment of loan in time, <sup>that it</sup> was due to low marketing price of the vegetable or other things and also less income in work of sewing machine. That too, low crop production etc. And also, the less income from sheep and goat or the death of animal was the main reason for the not repayment of loan.

According to P. Puniya and satyanaryana (1991) women might be educated about the benefits of prompt repayment of the bank loans, thus monitoring them keep up with repayment schedule also with better socio-economic status might be in a position to utilize the

loans, the purpose it was taken for and thereby increased the repayment promptly.

According to Rajendra Singh (1988) 31.23 per cent small land holding women and 26.25 per cent of marginal women completely repaid the loan, while partly repaid loans by both category are 17.50 and 20.00 per cent respectively. Borrowers expressed that getting yield or income from subsidiary work and desire for getting further credit and complete utilization of credit were the reasons for prompt repayment.

#### **2.4 Problems faced by the borrowers in obtaining the loans**

The problems of indebtedness in both chronic and gigantic. Various studies have shown that the majority of our rural women have been in perpetual debt and that a large part of it has been incurred for consumption purposes. The rural women are unable to repay it and as a result they come under tight grip of the money lender.

Report of the Committee of Co-operation in India (1957) observed that on an average, more than 80 per cent of the rural women have difficulties in getting adequate and prompt finance. The remaining 20 per cent of the rural women go without finance.

Jain (1971) by conducting the study in 4 villages of Pawai block concluded that 60 per cent of the borrowers reported loan disbursement in time while 16.15 per cent were found to be the cases of very late disbursement of loans.

Pawar (1976) carried out study in Nanded district and observed that small<sup>farm</sup> rural women had inadequate and irregular supply of credit, resulting into inability to take advantage of new things.

Ojha (1978) stated that among small<sup>farm</sup> rural women the prominent problem was insufficient loan which was responded by 78 per cent of women followed by financing procedure is too lengthy was posed by 71 per cent of women. The third main problem was posed by Patwari R.A.E.O. and Bank Officers<sup>who</sup> did not help in fulfilling formalities was faced by 60 per cent of the rural women and in case of marginal rural women the figure was given as 74, 70, 63 and 54 per cent.

Kasle (1980) referring Patel, informed that due to the greater repayment capacity the big and large<sup>farm</sup> rural women repaid their borrowings in less time.

Jain (1980) revealed that in Pawai block of Panna district, short term loans could not be repaid and the overdues amounted to nearly 60 per cent of the loans left after the adjustment of subsidy. Further, it is found that

among the medium and large land holdings. Overdues were more than timely repayments as observed by the financing agencies.

Sinha and Bhople (1990) express the difficulties of different respondents, 84.34 per cent that loan was inadequate, 84.35 per cent not received in time, 56.77 per cent and thus they had to depend on money lenders they required to pay more on forms and collection of necessary documents etc.

Shivamaggi (1990) reported that in rural as well as some part of urban areas the problem faced by the loanee are as under:

- A Illiteracy followed by non acquittance of rural area,
- B Social status of women,
- C Lack of liaison work,
- D Communication gap between loanee and institutional agents,
- E Requirements of various certificates,
- F Complicated procedure in granting loans,
- G Non-Cooperative attitude of Bankers,
- H Untrained women cannot decide what to do and how to do.

## 2.5 Socio-economic conditions of respondents

Randon (1964) observed that after proper utilization of credit, there was notable increase in standard of living of the borrowers.

Chikara (1977) found that after the utilization of credit there is increase in the per month income of all the households in different income groups during the period of one and half years. Thus it can be safely inferred that if the present tempo of the development programme is maintained for a sufficiently longer period, it will give a new life and economic status to weaker sections of the society which are lagging behind so far.

Vaggarwar (1979) found that credit can help to change the socio-economic condition of borrowers. He said that if the weaker section people utilize the credit on proper purpose no doubt, there will be improvement in these neglected people.



### III. MATERIALS AND METHODS

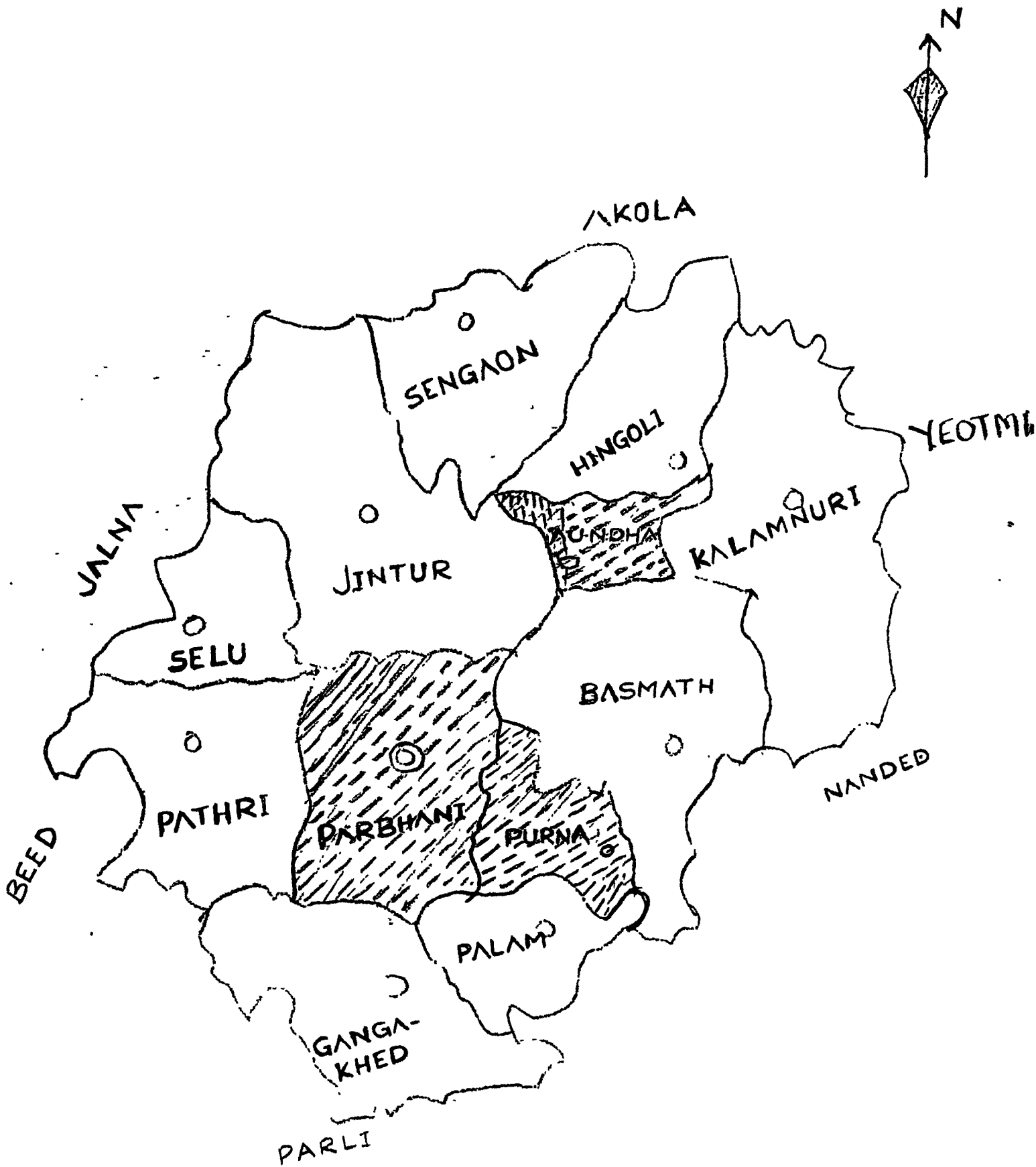
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This chapter deals with the description relating to the selection of the research site, sampling designing, pretesting of schedule, meaning of terms, and the concepts of statistical method used in the conduct of the present study.

In short, this chapter deals with 'where and how' the study was carried out.

This chapter also incorporates the explication process for measurements of dependent and independent variables under study. The methodology adopted for achieving the objectives is described in this chapter under the following heads.

- 3.1 Locale of study
- 3.2 Research design
- 3.3 Selection of villages and respondents
- 3.4 Variables used in the study
- 3.5 Tools used in data collection
- 3.6 Data collection
- 3.7 Techniques of measurement
- 3.8 Statistical test used




 - SELECTED TALUQAS FOR STUDY

FIG NO 1 ; MAP OF PARBHANI DISTRICT

### **3.1 Local of study:**

The present investigation was carried out in Parbhani district of Maharashtra State. This district consists of Twelve talukas, viz. Gangakhed, Jintur, Palam, Pathri, Hingoli, Kalamnuri, Parbhani, Basmath, Selu, Purna, Aundha and Sengaon. Selected business of work units were found to be located in Parbhani, Purna and Aundha Taluka. From these talukas twenty villages were considered for the study.

The Parbhani district is situated at 408 mts. above mean sea level and lies between  $18.50^{\circ}$  and  $18^{\circ} - 75^{\circ}$  North latitude of  $77^{\circ} - 10$  and  $77^{\circ} - 25$  East longitude remarking the boundaries of Latur, Beed, Jalna, Yeotmal, Akola and Nanded district. It is one of the seven districts of Marathwada region and lies in Godhawari basin. The district, comprises 1450 villages. According to census report 1991, the population of Rural Area and Urban Area is 10.81 lakh and 2.13 lakh respectively. The crops grown in this area, are sorghum, cotton, mung, rice, groundnut, pigeonpea etc.

### **3.2 Research design:**

Kerlinger (1964) stated that ex-post facto research design is worthy to apply when the independent variable have already acted upon. Therefore in the present research study Ex-post facto research design was used.

### **3.3 Selection of villages and respondents**

#### **selection of village:**

The present study was conducted in Parbhani district, where the Marathwada Gramin Banks are properly functioning and availing the loan facilities to the rural women for their self occupation. The district consists of twelve talukas out of which 3 talukas are selected for study and from these taluka villages are selected randomly, by lottery method. These 3 talukas consist of 39 village out of which twenty villages are selected where the maximum female (rural women) availed the credit from Marathwada Gramin Bank.

#### **Selection of respondents:**

The list of female respondents of these district was made with the help of Bank managers of the Marathwada Gramin Bank of these selected talukas. The women beneficiaries who were taking the loan from previous 2 years, were randomly (dis-proportionately) selected. These 3 talukas consist of 39 village and having a population of 124 female respondents and out of which 95 families were selected for the study.

