

C H A P T E R - I V

RESULTS OF THE FIELD SURVEY

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4.1 INTRODUCTION :-

For gauging the impact of SGB on solapur district in terms of income the field survey was undertaken. In discriptive reasearch there is necessity of survey. Survey means seeing things as they are.

4.2 SAMPLING PROCEDURE AND DESIGN.

There are 11 developmental blocks in the district. The total number of branches in the district are 30. For conducting the survey, random sampling technique and purposive sampling technique were used. One branch from each developmental block was selected for survey on random basis.

a) BRANCH SAMPLING

To select sample branch from each developmental block random sample was used. In this way 11 branches were covered for survey from 11 developmental blocks.

b) SAMPLING OF BORROWERS

For selecting the sample of borrowerw again random and purposive sampling technique were used. Initially the random method of sampling was used but, in order to cover the borrowers of all categories the purposive sampling was also used.

c) SAMPLE DISTRIBUTION

The table No. 4.1 shows the actual number of borrowers covered as sample. Initially 110% of the total population was considered to be an adequate size of the sample. However, at the stage of actual field investigation, in order to cover all the purposes of borrowing, purposive sampling was also used. In time, therefore, the percentage of sample

exceeded the predetermined size, while in certain cases it fell short of it. The table shows the final percentage and distribution of sample borrowers covered in the study.

Table No. 4.1

SAMPLE DISTRIBUTION

Sample Branch	Total Borrowers	No.of sample Borrowers	%
1) Tondle-Bondle	114	11	9.7
2) Gursale	132	11	8.4
3) Ule	85	10	11.8
4) Zare	33	08	24.2
5) Nimboni	1223	10	8.1
6) Uplai (BK)	87	09	10.3
7) Tadvale (M)	88	12	13.6
8) Karajgi	176	10	5.7
9) Lamboti	136	10	7.4
10) Manjari	123	13	10.6
11) Solapur	236	14	6.4
Total	1333	118	8.9

4.3 PROEILE OF SAMPLE BORROWERS

a) PURPOSEWISE CLASSIFICATION

The following table shows the purposewise classification of the sample borrowers.

Table No. 4.2

PURPOSEWISE CLASSIFICATION

Purpose	No.of Borrowers	%
1) Crop loan	04	3.39
2) Minor Irrigation and Land Development	23	19.49
3) Agricultural Allied Activities	37	31.35
4) Gobar Gas	02	1.70
5) Retail Trade	16	13.56
6) Self Employed	21	17.80
7) Small Business	09	7.62
8) Transport Operators	02	1.70
9) Village and cottage Industries.	04	3.39
Total	118	100.00

b) PERIODWISE CLASSIFICATION

The branches selected have financed for three types of periods viz. short term, medium term, and long term. The table 4.3 shows the classification of borrowers in the sample according to the period for which they had borrowed from the bank.

TABLE NO. 4.3
PERIODWISE CLASSIFICATION OF LOAN

Period of Loan	No. of Accounts	%
Short Term	04	3.39
Medium Term	96	81.36
Long Term	18	15.25
Total	118	100.00

It can be seen that most of the borrowers belonged to the second group i.e. they borrowed for medium term.

4.4 BRANCHWISE BORROWING ACTIVITIES

The table No. 4.4 shows the branchwise number of borrowers under each category from the sample selected for the purpose.

The table indicated that, most of the borrowers belonged to purpose No. 2 and 3 in the table. It indicates that the borrowing activities largely confined to minor irrigation and allied agricultural activities such as dairy loans, buying bullocks and bullockcarts, sheeps etc.

TABLE NO. 4.4

BORROWING ACTIVITIES

Borrowing Activity	Tondle- Bondle	Gursale	Ule Zare	Nimboni	Uplai (BK)	Tadvale	Karajgi	Lam- boti	Manj- ari	Sola- pur	Total
1. Crop loan	2	1	-	1	-	-	-	-	-	-	04
2. Minor Irrigation and Land Development	1	3	2	1	1	2	3	1	3	3	23
3. Agricultural Allied Activities	3	4	3	2	2	5	2	5	4	4	37
4. Gobar Gas	-	-	-	1	-	-	-	-	1	-	02
5. Retail Trade	1	1	1	2	2	1	1	2	2	2	16
6. Self Employed	2	-	2	2	3	2	2	2	2	3	21
7. Small Business	1	1	2	1	1	1	-	-	-	2	09
8. Transport Operators	1	-	-	-	-	-	-	-	1	-	02
9. Village and Cottage Industries.	-	1	-	-	-	1	2	-	-	-	04
TOTAL	11	11	10	8	10	9	12	10	13	14	118

4.5 INCOME IMPACT

For understanding the income impact of the bank on the borrowers net additional income per borrower was drawn with the help of the questionnaire and schedule. The table 4.5 shows the purposewise net additional income per borrower.

TABLE NO. 4.5

PURPOSEWISE NET ADDITIONAL INCOME PER BORROWER

(Figures in Rs.)

Purpose	Net Additional Income per Borrower
1) Crop loan	1975
2) Minor Irrigation and Land Development	3928
3) Agricultural Allied Activities	2648
4) Gobar Gas	700
5) Retail Trade	3905
6) Self Employed	3972
7) Small Business	2967
8) Transport Operators	34250
9) Village and Cottage Industries.	9177

The above table shows purposewise net additional income per borrower. For estimating the total income impact of the bank on the district, total number of borrowers of the bank during the period 1984-86 are taken into consideration.

The total income impact of the bank financing on the borrowers is calculated by using the following method.

- A. Calculation of Total Net Additional Income generation purposewise of sample borrowers.
- B. Calculation of Average Net Additional Income purposewise of sample borrowers.
- C. Calculation of total Net Additional Income of all the borrowers for those purposes, on the basis of 'B' above.
- The final results of these calculations are presented in the following table while the base tables used for arriving at the final figures are appended to these chapter.

TABLE NO. 4.6

INCOME IMPACT

(Figures in Rs.)

Purpose	Total number of Borrowers	Net Addit- ional Income Per Borrower	Total Income Impact.
1) Crop loan	344	1975	6,79,400
2) Minor Irrigation and Land Development.	478	3928	18,77,584
3) Agri.Allied Activities.	1692	2648	44,80,416
4) Gobar Gas	166	700	1,16,200
5) Retail Trade	341	3905	13,31,205
6) Self Employed	188	3972	7,46,736
7) Small Business	219	2967	6,49,773
8) Transport Opera- tors.	12	34250	4,11,000
9) Village and Cottage Industries.	37	9177	3,39,549
Total	3477	63522	1,06,31,863

4.6 OVERDUES

In field survey we found that out of 118 borrowers 28 have overdues. The main reason of the overdue was that there were draught condition in major part of the district. Therefore the transactions were on small scale. The table 4.7 shows the overdue position of the sample borrowers. It also shows period of overdues.

TABLE NO. 4.7
SIZE OF OVERDUES

Period	No.of Accounts	No.of Defaulters Accounts	(%)
Short Term	04	02	3.39
Medium Term	96	22	81.36
Long Term	18	04	15.25
Total	118	28	100000

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4.7 CONCLUSION

The field survey was undertaken for gauging the impact of SGB on Solapur district. The bank has given loan for nine major purposes.

The ~~inc~~ime impact of the bank on the borrower has been satisfactory. The bank has helped to improve the earnings of the rural poor.

Thus the SGB has significantly contributed to the rural development of the Solapur district. Mainly the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs have benefited by the bank.