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## AN ANALYSIS OF EXPECTATIONS OF THE FINANCIALLY EXCLUDED FARMERS TOWARDS THEIR FINANCIAL INCLUSION: AN EMPIRICAL EVIDENCE

**DR.L. RAJI REDDY**

Assistant professor in Commerce  
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Telanagana state

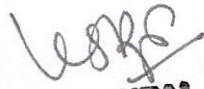
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### Abstract

*The magnitude of NPAs have a direct impact on banks' profitability as legally they are not allowed to book income on such accounts and at the same time banks are forced to make provision on such assets as per the RBI guidelines. The rapid hike in NPAs of banks is a matter of great alarm and anxiety to the government since it causes obstacles in the free flow of credit jeopardizing the health of the banking system and the economy ending up in doldrums. For the purpose of the study sample respondents of 500 who are financially excluded from the formal financial institutions were selected from the three regions of Andhra Pradesh. Bhaimsa and Rebbana Mandals of Adilabad district of Telangana, Adoni, Bandi Atmakur mandals of Kurnool district of Rayalaseema and Sullurupeta and Vinjamur Mandals of Nellore Districts of Andhra Pradesh, mostly by resorting to the method of stratified random sampling. The stratification is done on the basis of size of the land holding and social status. The study concluded that the relationship between the size of the farmers and their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs, good credit history must be rewarded with enhanced credit limits, contingency loan facility must be provided to each farmer and provision of consumption credit are found to be statistically independent.*

### INTRODUCTION:

The problem of mounting NON PERFORMING ASSETS (NPAs) not only jeopardizes the interests of the defaulters but also of the regular members, auditors, and the very cooperative banking itself. There is no gainsaying the fact that a safe, sound and solid kind of credit structure depends to a considerable extent on the speedy recovery of funds advanced to the borrowers. The cooperative credit is no exception to this rule. The real test of its future strength lies in the record of the realization of loans. But there has been sluggishness in the recovery of loans in the cooperative credit agencies as well as in the societies financed by the commercial banks. This has made the RBI to give a call for a proper climate to tackle the problem of mounting NPAs which are smothering the progress of the cooperative movement. It has also exhorted the various cooperative organizations to make concerted efforts to reduce NPAs.

  
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## Abstract

*The magnitude of NPAs have a direct impact on banks' profitability as legally they are not allowed to book income on such accounts and at the same time banks are forced to make provision on such assets as per the RBI guidelines. The rapid hike in NPAs of banks is a matter of great alarm and anxiety to the government since it causes obstacles in the free flow of credit jeopardizing the health of the banking system and the economy ending up in debtors. For the purpose of the study sample respondents of 500 who are financially excluded from the formal financial institutions were selected from the three regions of Andhra Pradesh. Bhatmasa and Rebbana Mandals of Adilabad district of Telangana, Adoni, Banda Ammakur mandals of Karnool district of Rayalaseema and Sullurupeta and Vinjamur Mandals of Nellore Districts of Andhra Pradesh, mostly by resorting to the method of stratified random sampling. The stratification is done on the basis of size of the land holding and social status. The study concluded that the relationship between the size of the farmers and their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs, good credit history must be rewarded with enhanced credit limits, contingency loan facility must be provided to each farmer and provision of consumption credit are found to be statistically independent.*

## INTRODUCTION:

The problem of mounting NON PERFORMING ASSETS (NPAs) not only jeopardizes the interests of the defaulters but also of the regular members, auditors, and the very cooperative banking itself. There is no gainsaying the fact that a safe, sound and solid kind of credit structure depends to a considerable extent on the speedy recovery of funds advanced to the borrowers. The cooperative credit is no exception to this rule. The real test of its future strength lies in the record of the realization of loans. But there has been sluggishness in the recovery of loans in the cooperative credit agencies as well as in the societies financed by the commercial banks. This has made the RBI to give a call for a proper climate to tackle the problem of mounting NPAs which are smothering the progress of the cooperative movement. It has also exhorted the various cooperative organizations to make concerted efforts to reduce NPAs.

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**The objective of this paper is to**

- Credit limits should be fixed on the market prices of inputs
- Good credit history must be rewarded with enhanced credit limits
- Contingency loan facility must be provided to each farmer
- Provision of consumption credit
- Clearance of NPAs in terms of flexible installments

Towards the end of the objective, Sample respondents of 500 who are financially excluded from the formal financial institutions were selected for the purpose of the study from the three regions of Andhra Pradesh. Bhaimsa and Rebbana Mandals of Adilabad district of Telangana, Adoni, Bandi Atmakur mandals of Kurnool district of Rayalaseema and Sullurupeta and Vinjamur Mandals of Nellore Districts of Andhra Pradesh, mostly by resorting to the method of stratified random sampling. The stratification is done on the basis of size of the land holding and social status. The relevant data are collected directly from the respondents by administering a pre designed questionnaire/ schedule.