The name of talukas and number of female respondents selected for the study are given in Table 1.

Table 1. Size of sample

Sr.No.	Taluka	Name of village	Total No.of respondents	No. of respondents
1.	Parbhani	Parbhani	34	27
2.	Parbhani	Pedgaon	24	16
3.	Purna	Katneshwar	36	29
4.	Aundha	Hatta	30	23
			124	95

### 3.4 Variables used in the study:

The independent variables included were age, education, type of family, size of family, size of land holding, marital status, annual income, social participation, and sources of information.

The dependent variable used in the study was loan utilization behaviour of the rural women which was further split in-to two parts i.e. productive and un-productive utilisation of loan.

### 3.5 Tools used in data collection:

The basic instrument used for the collection of required data was interview schedule. It was decided to collect the information through personal interview so as to get valid responses.

### **3.6.1 Method of data collection:**

The data were collected through personal interview with the help of structured interview schedule. The farm women were contacted either at their home or on their farm.

### **3.6.2 Preparation of interview schedule:**

The preliminary interview schedule prepared was based on review of literature, suggestions given by the specialists and information gathered through personal discussion with the rural women. While preparing the schedule the objectives of the study were kept in mind. The final schedule was made in local language, i.e. Marathi, to facilitate the interviewer. The interview schedule was developed in three parts, first part contains questions related to the selected socio-economic and personal characteristics of the rural women such as age, education, family size, type, land holding, annual income, socio-economic status, social participation.

Use of sources of information by the respondents was included in the second part. The next part deals with the productive and unproductive loan utilization behaviour of the respondents and the extent of socio-economic and personal changes occurring in the behaviour of respondents.

### **3.6.3 Pre-testing the schedule:**

The schedule was pre-tested for its validity and adequateness by selecting 10 rural women respondents who were outside the sample. The prepared schedule was examined and necessary modifications were made in the difficulties and problems experienced in data collection. The modified schedule was used for final data collection.

### **3.6.4 Collection of data:**

Considering the objectives of the study, the interview schedule was prepared for collecting the data. The schedule was pretested in non-sample area. Based on the interviews the working and sequence of questions were modified and schedule was finalized (Appendix I).

Before collection of data in sample villages, few preliminary visits were made along with the sarpanch of the Gram Panchayat to these particular village in order to get the good response of the respondents. During these visit the preliminary information regarding the topic of study was given to the respondents which helped the investigator to have a friendly relationship with the women and gained their confidence which helped the factual data collection.

### 3.7 Techniques of measurement :

#### 3.7.1 Measurement of independent variables:

##### 3.7.1.1 Age:

Age is defined as the number of completed years of the respondent at the time of interview. Considering the chronological age in completed years at the time of interview of the respondents were classified as below.

Sr.No.	Category	Group
1.	Young age	Up to 35
2.	Middle age	36 to 45
3.	Old age	46 and above

##### 3.7.1.2 Education:

Education is defined as the formal educational level attended by the rural women. The scoring pattern was followed as given by (Bawajir and Nandapurkar, 1984).

Sr.No.	Categories	Scores
1.	Illiterate	1
2.	Can read only	2
3.	Can read and write	3
4.	Pri school level (4th)	4
5.	Middle school level (7th)	5
6.	High school level (10th)	6
7.	College level	7

### 3.7.1.3 Size of family:

The number of members in the family was (both the sexes) considered for this purpose. The score was given as below:

Sr.No.	Size	Score
1.	1 to 5 members	1
2.	6 and above members	2

### 3.7.1.4 Type of family:

It refers to the members of family living singly or together. The score was given as, below:

Sr.No.	Category	Score
1.	Joint	2
2.	Nuclear	1

### 3.7.1.5 Marital status:

It is considered as, whether the female in the family is married or unmarried. The scoring was given as below:

Sr.No.	Category	Scores
1.	Married	1
2.	Unmarried	2
3.	Widow	3

#### 3.7.1.6 Land holding

Land holding means number of hectares of agricultural land possessed by rural women. One score was given for 1 ha., two score was given to 2 ha. land. The respondents were categorized into four groups.

Sr.No.	Category	Scores
1.	Up to 4 ha.	1
2.	4.1 to 8 ha.	2
3.	8.1 to 12 ha.	3
4.	12.1 to above ha.	4

#### 3.7.1.7 Annual income:

This refers to the annual income either from agriculture or allied occupation. One score was given for one thousand rupees income. On the basis of annual gross income the respondents were classified in three categories.

Sr.No.	Categories	Score
1.	High income group (9601 and above Rs.)	3
2.	Middle income group (4801 to 9600 Rs.)	2
3.	Low income group (Upto 4800 Rs.)	1

### 3.7.1.8 Social participation:

Social participation is defined as the individual's involvement in the activities of formal or informal organizations as a member or office bearer.

Each of the respondent was assigned one score, if she is the member of one organization, two, if she is member of more than one organization, three, if she is an office bearer, and four if she is wider public leader. The above score was multiplied by number of years, the respondent participated in the institution. The scoring was given as below. (S.V. Supe, 1969).

Sr.No.	Category	Score
1.	Member of one organization	1
2.	Member of more than one organization	2
3.	Office bearer	3
4.	Wider public leader	4

The respondents were classified on the basis of social participation as.

High participation	3 and above
Medium participation	2
Low participation	1

### 3.7.1.9 Source of information:

Use of information sources was measured by taking into consideration all the possible sources available to the respondents. The respondent were asked to mention frequency of the use of mass contact (Radio, T.V., News paper etc.) personal localize sources (Gramsevek, family head, heighbourers) and personal consmopolite sources (B.D.O., Bank manager, member of Vividh Karyakari Society). The respondents were scored by giving one score for each contact of personal localite, consmpolite and mass media contact. The score was calculated for respondent by summing the score on each contact and respondent were categorised into low, medium and high on the basis of mean  $\pm 1$  S.D.

Sr.No.	Category	Score
1.	Less contact source (only 1 source)	1
2.	Medium contact source (2 and 3 members)	2
3.	High contact source (3 and above)	3

### **3.7.2 Measurement of dependent variables:**

#### **3.7.2.1 Productive and un-productive loan utilizations:**

It is defined as the, use of loan for stipulated purpose, which results into socio-economic changes in the respondents and non-productive relates to the mis-use of the loan, resulting into low socio-economic status.

### **3.8 Statistical test used:**

The statistical test used in the present study for analysis of data are

#### **3.8.1 Frequency and percentages:**

Frequencies and percentages were used for making simple comparisons. The frequency of the particular cell was multiplied by hundred and divided by the total number of respondents in that particular categories to get percentage.

### 3.8.2 Correlation coefficient:

To test the relationship between independent variables (age, education, family size and type, land holding, annual income, social participation, socio-economic status and source of information) and dependent variables (Productive loan utilization and un-productive loan utilization) the correlation method was employed by using the Pearson's correlation coefficient. The data were computerised and 'r' values were obtained. The formula used for 'r' is given below.

$$r = \frac{(\sum XY) - \frac{(\sum X) - (\sum Y)}{N}}{\sqrt{\frac{\sum X^2 - (\sum X)^2}{N}} \times \sqrt{\frac{\sum Y^2 - (\sum Y)^2}{N}}}$$

Where,

- r = Coefficient of correlation
- N = Number of observation in each pair
- Y = Dependent variable
- X = Independent variable

## IV. RESULTS

The chapter deals with the analysis and interpretation of data. The data collected for study have been analysed and results are presented under following heads.

- 4.1 Socio-economic and personal characteristics of rural women
- 4.2 Purpose of availing bank loans by the borrowers
- 4.3 Utilization and repayment behaviour of the borrowers
- 4.4 Problems faced by the borrowers in obtaining loans
- 4.1 Socio-economic and personal characteristics of rural women

### 4.1.1 Age

Age is the basic character of an individual linked up with maturity, physically well being productivity etc. The respondents were categorised into three groups i.e. young, middle and old age. The distribution of the respondents by their chronological age is presented in Table 2 and Fig. 2.

Table 2. Distribution of respondents according to their age

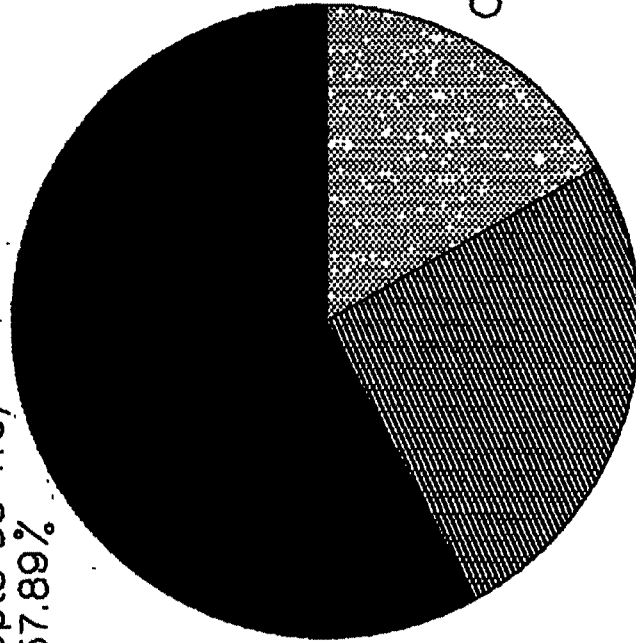
Sr.No.	Category	Frequency	Percentage
1.	Young age (upto 35 years)	55	57.89
2.	Middle age (36 to 45)	24	25.26
3.	Old age (46 and above years)	16	16.84
		95	100.00

It is observed from table 2 that, the majority of the respondents i.e. 57.89 per cent were from young age group (upto 35 years) followed by middle age group (36 to 45 years) 25.26 per cent and 16.84 per cent from old age group (46 and above years) respectively. Majority of the respondents more than 60 per cent ranged from young to middle age group.

#### 4.1.2 Education

The respondents on the basis of their formal education were categorised into seven groups. The distribution of the respondents is given in Table 3 and Fig. 3.

Young (Upto 35 Yrs)  
57.89%



Middle (36-45 Yrs)  
25.26%

Old (46 & above Yrs)  
16.84%

**Fig.2, Distribution of respondents according to their age**

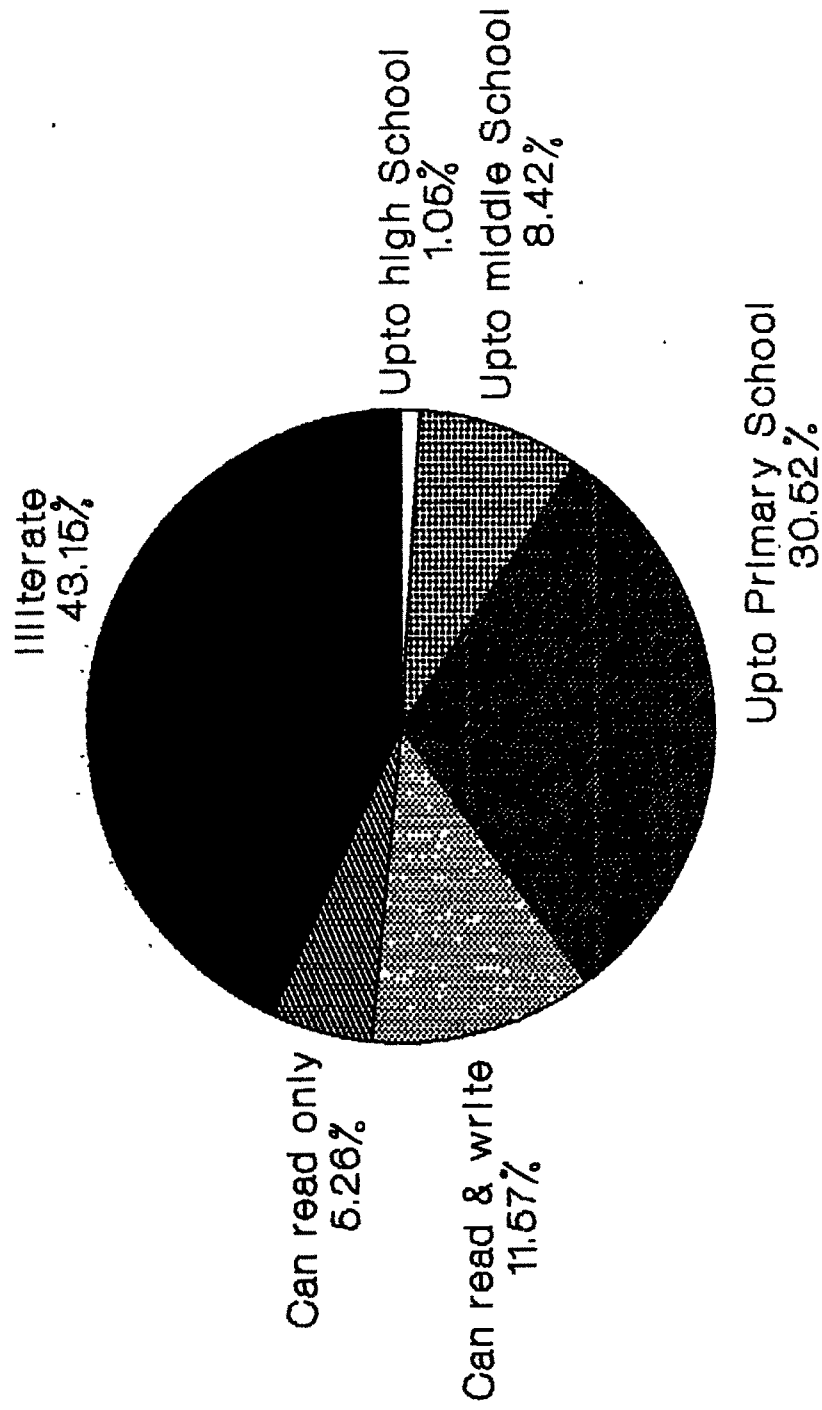
Table 3. Distribution of respondents according to educational level

Sr.No.	Category	Frequency	Percentage
1.	Illiterate	41	43.15
2.	Can read only	5	5.26
3.	Can read and write	11	11.57
4.	Upto primary school	29	30.52
5.	Upto middle school	8	8.42
6.	Upto high school	1	1.05
7.	Upto college level	0	0.00
		95	100.00

It is noticed from table 3 that, majority of the female respondents belonged to the illiterate category 43.15 per cent and 30.52 per cent were of primary school level, followed by 11.57 per cent can read and write, 5.26 per cent) can read only and 8.42 per cent are of middle school level and (1.05 per cent) respondents having high school education and no respondent was observed in the college level education.

#### 4.1.3 Size of family

The respondents were categorised in two categories according to size of family. The distribution of respondents according to their size of family is given in Table 4 and Fig. 4.



**Fig.3. Distribution of respondents according to educational level**

Table 4. Distribution of respondents according to their size of family

Sr.No.	Category	Frequency	Percentage
1.	Upto 5 members	57	60.00
2.	6 and above members	38	40.00
		95	100.00

It is observed from table 4 that 40.00 per cent respondents belonged to big size of family (6 and above members) and (60.00 per cent) respondents belonged to the small size family (upto 5 members). From this table it is clear that higher percentage (60.00 per cent) of respondents had small size of family.

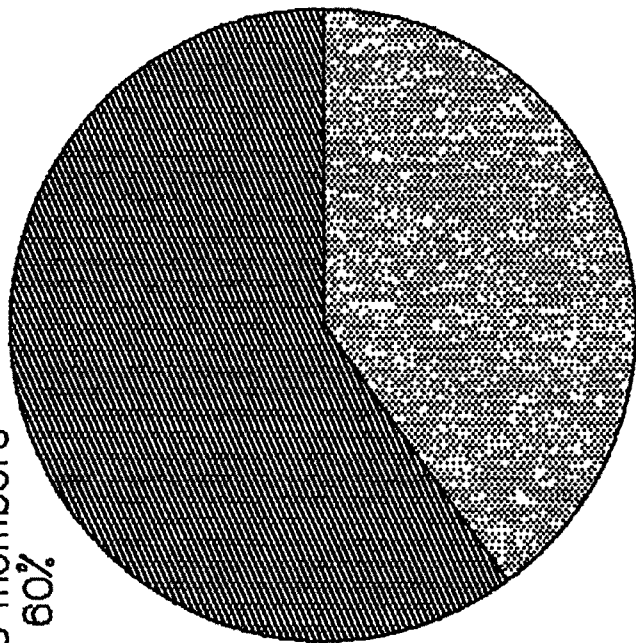
#### 4.1.4 Type of family

According to type of family the female beneficiaries categorised into two groups, the distribution of respondents is given in table 5.

Table 5. Distribution of respondents according to type of family

Sr.No.	Category	Frequency	Percentage
1.	Joint	32	33.68
2.	Nuclear	63	66.31
		95	100.00

Up to 5 members  
60%



6 and above members  
40%

**Fig.4. Distribution of respondents according to size of family**

It is observed from table 5, that majority of the respondents (66.31 per cent) were observed from nuclear type of families and only (33.68 per cent) of the respondents belonged to joint type of families.

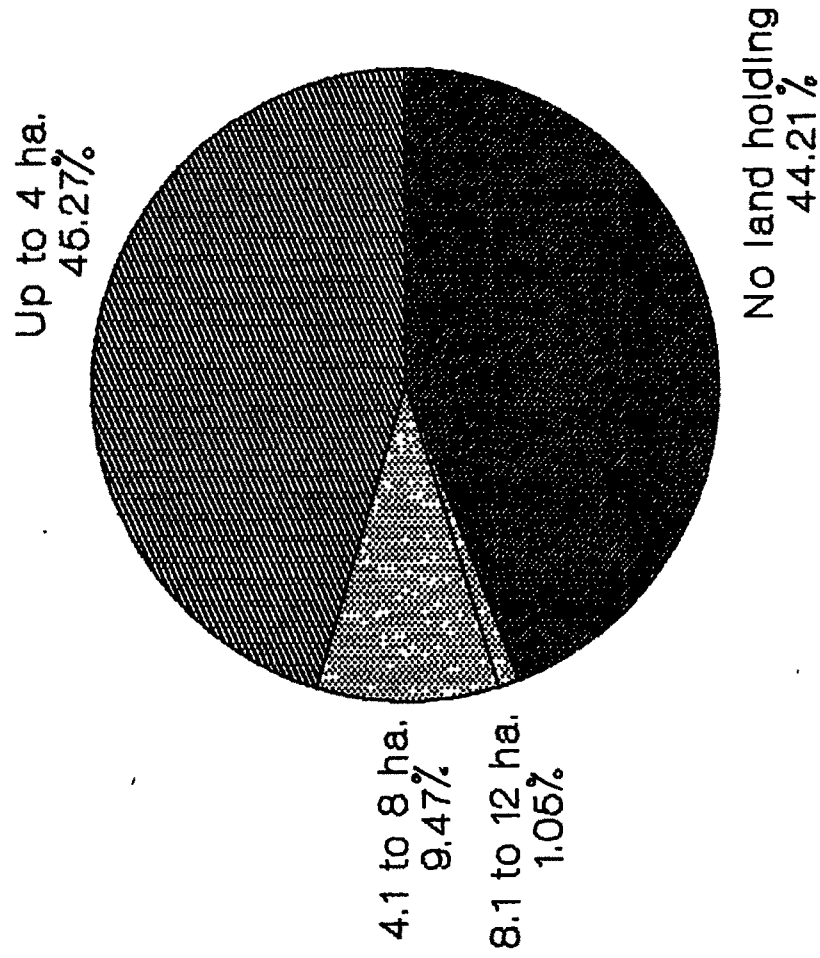
#### 4.1.5 Land holding

The respondents were classified into four category upto 4 ha, 4.1 to 8 ha, 8.1 to 12 ha and lastly 12.1 and above ha. The distribution of respondents classified on the basis of land holding is shown in table 6 and Fig. 5.

Table 6. Distribution of respondents according to their land holding

Sr.No.	Category	Frequency	Percentage
1.	Upto 4 ha.	43	45.27
2.	4.1 to 8 ha	9	9.47
3.	8.1 to 12 ha.	1	1.05
4.	No landholding	42	44.21
		95	100.00

Table 6, shows the possession of land holdings by the respondents. It is seen from the table that 45.27 per cent of the respondents possessed up to 4 ha of land, followed by 9.47 per cent and 1.05 per cent of respondents who possessed land between 4.1 to 8 ha and 8.1 to 12 ha, respectively. ~~No one~~ respondent had landholding above 12 ha. thus it can be concluded that the majority of the respondents were small land holders.



**Fig.5. Distribution of respondents according to their land holding**

#### 4.1.6 Marital status

According to marital status women were categorized into three categories. Their distribution is given in Table 7.