**RESULTS AND ANALYSIS**

Table-1: credit limits should be fixed on the market prices of inputs

Response	Frequency	Percent	Cumulative Percent
Yes	421	84.2	84.2
No	79	15.8	100.0
Total	500	100.0	

Source: primary data

Table-1 refers to the distribution of the sample farmers by their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs. It is observed that 84.2 percent of the sample farmers have expected the banks to fix the credit limits on the basis of market prices of inputs and 15.8 percent of the sample farmers did not expect the same.



Table-2: **Good credit history must be rewarded with enhanced credit limits**

Response	Frequency	Percent	Cumulative Percent
Yes	397	79.4	79.4
No	103	20.6	100.0
Total	500	100.0	

Source: primary data

Table-2 reveals that 79.4 percent of the sample farmers have expected from the banks that good credit history must be rewarded with enhanced credit limits and 20.6 percent of the sample farmers did not expect the same.

Table-3: **Contingency loan facility must be provided to each farmer**

Response	Frequency	Percent	Cumulative Percent
Yes	377	75.4	75.4
No	123	24.6	100.0
Total	500	100.0	

Source: primary data

Table-3 refers to that 75.4 percent of the sample farmers have expected from the banks that contingency loan facility must be provided to each farmer and 24.6 percent of the sample farmers did not expect the same.

Table-4: **Provision of consumption credit**

Response	Frequency	Percent	Cumulative Percent
Yes	417	83.4	83.4
No	83	16.6	100.0
Total	500	100.0	

Source: primary data

Table-4 refers to the distribution of the sample farmers by their expectations from the banks and other related organs namely provision of consumption credit. It is observed that 83.4 percent of the sample farmers have expected from the banks that provision of consumption credit and 16.6 percent of the sample farmers did not expect the same.



Table-5: Clearance of NPAs in terms of flexible installments

Response	Frequency	Percent	Cumulative Percent
Yes	381	76.2	76.2
No	119	23.8	100.0
Total	500	100.0	

Source: primary data

Table-5 refers to the distribution of the sample farmers by their expectations from the banks and other related organs namely clearance of NPAs in terms of flexible installments. It is observed that 76.2 percent of the sample farmers have expected from the banks that clearance of NPAs in terms of flexible installments and 23.8 percent of the sample farmers did not expect the same.

Table-6: Size of the farmer and Credit limits should be fixed on the market prices of inputs

Size of the farmer	Credit limits should be fixed on the market prices of inputs		Total
	Yes	No	
Marginal	52	13	65
	80.0%	20.0%	100.0%
	12.4%	16.5%	13.0%
Small	254	46	300
	84.7%	15.3%	100.0%
	60.3%	58.2%	60.0%
Medium	83	17	100
	83.0%	17.0%	100.0%
	19.7%	21.5%	20.0%
Big	32	3	35
	91.4%	8.6%	100.0%
	7.6%	3.8%	7.0%
Total	421	79	500
	84.2%	15.8%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=2.394, df=3, p=0.495, r=-0.040 Source: primary data

Table-6 refers to the distribution of the sample farmers by their size and by their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs. The correlation between the size of the farmers and their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs is found to be negative (r=-0.040). The acceptance of the



null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the size of the farmers and their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs is found to be statistically independent.

Table-7:Size of the farmer and Good credit history must be rewarded with enhanced credit limits

Size of the farmer	Good credit history must be rewarded with enhanced credit limits		Total
	Yes	No	
Marginal	47	18	65
	72.3%	27.7%	100.0%
	11.8%	17.5%	13.0%
Small	240	60	300
	80.0%	20.0%	100.0%
	60.5%	58.3%	60.0%
Medium	80	20	100
	80.0%	20.0%	100.0%
	20.2%	19.4%	20.0%
Big	30	5	35
	85.7%	14.3%	100.0%
	7.6%	4.9%	7.0%
Total	397	103	500
	79.4%	20.6%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=2.940, df=3,  $\rho=0.401$ ,  $r=-0.060$

Source: primary data

Table-7 refers to the distribution of the sample farmers by their size and by their expectations from the banks and other related organs namely good credit history must be rewarded with enhanced credit limits. The correlation between the size of the farmers and their expectations from the banks and other related organs namely good credit history must be rewarded with enhanced credit limits is found to be negative( $r=-0.060$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the size of the farmers and their expectations from the banks and other related organs namely good credit history must be rewarded with enhanced credit limits is found to be statistically independent.