Table 7. Distribution of respondents according to marital status

Sr.No.	Category	Frequency	Percentage
1.	Married	81	85.26
2.	Unmarried	1	1.05
3.	Widow	13	13.68
		95	100.00

Table 7 indicates that most of the female respondents were married (85.26 per cent). 13.68 per cent of female respondents were widows & only 1.05 per cent of them were un-married.

#### 4.1.7 Annual income

The gross income per year was worked out. The respondents were categorised into three categories, (high, medium and low income group).

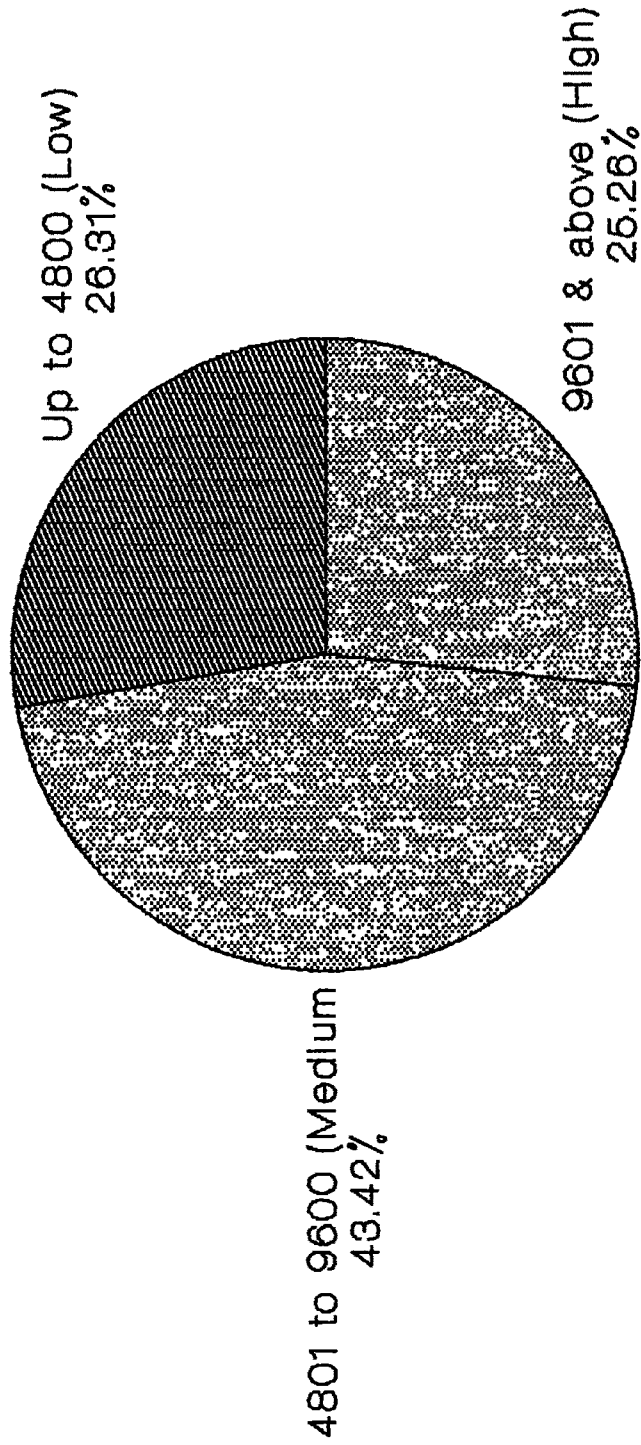
Table 8. Distribution of respondents according to their annual income

Sr.No.	Category	Frequency	Percentage
1.	Low income group upto 4800 Rs.	25	26.31
2.	Medium income group (4801 to 9600 Rs.)	46	43.42
3.	High income group (9601 and above Rs.)	24	25.26
		95	100.00

It is observed from table 8 that, majority of the respondents (48.42 per cent) had medium income (upto Rs. 4801 to 9600). Followed by (26.31 per cent) and 25.26 per cent of the respondents<sup>who</sup> had low and high income groups respectively. Thus it was observed that the majority of the respondents were below poverty line.

#### 4.1.8 Social participation

The respondents on the basis of their social participation were categorised into three group and given in table 9 and Fig. 7.



**Fig.6. Distribution of respondents according to their annual income (Rs.)**

Table 9. Distribution of respondents according to their social participation

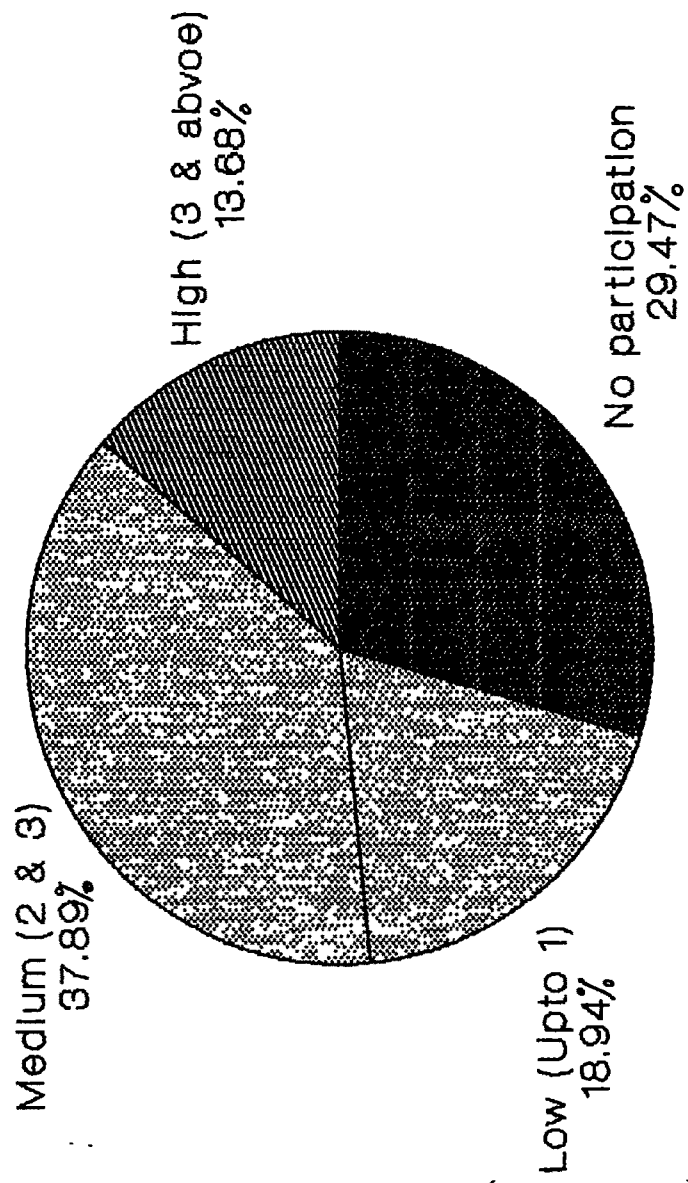
Sr.No.	Category	Frequency	Percentage
1.	High participation (3 and above)	13	13.68
2.	Medium participation (2 and 3)	36	37.89
3.	Low participation (upto 1)	18	18.94
4.	No participation	28	29.47
		95	100.00

It is conspicuous from the table 9 that the majority of the respondents i.e. 37.89 per cent had medium participation, 18.94 per cent respondents had low participation and 13.68 per cent of the respondents had high social participation.

It was also interesting to note that 29.47 per cent of respondents had no social participation.

#### 4.1.9 Source of information

According to source of information the respondents were classified into three categories (low, medium and high). They are categorised in table 10 and Fig. 8.



**Fig.7. Distribution of respondents according to their social participation**

Table 10. Distribution of respondents according to source of information

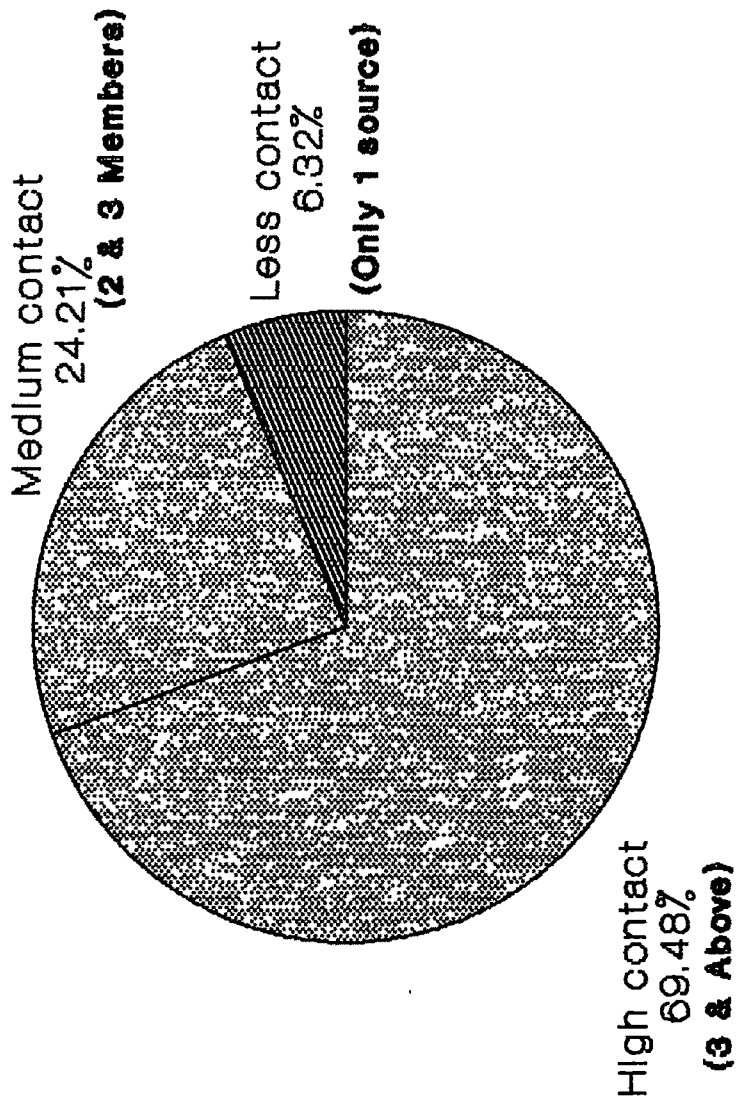
Sr.No.	Category	Frequency	Percentage
1.	Less contact (only 1 source)	6	6.32
2.	Medium contact (2 and 3 members)	23	24.21
3.	High contact (3 and above)	66	69.48
		95	100.00

It is observed from table 10 that 69.48 per cent of respondents belonging to high contact source, of information followed by 24.21 per cent and 6.32 per cent of respondents belonged to medium and less contact source respectively.

It can be concluded that majority of the respondents had high contact with sources of information.

#### 4.1.10 Loan utilization behaviour

On the basis of loan utilization behaviour the respondents are categorised into two categories. (Productive and non-productive). The details are furnished in the table 11.



**Fig.8. Distribution of respondents according to source of information**

Table 11. Distribution of respondents according to loan utilization behaviour

Sr.No.	Category	Frequency	Percentage
1.	Utilization of loan for productive purposes	64	67.36
2.	Utilization of loan for unproductive purposes	31	32.63
		95	100.00

One of the important purposes of the present investigation is to know that whether the loanee is utilizing the loan for the purpose she had applied or she is utilizing for some other unproductive purpose. The information given in table 11 clearly indicated that the majority of the respondents (67.36) were utilizing the loan for productive purpose, whereas more than one-third respondents were not utilizing for productive purpose.

#### 4.2 Purpose of availing bank loans by the borrowers

The details regarding the availment of loan for various purposes are given in table 12.

Table 12. Distribution of respondents according to purpose of availing bank loan

Sr.No.	Category	Frequency	Percentage
1.	Digging of new well	3	3.15
2.	Repair of old well	2	2.10
3.	Purchase of electric motor pump	6	6.31
4.	Purchase of sewing machine	5	5.26
5.	Kirana shop	15	15.78
6.	Chilli and Masala udyog	4	4.21
7.	Crop loan	17	17.89
8.	Sheep/Goat loan	24	25.26
9.	Purchase of bullock pair cart	6	6.31
10.	Others, as Vegetable Shop, Bhusar, Oil selling, Broom making, Hotel, Purchase of she buffalow	17	17.89
		95	100.00

It is vivid that, nearly one fourth beneficiaries availed loan facility for rearing sheep and goat followed by crop loan and vegetables, broom making, purchases of she buffalo. It was also noticed from the data that more than 15 per cent respondent availed loan facility for running kirana shop. It was also observed that very negligible per cent of the respondents utilized loan facilities for purchase of electric motor pump and sewing machine, digging of new well and repair of old well and also for chilli and masala udgong. Thus it can be concluded that beneficiaries are using loan facilities to sustained agriculture and agricultural related enterprises.

#### 4.3.1 Utilization behaviour of loanee

One of the major purposes of the present research study was to know whether the loan facilities are used for intended purpose or otherwise. Details are furnished in table 13 and Fig. 9.

Table 13. Distribution of respondents according to utilization behaviour

Sr.No.	Category	Frequency	Percentage
1.	Utilization of the loan for intended and other purpose	77	81.06
2.	Mis utilization of loan	18	18.94
		95	100.00

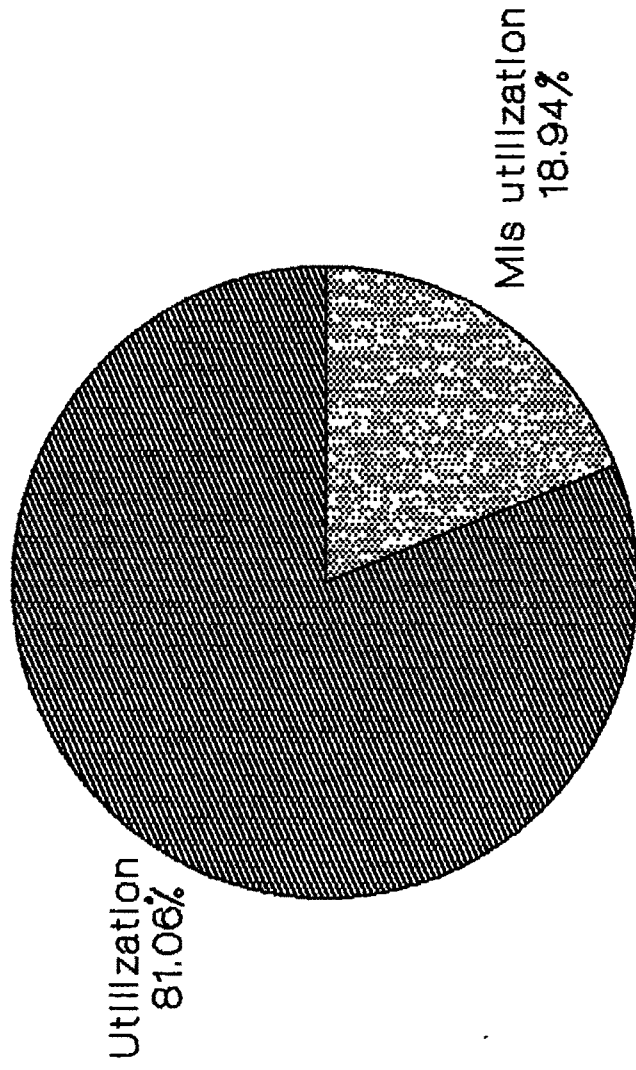
From table 13, it is conspicuous that, majority of the respondents (more 81 per cent) had utilized loan for the intended purpose, where as less than 20 per cent beneficiaries misutilized the loan.

#### 4.3.2 Repayment behaviour of loanee

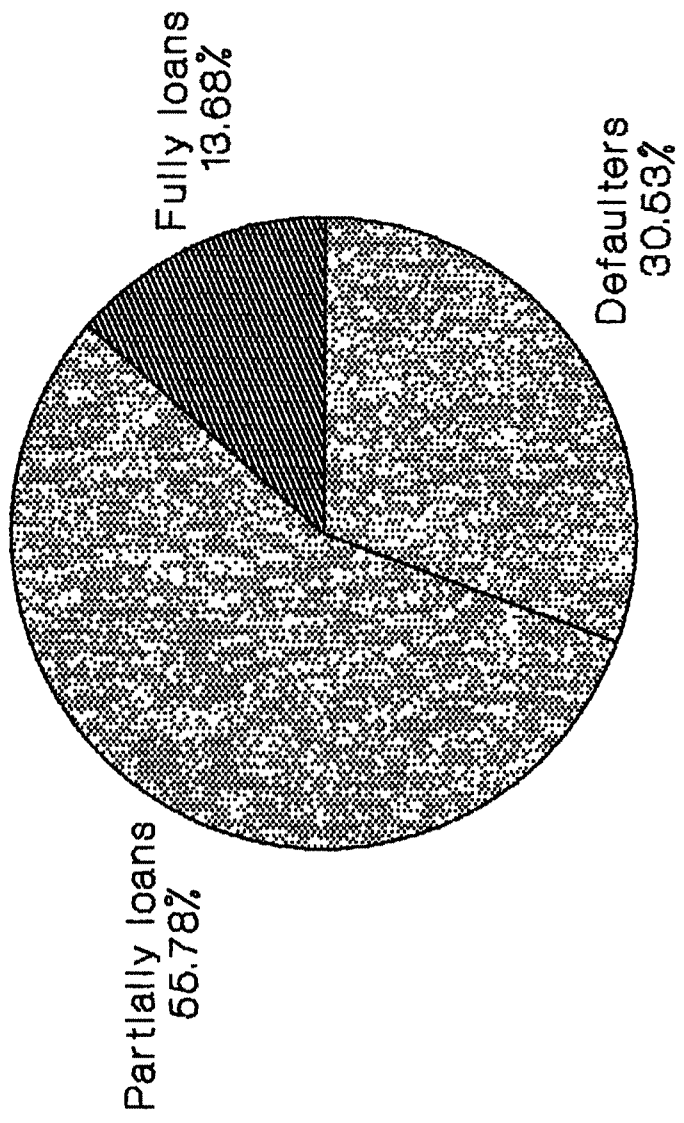
During last two decades Gramin bank have spread their network in rural areas to sustained agriculture and agricultural related business and as well as to help to create self employment in the rural areas. In order to have continuous and constant flow of credit it is essential to repay the availed loan. From this point of view repayment behaviour was studied and data pertaining to this object was given in table 14 and Fig. 10.

Table 14. Distribution of respondents according to repayment behaviour

Sr.No.	Category	Frequency	Percentage
1.	Fully repayment of loans	13	13.68
2.	Partially repayment of loans	53	55.78
3.	Defaulters	29	30.53
		95	100.00



**Fig.9. Distribution of respondents according to utilization behaviour**



**Fig.10. Distribution of respondents according to repayment behaviour**

From table 14, it is clear that only 14 per cent respondents had fully paid the loan, while more than 55 per cent partially paid. A considerable per cent of respondent (13.55 per cent) had remained as defaulters. Above information give the very pathetic picture regarding the repayment of loan.

By studying the table 13, it is observed that there is highest per cent of respondents (81.06 per cent) who utilized the loan for intended purpose followed by 18 per cent of respondents who mis-used the loan.

Similarly, in case of repayment behaviour there is highest per cent of borrowers (55.78 per cent) who have partially repay the loans, followed by 30.53 per cent and 13.68 per cent of defaulters and fully repayment behaviour of loan.

#### **4.4.1 Correlation between socio-economic and personal characteristic (independent variables) and loan utilization behaviour (dependent variable)**

One of the objective of the present study was to know the relationship between socio-economic and personal characteristics and loan utilization behaviour.

The information regarding these aspect is given in table 15 and Fig. 11.