**Table-8: Size of the farmer and Contingency loan facility must be provided to each farmer**

Size of the farmer	Contingency loan facility must be provided to each farmer		Total
	Yes	No	
<b>Marginal</b>	44	21	65
	67.7%	32.3%	100.0%
	11.7%	17.1%	13.0%
<b>Small</b>	226	74	300
	75.3%	24.7%	100.0%
	59.9%	60.2%	60.0%
<b>Medium</b>	78	22	100
	78.0%	22.0%	100.0%
	20.7%	17.9%	20.0%
<b>Big</b>	29	6	35
	82.9%	17.1%	100.0%
	7.7%	4.9%	7.0%
<b>Total</b>	377	123	500
	75.4%	24.6%	100.0%
	100	100	

Chi-Square=3.5, df=3,  $p=0.321$ ,  $r=-0.078$ , Source: primary data

Table-8 refers to the distribution of the sample farmers by their size and by their expectations from the banks and other related organs namely contingency loan facility must be provided to each farmer. The correlation between the size of the farmers and their expectations from the banks and other related organs namely contingency loan facility must be provided to each farmer is found to be negative ( $r=-0.078$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the size of the farmers and their expectations from the banks and other related organs namely contingency loan facility must be provided to each farmer is found to be statistically independent.



**Table-9: Size of the farmer and Provision of consumption credit**

Size of the farmer	Provision of consumption credit		Total
	Yes	No	
<b>Marginal</b>	52	13	65
	80.0%	20.0%	100.0%
	12.5%	15.7%	13.0%
<b>Small</b>	252	48	300
	84.0%	16.0%	100.0%
	60.4%	57.8%	60.0%
<b>Medium</b>	82	18	100
	82.0%	18.0%	100.0%
	19.7%	21.7%	20.0%
<b>Big</b>	31	4	35
	88.6%	11.4%	100.0%
	7.4%	4.8%	7.0%
<b>Total</b>	417	83	500
	83.4%	16.6%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=1.5, df=3,  $p=0.697$ ,  $r=-0.026$

Source: primary data

Table-9 refers to the distribution of the sample farmers by their size and by their expectations from the banks and other related organs namely provision of consumption credit. The correlation between the size of the farmers and their expectations from the banks and other related organs namely provision of consumption credit is found to be negative ( $r= 0.026$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the size of the farmers and their expectations from the banks and other related organs namely provision of consumption credit is found to be statistically independent.



**Table-10: Size of the farmer and Clearance of NPAs in terms of flexible installments**

Size of the farmer	Clearance of NPAs in terms of flexible installments		Total
	Yes	No	
Marginal	43	22	65
	66.2%	33.8%	100.0%
	11.3%	18.5%	13.0%
Small	232	68	300
	77.3%	22.7%	100.0%
	60.9%	57.1%	60.0%
Medium	76	24	100
	76.0%	24.0%	100.0%
	19.9%	20.2%	20.0%
Big	30	5	35
	85.7%	14.3%	100.0%
	7.9%	4.2%	7.0%
Total	381	119	500
	76.2%	23.8%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=5.58, df=3, p=0.134, r=-0.076

Source: primary data

Table-10 refers to the distribution of the sample farmers by their size and by their expectations from the banks and other related organs namely clearance of NPAs in terms of flexible installments. The correlation between the size of the farmers and their expectations from the banks and other related organs namely clearance of NPAs in terms of flexible installments is found to be negative ( $r=-0.076$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the size of the farmers and their expectations from the banks and other related organs namely clearance of NPAs in terms of flexible installments is found to be statistically independent.



**Table-11: Social status and Credit limits should be fixed on the market prices of inputs**

Size of the farmer	Credit limits should be fixed on the market prices of inputs		Total
	Yes	No	
OC	95	20	115
	82.6%	17.4%	100.0%
	22.6%	25.3%	23.0%
BC	229	46	275
	83.3%	16.7%	100.0%
	54.4%	58.2%	55.0%
SC	61	9	70
	87.1%	12.9%	100.0%
	14.5%	11.4%	14.0%
ST	36	4	40
	90.0%	10.0%	100.0%
	8.6%	5.1%	8.0%
Total	421	79	500
	84.2%	15.8%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=1.86, df=3,  $p=0.601$ ,  $r=-0.052$

Source: primary data

Table-11 refers to the distribution of the sample farmers by their social status and by their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs. The correlation between the social status of the farmers and their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs is found to be negative ( $r=-0.052$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the social status of the farmers and their expectations from the banks and other related organs namely credit limits should be fixed on the basis of market prices of inputs is found to be statistically independent.