Table 15. Relationship between the independent variable and loan utilization behaviour (index) of the loanee

Sr. No.	Characters	Coefficient of correlation ('r')
1.	Age	-0.069 NS
2.	Education	0.031 NS
3.	Size of family	0.128 NS
4.	Land holding	-0.093 NS
5.	Annual income	0.339*
6.	Social participation	0.217*
7.	Source of information	-0.035 NS

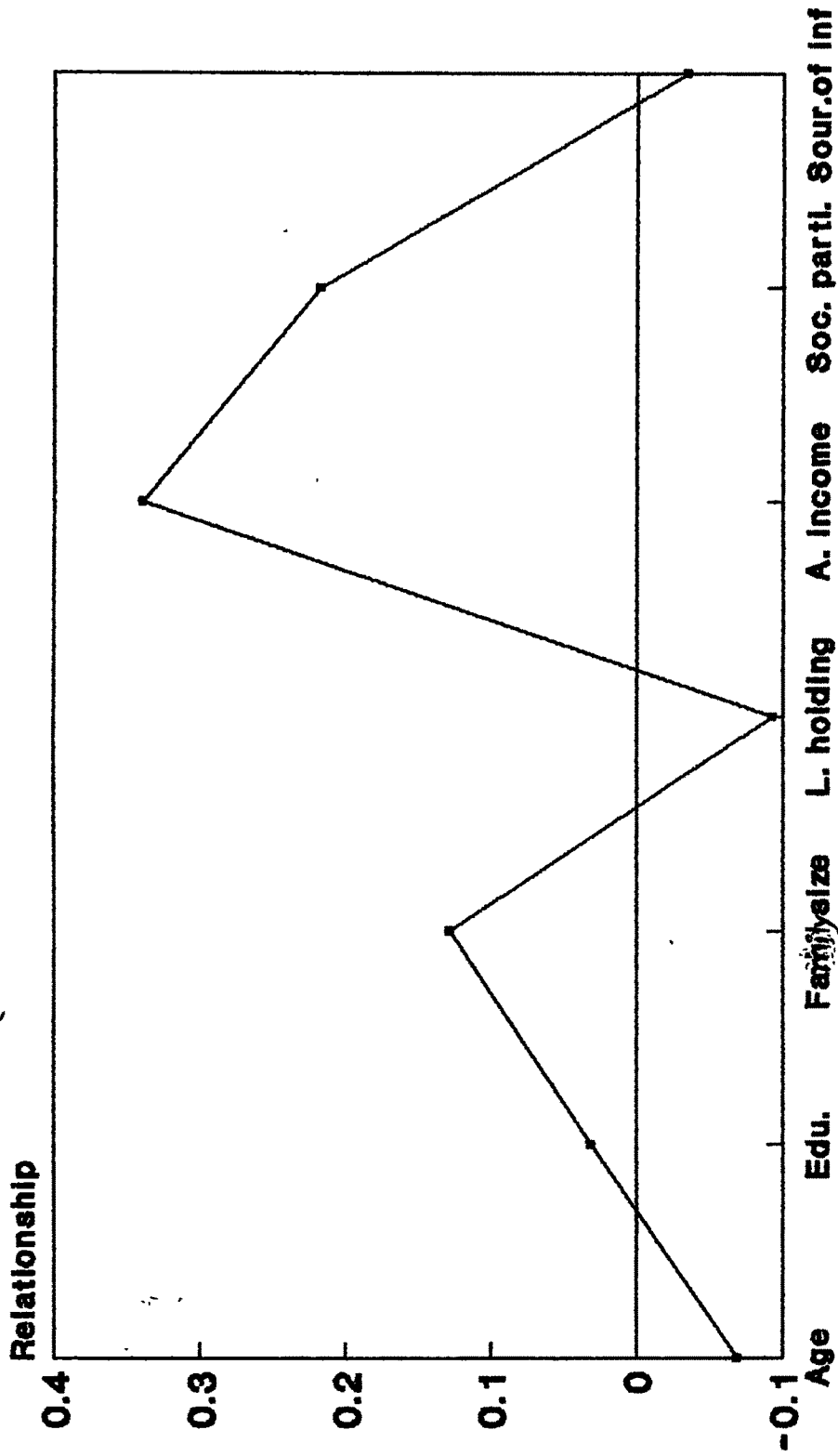
df = 93

\* Significant at 0.05 level of probability  $r=0.1946$

\*\* Significant at 0.01 level of probability  $r=0.2540$

For the present study, some of the important independent variables such as age, education, size of family, landholding, annual income, social participation and sources of information were considered to know whether these variables have any relationship with loan utilization behaviour. Data were subjected to coefficient correlation analysis, details are furnished in table 15.

From the above table, it is clear that age, education, size of family, land holding and sources of information did not indicate any relationship with loan



**Fig.11. Relationship between the independent variable & loan utilization behaviour (Index) of the loane**

utilization behaviour. It was very interesting to note that only two variables such as annual income and social participation were significantly and positively related with loan utilization behaviour. Thus it can be summarised that out of seven selected independent variables only two variables had direct bearing with loan utilization behaviour.

#### 4.4.2 Relationship between socio-economic characteristics and repayment behaviour of respondent

In order to know whether a repayment behaviour has any direct bearing with selected independent variables, data were subjected to correlational analysis. The data is are given table 16 and Fig. 12.

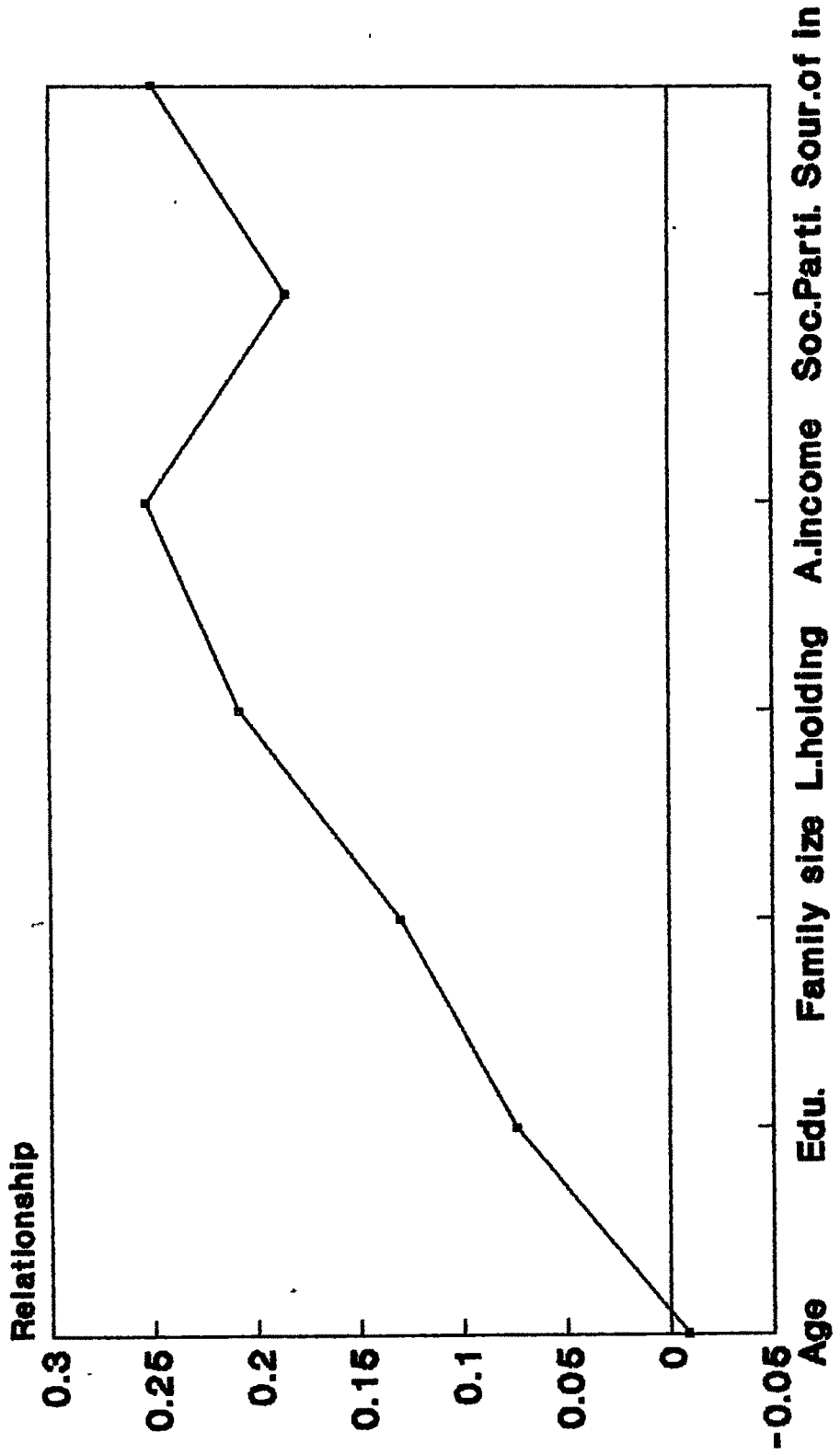
Table 16. Relation ship between socio-economic characteristics and repayment of respondents

Sr. No.	Characters	Coefficient of correlation ('r')
1.	Age	-0.009 NS
2.	Education	0.074 NS
3.	Size of family	0.130 NS
4.	Land holding	0.208*
5.	Annual income	0.253*
6.	Social participation	0.185 NS
7.	Source of information	0.250*

df = 93

\* Significant at 0.05 level of probability r=0.1946

\*\* Significant at 0.01 level of probability r=0.2540



**Fig.12. Relationship between socio-economic characters and repayment of respondents**

From the above table, it is noted that out of seven selected independent variables only three variables namely, land holding, annual income and sources of information had shown positive and significant relationship with repayment behaviour of the respondents. Whereas age, education, size of family and social participation did not indicate any relationship repayment behaviour of the respondents. Thus, it can be concluded that, independent variables such as land holding, annual income and sources of information have direct bearing and influenced the respondents for the repayment.

#### **4.5 Impact of the loan on socio-economic condition of the beneficiaries**

One of the major purposes of the present investigation is to know, whether the respondents have indicated any change in their socio-economic conditions after borrowing the money from the bank. Detailed information in this regards is given in table 17

Table 17. Impact of loan on socio-economic conditions of the beneficiaries

N = 95

Sr.No.	Category	Frequency	Percentage
1.	Marriage of sun/daughter	24	25.26
2.	Expenditure on education	73	76.84
3.	Construction of house	19	20.00
4.	Improvement in living amenities	47	49.47
5.	Expenditure on religious functions	65	68.42
6.	Purchase of cross bred animals	10	10.52
7.	Purchase of sewing machine	7	7.36
8.	Purchase of additional land	38	40.00
9.	More turn-over in agricultural production	15	15.78

Above table emanates that more than 75 per cent respondents were availed loan facilities for educating their family members. It is also surprising<sup>to</sup> note that more than 68 per cent respondents incurred expenditure on religious function. Nearly 50 per cent respondents created improvement in living amenities followed by purchase of additional land (40 per cent). One-fourth of the respondents invested borrowed money in celebrating in marriage of their son/daughter. One sixth of the

respondents received more turn over in agricultural production, one — tenth of the respondents incurred expenditure on purchase of cross-bred animals followed by sewing machine (7.36 per cent) respectively. Thus it can be summarised that even though borrowed maney is not used for intended purpose but the capital is used for raising the living conditions.

#### 4.6 Problems faced by the borrowers in obtaining loan

One of the objects of the present study was to know the various problems faced by the borrowers while availing the loan. Inforamtion as regards is given in tbale 18.

Table 18. Distribution of respondents according to problems faced by them.

N = 95

Sr.No.	Category	Frequqncy	Percentage
1.	Inad-equate credits	44	46.31
2.	Delayed sanctions	44	46.31
3.	Complecated procedure	10	10.52
4.	Inintaligible procedure	14	14.73
5.	Non-availability of documents	14	14.73
6.	Demand of loan not met.	7	7.36
7.	Harassment by bank officers	14	14.73
8.	Delaying tactics, shirking responsibility and caseal outlook	43	45.26

From the above table it was illustrated that more than 45 per cent respondents indicated that credits paid are not adequate, dailyed sanction, shirking responsibility were major problems faced by the respondents. It was also interesting to note that even though very negligible per cent of respondent indicated that the banking procedure is inintaligible, non-availability of documents, harassment by bank officials are very important problemsfaced by the respondents.

## V. DISCUSSION

Gramin bank is playing a vital and generous role by extending financial support to the farming community. Bank is financing the needy farmers in the nick of time to rescue them from the clutches of private money lenders. Gramin bank has established a good network in the Parbhani district. The present investigation is a sincere effort to know the impact of bank in changing the socio-economic conditions of the respondents.

Study also attempted to know credit utilization behaviour as well as repayment behaviour. The present investigation was carried out in Parbhani district as Gramin bank has largest number of branches in this district.

From Parbhani district three talukas namely Parbhani, Purna and Aundha were selected randomly. In these talukas there are 39 villages which are covered by Gramin Bank. Out of 39 villages 20 villages were selected randomly. From these 20 villages list of the borrowers was prepared consulting with Gramin Bank Offices. There were 124 respondents who received loans from the banks since last 2-3 years. Out of 124 only 95 respondents were considered as a sample. The specific objectives of the study were as follows:

- 5.1 To study the socio-economic and personal characteristics of rural women
- 5.2 To know the purpose of availing bank loan by the borrowers
- 5.3 To study the utilization and repayment behaviour of borrowers.
- 5.4 To study the problems faced by the borrowers in obtaining the loan.

In order to draw broad generalizations the statistical tools such as frequency distribution, percentage, mean and coefficient of correlation test were used. The findings of the study are discussed below.

## **5.1 Socio-economic characteristics**

### **5.1.1 Age**

It was observed from the findings that more than 57 per cent respondents were from young age group followed by 25 per cent from middle age group. This clearly indicates that young and energetic rural women are coming forward to take the financial help to increase their life conditions. The similar findings were reported by Uplonkar (1977) and Nigam Sahlini (1994).

### **5.1.2 Education**

Education is one of the important parameters which determines the all-round development of an individual. The

total literacy percentage of the sample was 47 per cent out of 30 per cent has education upto primary level and 8 per cent respondents attended school upto middle level. Nearly 40 per cent were illiterate. The finding is cited by Ekale (1983). Higher literacy percentage of the respondents is a good sign of social development nevertheless findings indicated that 43 per cent respondents were illiterate and this situation warrant to undertake active literacy programme in the village by the N.G.O's and Government agency.

#### **5.1.3 Size and type of family**

It was observed that as many as (60.00 per cent) of the respondents belonged to small size and nuclear type of family and about 40.00 per cent of the respondents belonged to joint and big size of family. The present finding was supported by Kondekar (1980), Oberoi and Aujla (1990).

#### **5.1.4 Land holding**

It is apparent from findings that, nearly 45 per cent respondents did not possess any land while 45 per cent had land holding below 4 hectares. Land holding is a means of subsistence but respondents did not sustain their livelihood on such meagre piece of land or without land. Therefore, they have to seek financial assistance for self

employment. Present findings are in conformity with the findings cited by Tewari *et al.* (1974) and Dantale (1979).

#### **5.1.5 Annual income**

It is noteworthy that almost all the respondents were below poverty level. Therefore they have to depend upon subsidiary occupation for which they do need financial support. Similar findings are quoted by Patel *et al.* (1970) and Lata Kumari (1974).

#### **5.1.6 Social participation**

It is interesting to note that nearly 70 per cent respondents were participating in various organizations. Social participation helps in interacting with each other, seeking more information to open new avenues for self unemployment. Therefore, it is essential on the part of rural women to have intensive social participation.

#### **5.1.7 Sources of information**

More than 85 per cent of the respondents had medium to high contact. Gathering and establishing more and more contact help in developing the individual capabilities and competencies. It is interesting to note that majority of the respondents were prone to seek more and more information.

Present findings are in the line of the findings of Bhogibusham (1980), Sandya (1983) and FAO (1985).

#### **5.1.8 Loan utilization behaviour**

One of the important objective of the present study was to comprehend the credit utilization pattern of the beneficiaries. In this context it was observed that more than 67 per cent respondents utilized loan for the productive purposes. This finding reflects the need and realization of the financial support to sustain their livelihood. It seems that respondents are quite sincere and honest in utilizing the loan for productive purposes. Among those who diverted the purpose may be due to their very poor economic condition. Findings are in accordance with the findings of Lavania *et al.* (1978), Jain (1980) and Deshpande (1975).

#### **5.2 Purpose of availing bank loan**

A detailed investigation was made to know the various purposes for which loan was availed. From the findings it was clear that respondents had used the loan for purchase of sheep and goat, crop loan, opening kirana shop, sewing machine and electric pump for broom making and vegetables, etc. These are the means of gaining more and more income through these enterprises. Thus it can be concluded that beneficiaries were utilizing loan facilities

to sustain their life and to bring stability in life. These findings are in collaboration with findings of Jodha (1971), Mrinalini and Sathynatha (1992).

### **5.3 Impact of loan on socio-economic conditions of beneficiaries**

One of the purposes of the study is to know whether the borrowers have improved their socio-economic conditions with additional income. Findings clearly indicated that more than 75 per cent respondents were spending the money to educate the family, followed by religious functions. Nearly 50 per cent respondents were utilizing additional income in improving the living amenities. Fifteen per cent respondents utilizing the additional income for more turnover in agricultural production. Twenty five per cent respondents used the additional income for arranging the marriages. These findings are in association with Random (1964), Chikara (1977) and Vagganwar (1979).

Thus, it can be concluded that the loan facilities are not only means for subsistence but used for better and quality life.

### **5.4 Repayment behaviour of loanee**

It was noticed from the finding that only 15 per cent respondents had fully paid the loan, while 55 per cent repaid. Partially, while more than 30 per cent respondents

were defaulters. This finding is not encouraging the bank officials should encouraged the respondents for timely repayment through group discussion and follow up action.

The present findings are in conformity with Kadam (1980) and Pandey (1990).

### **5.5 Problems in availing bank loan**

From the findings it was observed that more than 45 per cent respondents facing the problems such as inadequate finance, delayed sanctions and shirking responsibilities, delaying tactics and casual outlook on the part of the bank officials. Whereas very meagre percentage of respondents complained that the non availability of document, inintaligible procedure, harassment by bank officials and complicated procedure are the major problems in getting the loan.

These findings highlight on the Cumbersome procedure as well as lack of social responsibilities.

The findings were made in collaboration with Djha (1978) and Jain (1971).

### **5.6.1 Correlational analysis regarding utilization behaviour**

In the present investigation researcher has selected seven independent variables namely, age, education, size of family, land holding, annual income,

social participation and sources of information to know the relationship with loan utilization behavior. Findings indicated that out of seven variables only two variables i.e. annual income and social participation had positive and significant relationship with loan utilization at 1 per cent and 5 per cent level of significance, respectively. Annual income has direct bearing with loan utilization. It is obvious that as the respondent received additional income, prone to invest in agriculture or in agricultural related business. Social participation is one of the important independent variables which helps in getting more and more relevant information for opening business. Therefore, these two variables would have shown the positive and significant relationship. These findings are quoted by Tewari *et al.* (1974) and Shrivastava *et al.* (1970).

#### **5.6.2 Correlational analysis regarding repayment behaviour**

The seven independent variables were also used to know the relationship between each of these variables and repayment behaviour of the borrowers. Out of seven variables three variables namely land holding, annual income and sources of information had shown positive and significant relationship with repayment behaviour at 5 per cent level of significance.

Land holding and annual income are the potential areas to generate additional income, whereas sources of information play an important role in making the respondents more aware about financial resources. These might be the reasons for indicating the relationship. This finding was cited by Shrivastava *et al.* (1970).

## VI. SUMMARY AND CONCLUSION

The present investigation entitled "A study on utilization of bank loans by rural women" was undertaken in Parbhani, Purna and Aundha Talukas of Parbhani district with view to know the purpose of availing loan and its utilization and repayment behaviour of the borrowers in rural areas with following specific objectives.

- 6.1 To study the socio-economic and personal characteristics of rural women
- 6.2 To know the purpose of availing bank loan by the borrowers
- 6.3 To study the utilization and repayment behaviour of borrowers.
- 6.4 To study the problems faced by the borrowers in obtaining the loan.

This study was conducted in Parbhani, Purna and Aundha talukas of Parbhani district (Maharashtra), since a Marathwada Gramin Bank has established a good network. These three talukas consisted of 39 villages out of which 20 villages were selected randomly where bank has provided maximum loan facilities. The sample of 95 rural women was selected randomly among the 120 identified beneficiaries. The data were collected with the help of interview schedule. Data were analysed by using suitable statistical techniques. The major findings of the study are summarised as follows.

## 6.1 Socio-economic and personal characteristics of rural women

It was observed from the data that majority of the respondents (57.89 per cent) were from young age category, 25.26 per cent from middle age followed by 16.84 per cent were from old age category.

As regards education, most of the respondents (43.15 per cent) were illiterate followed by 30.52 per cent were educated upto primary school level.

Majority of the respondents (60 per cent) had small size (upto 5 members) family. Sixty six per cent of the respondents had nuclear type of family. Fifty per cent of the respondents out of total sample had (45.27 per cent) land holding upto 4 hectares (44.21 per cent) had no land holding. As regards marital status more than 80 per cent <sup>them</sup> of ~~were~~ were married.

As regard the annual income high percentage of respondents (43.42 per cent) were from medium income group following by low and high income group, respectively. Majority of the respondents had (37.89 per cent), medium social participation followed by (29.47 per cent) had no social participation in any organization.

In case of sources of information, maximum percentage of respondents belonged (69.48 per cent) to high sources of information followed by (24.21 per cent) who had medium sources of information.

As regards, loan utilization behaviour of the respondents majority (67.36 per cent) of them had used the

loan for productive purposes and remaining (32.63 per cent) respondents had used the loan for unproductive purposes.