**Table-12 :Social status and Good credit history must be rewarded with enhanced credit limits**

Size of the farmer	Good credit history must be rewarded with enhanced credit limits		Total
	Yes	No	
OC	90	25	115
	78.3%	21.7%	100.0%
	22.7%	24.3%	23.0%
BC	215	60	275
	78.2%	21.8%	100.0%
	54.2%	58.3%	55.0%
SC	56	14	70
	80.0%	20.0%	100.0%
	14.1%	13.6%	14.0%
ST	36	4	40
	90.0%	10.0%	100.0%
	9.1%	3.9%	8.0%
Total	397	103	500
	79.4%	20.6%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=3.104, df=3,  $\rho=0.376$ ,  $r=-0.049$ , Source: primary data

Table-12 refers to the distribution of the sample farmers by their social status and by their expectations from the banks and other related organs namely good credit history must be rewarded with enhanced credit limits. The correlation between the social status of the farmers and their expectations from the banks and other related organs namely good credit history must be rewarded with enhanced credit limits is found to be negative( $r=-0.049$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the social status of the farmers and their expectations from the banks and other related organs namely good credit history must be rewarded with enhanced credit limits is found to be statistically independent.



**Table-13: Social status and Contingency loan facility must be provided to each farmer**

Size of the farmer	Contingency loan facility must be provided to each farmer		Total
	Yes	No	
OC	85	30	115
	73.9%	26.1%	100.0%
	22.5%	24.4%	23.0%
BC	208	67	275
	75.6%	24.4%	100.0%
	55.2%	54.5%	55.0%
SC	51	19	70
	72.9%	27.1%	100.0%
	13.5%	15.4%	14.0%
ST	33	7	40
	82.5%	17.5%	100.0%
	8.8%	5.7%	8.0%
Total	377	123	500
	75.4%	24.6%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=1.476, df=3,  $\rho=0.688$ ,  $r=-0.024$

Source: primary data

Table-13 refers to the distribution of the sample farmers by their social status and by their expectations from the banks and other related organs namely contingency loan facility must be provided to each farmer. The correlation between the social status of the farmers and their expectations from the banks and other related organs namely contingency loan facility must be provided to each farmer is found to be negative( $r=-0.024$ ). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 implies that the relationship between the social status of the farmers and their expectations from the banks and other related organs namely contingency loan facility must be provided to each farmer is found to be statistically independent.



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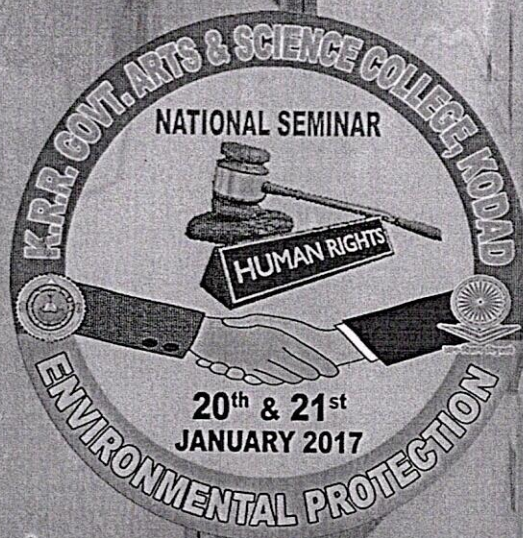
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Telangana State  
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## PROCEEDINGS OF UGC SPONSORED TWO DAY NATIONAL SEMINAR ON Human Rights & Environmental Protection



**20<sup>th</sup> & 21<sup>st</sup> January 2017**

Edited by :

**Dr. A. Sreenivasulu**

Convener & Organizing Secretary







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-Dr.A.Sreenivasulu



## EFFORTS OF UNEP IN ENVIRONMENTAL PROTECTION

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### ABSTRACT:

The role of environment in sustaining the quality of life cannot be underestimated. For many of our contemporary problems are inevitably linked to environmental degradation. The post world war scenario has witnessed radical industrial revolution throughout the world. Population explosion, ever increasing thirst of consumerism and advancement in human life and life style has encouraged breakneck industrialization. It leads to environment degradation. However nothing could be done to control the damage afflicted to environment until 1960s. The people of the world realized that the environment is crucial for next generations. Protection of environment and conservations of resources has emerged as the focal point of nations. After 1960s international agencies also played a key role in protection of environment especially United Nations. It has been taking number of efforts viz UN conferences on human environment, Stockholm 1977, earth summit 1992, Kyoto environmental summit 1997. Present paper contains objectives, methodology, efforts of UNEP, failures of UNEP in implementation, suggestions.

**Key words;** Environmental degradation, industrialization, protection, UNEP



### **Introduction:**

Man's concern for natural environment has always been a point of consideration but his/her serious about the issues of recourse depletion and degrading environmental ecosystem began after world war – II when industrialization started vigorously. However, nothing could be done to control the damage affected to environment until 1960's

The Government in 1960's especially in developed countries was undergoing a social changer also started in developing countries. The social change raised aspirations and hopes of people for improvement in quality of human life and living standers which in turn opened up numerous issues relating to development sustainable development, economic growth and consumerism all issue were linked to environment. Soon people recognized that environment was deteriorating and natural resources were depleting you to development activities. The earth physical and biological systems came under grate strain. A large member of environment problems surfaced in this regard for example carbon dioxide and other green house gases started building up, earth temperature started rising large cities started chouking up with the pollution of large number of spices came under heavy stress. To the extent that large scale damage of biodiversity appeared.

### **Objectives of the Study:**

- To know the eco system in which we are living
- To know the causes of environmental degradation
- To analyze the environmental issues, which are leads to the violation of human rights
- To study the role of UNEP in environmental protection
- To axes the reason and suggest the rights implementation of agendas discussed in different conferences

### **Methodology:**

For the preparation of this paper, secondary data is used.

The post world war scenario has witnessed radical industrial revolution throughout the world population, explanation, every increasing thirst of consumerism and advancement in human life and life style has encouraged breakneck industrialization this also resulted in to indefinite exploitation of natural resource to quench thirst of consumerism. Air pollution, carbon emission, chronic shortage of fresh water, forest disstrainment and degradation and threat to the spices are the chronic issues to relating to the human



Environmental problems thus have become critical protection of environment and conservation of resources has emerged as the focal point of nations. As the concern for environmental problems increased, international agencies swung into action. Specially United Nations as a result of the Stockholm conference on the human environment. The UN General Assembly in resolution 2997 (XXVII) of 1972, established UNEP with its head quarters at Nairobi. Central UN Node for global environmental cooperation and treaty making the resolution designated June 5<sup>th</sup> as the world environment day. The resolution also established the UNEP governing canal to provide a forum for the international community to addresses major and emerging environment policy issues. The general canal to responsibilities included the promoting the international environmental programmes into UN System. The governing canal for mutated long stream and short stream plans for the protection of environmental particularly relating to the development.

#### Efforts of UNEP:

The UN efforts at the protection and preservation of environmental became vigorous in 1970 and 1980 most important efforts are the following.

- UN habited conference on human settlements in Vancouver Canada in 1976.
- World water conference in mardel plate, Argentina in 1977. This conference called upon the UN to establish a programme with a goal of providing clean drinking water and sanitation to all.
- The UN desertification conference held in 1977.
- United nation environmental programme (NUEP) and United Nation Educational Scientific and cultural organizations (NUESCO) organized an inter-governmental education conference at Georgia in 1977. The UNDP directs pointed that environmental education was a matter of life and death and that problems solve environmental jeopardizing the development of mankind.
- Havelen Brunbtland was appointed the chairman of world commission of environment and development, known as Brundtland commission. The report of this commission called "Owe common future" 1987, delete with many issues, but the issue of the poverty in developing countries in relation to environmental damage was a special focus. According to this report, the consent development contains within it two key concepts :





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**Certificate**

Certified that Mr./Mrs./Dr./Prof. J. Sujatha  
has participated / presented a paper (in Key note / invited / oral / poster session) entitled Efforts of UNEP in Environmental Protection in  
the UGC sponsored National Seminar on Human Rights & Environmental Protection (HREP-2017)  
on 20<sup>th</sup> & 21<sup>st</sup> January 2017, organized by Department of Chemistry, KRR Govt. Arts & Science College,  
Kodad, Suryapet Dist; Telangana State.

*(Signature)*  
Dr. A. Sreenivasulu

We wish the participant all success.

*(Signature)*  
A. Shankar