## **6.2 Purpose of availing bank loans**

One fourth of the respondents availed loan for the purchase of sheep and goat followed by about one-third of respondents availing . . . crop loan, vegetable shop, hotel, broom making and purchase of she buffalo.

## **6.3 Utilization and repayment behaviour of loanee**

So far utilization is concerned, more than 80 per cent of the respondents utilized the loan for the intended . . . purpose followed by 20 per cent of the respondents did not use the loan for intended purpose.

In the context of repayment attitude, majority of the respondents (more than 55 per cent) partially repaid the loan followed by 28 per cent of respondents who were defaulters, and about 14 per cent had fully repaid the loan.

### **6.3.1 Correlational analysis**

Out of seven independent variables in accordance with utilization behaviour of loanee, only two variables namely social participation and annual income showed positive and significant relationship with utilization behaviour while the five variables such as, age, education, size of family, land holding and sources of information did not show any relationship with loan utilization behaviour.

The results of the coefficient of correlation showed that the three independent variables annual income, sources of information and land holding showed positive and significant relationship with repayment behaviour of respondents, whereas the four variables such as age, education, size of family and social participation did not show any relationship with repayment behaviour of respondents.

#### **6.4 Impact of loan on socio-economic conditions of respondents**

It was observed from the results that majority of the respondents (75 per cent) spending money on education followed by religious functions. About 50 per cent of the respondents utilizing additional income in improving the living amenities.

#### **6.5 Problems faced while obtaining loan**

The findings of the study indicated that inadequate credits, delayed sanction of loan, shirking responsibility, unnecessary visits to bank, non-availability of documents, harassment by bank official and unintelligible procedure were some of the major problems faced by the borrowers while obtaining the loan.

## VII. IMPLICATIONS

Gramin Bank has spread a good network in the district and it has focused its efforts on the poor and landless respondents. Loans were extended only for productive activities and not for consumption.

In this context present study was<sup>an</sup> attempt to know whether the borrowers are utilizing the loans for intended purpose, repaying regularly and what problems are facing while availing the loans. From these findings important implications have emerged which will be useful to the bank officials, extension workers, administrator some times.

Considerable number of respondents are defaulters therefore it is necessary to form small groups and motivate them for regular repayment.

It was implied that nearly one third of the respondent were utilizing the loan for unproductive purpose, hence it is suggested that bank officials should form small groups and convince them for proper utilization of loan. This can be also done by frequent visit, discussion, bank days etc.

Similar approach should be made to motivate them for repayment of loan regularly.

It was also noticed that bank officials should simplify the loan procedure and avoid delayed sanction of the loan to gain the confidence of the borrowers. This also stated that considerable majority of the respondents

were using the loan for self employment by sheep and goat, buffalo sericulture etc. These enterprises should be activated by the bank people through group discussion and personal visit, as well as follow up action.

It is also suggested that there is a need to conduct indepth and longitudinal study to assess overall impact of the bank.

In the present study researcher did not include important variables such as achievement motivation, economic motivation, entrepreneurial behaviour and leadership pattern which needs detailed investigation in this areas.

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**:: प्रश्नावली ::**  
**मुलाखत परिशिष्ट**  
**भाग अ**

१. महिलेचे नाव :- ..
२. गावाचे नाव :- .. ता. जिल्हा :- परभणी
३. वय :- .. वर्ष :
४. शिक्षण :- ..
- |                      |     |
|----------------------|-----|
| १. अशीक्षीत          | ००१ |
| २. फक्त वाचता येते   | ००२ |
| ३. लिहिता वाचता येते | ००३ |
| ४. प्राथमिक          | ००४ |
| ५. माध्यमिक          | ००५ |
| ६. उच्च माध्यमिक     | ००६ |
| ७. महाविधालयीन       | ००७ |
५. अ पारीवारीक स्थिती :
- |                       |
|-----------------------|
| १. संयुक्त            |
| २. केन्द्रित असंयुक्त |
- ब कुटुंबातील एकूण सदस्यांची संख्या :
- |                  | वय | शिक्षण |
|------------------|----|--------|
| १. कुटुंब प्रमुख | :  |        |
| २. स्त्री        | :  |        |
| ३. मुले          | :  |        |
| ४. मुली          | :  |        |
- ६ महिलांच्या मालकीची जमीन :- हेक्टर
- |                 |    |     |        |
|-----------------|----|-----|--------|
| १. बागायती जमीन | :- | एकर | हेक्टर |
| २. कोरडवाहु     | :- | एकर | हेक्टर |
| ३. पडित जमीन    | :- | एकर | हेक्टर |
७. वैवाहिक स्थिती :-
- |          |   |     |      |
|----------|---|-----|------|
| विवाहित  | : | होय | नाही |
| अविवाहित | : | होय | नाही |
| विधवा    | : | होय | नाही |
८. धंदा
- |               |   |  |
|---------------|---|--|
| १. मुख्य धंदा | : |  |
| २. जोड धंदा   | : |  |
| ३. नौकरी      | : |  |
९. वार्षिक उत्पन्न ::
- |                            |    |
|----------------------------|----|
| १. मुख्य धंद्यापासुन :-    | रु |
| २. जोड धंद्यापासुन :-      | रु |
| ३. एकुन वार्षिक उत्पन्न :- | रु |

१०.	सामाजिक सहभागित्व	:- आपण गावातील सामाजिक संस्थेतील कार्यात भाग घेता काय.? होय / नाही - होय असल्यास :	
अ. क्र.	संस्थेचे नांव	सभासद / सदस्य	पदाधिकारी.
१.	ग्राम पंचायत		
२.	सहकारी संस्था		
३.	विविध कार्यकारी सोसायटी		
४.	भजनी मंडळ		
५.	जिल्हा परिषद		
६.	पंचायत समिती		
७.	नभोवाणी मंडळ		
८.	महिला मंडळ		
९.	बँक		
१०.	अंगणवाडी / बालवाडी		
११.	शाळा समिती		
१२.	इतर .		

### भाग ब

१. आपण खालील संस्थापैकी कोणत्या संस्थेकडून कर्ज घेतले व किती?

अ. क्र.	कर्ज देणारी संस्था	किती कर्ज घेतले.	व्याज दर	कशासाठी उपयोग केला.
१.	स्टेट बँक ऑफ इंडिया ..			
२.	मराठवाडा ग्रामीण बँक ..			
३.	सहकारी संस्था ..			

२. कर्ज काढण्याबद्दल आपणास कोणा कोणाकडून माहिती मिळाली?

१. कुटुंब प्रमुख / पती
२. नातेवाईक
३. वर्तमान पत्रे
४. ग्रामसेवक
५. कृषि विस्तार अधिकारी
६. रेडियो / दूरदर्शन
७. बँक अधिकारी
८. मित्र

३. ग्रामिण बँक कोणत्या कामा / उद्देशासाठी कर्ज देते हे आपणास माहिती आहे का ?  
होय .... नाही....

उत्तर होय असल्यास आपणास खालीलपैकी कोणत्या कामासाठी कर्ज दिल्या गेले.

अ. क्र	तपशील
१.	नवीन विहीर खोदण्यासाठी
२.	जुनी विहीर दुरुस्त करण्यासाठी
३.	विद्युत मोटर पंप खरेदीसाठी
४.	बैल जोडी विकत घेण्यासाठी
५.	शिवण यंत्र खरेदीसाठी
६.	किराणा दुकानासाठी
७.	मिरची व्यापारासाठी
८.	पीक कर्ज
९.	शेळी मेंढी पालन
१०.	इतर

४. आपण गेल्या दोन वर्षात खालिल पैकी कशासाठी कर्ज घेतले ?

अ क्र.	कर्ज घेण्याचा उद्देश	एकुण रक्कम	कोणत्या कामासाठी खर्च केले
१.			
२.			
३.			
४.			
५.			

५. बँके कडून मागीतलेली पूर्ण रक्कम मिळाली आहे काय?

..... २५ टक्के, ५० टक्के ७५ टक्के पूर्ण

६. आपण घेतलेल्या कर्जाची नियमितपणे परतफेड केली आहे काय?

हो / नाही

होय असल्यास आतापर्यंत किती कर्जाची परतफेड केली

अ. क्र.	एकुण घेतलेले कर्ज रुपये	कर्जाची परतफेड रुपये
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७. कर्ज घेतल्यामुळे तुम्हाला तुमच्यात काही बदल झालेला जाणवतो का?  
होय असल्यास कोणता बदल प्रामुख्याने जाणवतो
१. मुला / मुलीचे लव्ण केले
  २. मुला / मुलीचे शिक्षण केले
  ३. चांगले घर बांधले.
  ४. राहणीमानात सुधारणा झाली, घरात दुरदर्शन संच, रेडीओ, गॅस, टेबल खुर्ची इ. साहित्य खरेदी केली.
  ५. सामाजिक व धार्मिक बाबींवर खर्च करण्याची क्षमता वाढली.
  ६. संकरीत / नवीन जनावरे विकत घेतली.
  ७. कांडण, शिलाई मशीण, घेतली.
  ८. शेती व शेतीवीरहीत मालमत्ता वाढली.
  ९. किराणा दुकाण व भाजी , मिरची व्यापारात वाढ झाली.
८. तुम्ही बँकेव्यतीरीक्त दुसरीकडून कर्ज काढले आहे का?
१. मित्र मंडळी २. नातेवाईक ३. सावकार
९. बँकेकडून कर्ज घेताना आपणास कोणत्या अडचणी आल्यात?
१. बँकेचा कर्ज पुरवठा अपुरा असतो,
  २. बँकेचे कर्ज वेळेवर मंजूर होत नाही,
  ३. बँकेचे कर्ज मिळण्याची पध्दत सोपी नाही,
  ४. कर्ज काढण्याची पध्दत लवकर समजत नाही,
  ५. कर्जासाठी आवश्यक कागदपत्रे लवकर मिळत नाही,
  ६. कर्ज केलेल्या मागणी प्रमाणे मंजूर होत नाही,
  ७. बँकेतील अधिकारी त्रास देतात,
  ८.
    १. कर्ज मंजूर करण्यासाठी विलंब करतात
    २. कामाची टाळाटाळ करतात
    ३. कार्यालयास काम नसताना या म्हणतात
    ४. एकाच वेळेस सर्व कागद पत्रे आणण्यास न सांगता प्रत्येक वेळी नवीन कागदपत्रे किंवा प्रमाणपत्रे आणावयास सांगतात
- इतर