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## PREFACE

Both, theoretical and empirical evidences suggest that financial inclusion plays an important role in economic growth and extreme poverty reduction. The World Bank has identified financial inclusion as an enabler for seven of the seventeen Sustainable Development Goals (SDGs). A small loan, a savings account or an insurance policy can make a great difference to a low-income family. People can invest in better nutrition, housing, health and education for their children, and help to deal with difficult times caused by crop failures, illness or death. In spite of the crucial role of financial inclusion, a large section of people particularly low-income segment still have very little or no access to formal financial system. Nearly 1.7 billion adults could not access to a bank account either at financial institution or mobile money supplier. The number in 2014 was 2 billion. Despite having relatively high account ownership, India claims the second largest share of the global unbanked population with over 190 million adults still having no bank accounts (Findex Database, 2017). Again, the north eastern India including Assam is relatively poor in financial inclusion barometer as compared to other parts of the country. It is evident from the fact that the north-eastern India scored lowest among all the regions of India in 2013 and 2016 in financial inclusion index developed by CRISIL. Assam is one of the bottom scoring states on financial inclusion index scale. In 2016, Assam ranked 39.6 among all the states in India with score 47.9 in financial inclusion index (CRISIL Inclusix, 2018).

Many earlier studies revealed that poor and disadvantaged sections of society are the target groups who have no access or very little access formal financial system.

The small and marginal farmer which is the target group of the present study is one of the underprivileged sections of society facing difficulties in accessing financial system due to demand side and supply side barriers. Even though they face difficulties in accessing financial system but a large size of working people are engaged in farming activities and contribute sizeable amount to the GDP of India. Further, they are playing significant role in food security of our country. Recognizing the important role of small and marginal farmers, the researcher considers that intensive investigation at the micro level is required to examine the nature and extent of financial inclusion/exclusion and suggests policy implications to overcome the various constraints faced by them. Therefore, the present study titled “Financial inclusion of farmers in Darrang district of Assam with special reference to small and marginal farmers” is carried out.

The study started its journey with four objectives and seven null hypotheses. The objectives are related to the nature and extent of financial inclusion among the small and marginal farmers, the effect of financial inclusion on them, the role of commercial banks in promoting financial inclusion and to find out various demand side and supply side barriers. The hypotheses were related to socio-economic variables of the respondents and their level of financial inclusion. In order to pursue the objectives, a field survey was conducted by covering four hundred small and marginal farmers in Darrang district of Assam. The survey result revealed that the level of financial inclusion among the small and marginal farmers is not satisfactory since 69.5 percent belong to low financial inclusion, 19.75 percent belong to moderate financial



inclusion, 2.75 percent belong to fully excluded and only 8 percent belong to full financial inclusion category.

Based on the financial inclusion score of the respondents the study found that out of twenty sample villages, sixteen villages belong to Low Financial Inclusion (LFI) category and four villages belong to Moderate Financial Inclusion (MFI) and none of the sample villages belong to High Financial Inclusion (HFI) category. The mean financial inclusion score of all sample villages stood at 5.05 and mean financial inclusion index is accounted as 03367. Among the sample villages, Nadirmukh village of Dalgaon-Sialmari block secured HFI score (6.75) and Mahalipara village of Sipajhar block secured LFI score. On the basis of financial inclusion score of sample villages, the study found that all the four sample development blocks belong to LFI category and among the blocks, Dalgaon-Sialmari achieved highest financial inclusion score (5.62) and Sipajhar achieved the lowest financial inclusion score (4.33). Depending on the financial inclusion score of the respondents, sample villages, and development blocks the present study concluded that the Darrang district of Assam is considered as low level financial inclusion district.

The study also revealed main reasons for low level of financial inclusion among the small and marginal farmers. The reasons are connected to demand side and supply side. The demand side barriers include small size of operational holding, lack of land possession certificate, low level of income, lack of financial awareness, low level of formal education, pre-occupied notions about banks, high return from informal sources, and easy and quick loan during emergencies from informal sources.

On the other hand, the supply side barriers include irregular repayment performance, shortage of staff, problem in last mile connectivity, pressure from excessive direct benefit transfer programmes from the government, diversion of loan amount, uneven distribution of banking outlets and illiteracy among the small and marginal farmers.

Based on the findings of the study, the researcher has recommended some policy implications which will improve the level of financial inclusion of the small and marginal farmers. The recommendations are increasing financial awareness of small and marginal farmers, emphasising more on sustainable income generation activities, formation of small and marginal farmers' club, micro loan product for small and marginal farmers, providing KCC loan to farmers joint liability groups and giving more power to business correspondence for last mile connectivity.

Date: *Dibrugarh*

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Place: *22/09/2022*

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Date: 22/09/2022

Dhiren Deka

**(Dhiren Deka)**

## LIST OF ABBREVIATIONS

ADB	:	Asian Development Bank
AGVB	:	Assam Gramin Vikash Bank
AIDIS	:	All India Debt and Investment Survey
APY	:	Atal Pension Yojana
ATM	:	Automated Teller Machine
BAND	:	Bandhan Bank
BC	:	Business Correspondents
BOB	:	Bank of Baroda
BOB	:	Bank of Baroda
BOI	:	Bank of India
BOM	:	Bank of Maharashtra
BP	:	Banking Penetration
BSBD	:	Basic Savings Bank Deposit Account
CAN	:	Canara Bank
CD Blocks	:	Community Development Blocks
CD Ratio	:	Credit Deposit Ratio
CBI	:	Central Bank of India
CGAP	:	Consultative Group to Assist the Poor
CSP	:	Customer Service Point
DBT	:	Direct Benefit Transfer
ESAF	:	ESAF Small Finance Bank
FD	:	Fixed Deposit
FED	:	Federal Bank
FJLG	:	Farmers Joint Liability Group
FII	:	Financial Inclusion Index
FIS	:	Financial Inclusion Score

GCC	:	General Credit Card
GDI	:	Gender Development Index
GDDP	:	Gross District Domestic Product
GDP	:	Gross Domestic Product
GOI	:	Government of India
GSDP	:	Gross State Domestic Product
Ha.	:	Hectare
HDI	:	Human Development Index
HPI	:	Human Poverty Index
IIMB	:	Indian Institute of Management Bangalore
IND	:	Indian Bank
IOB	:	Indian Overseas Bank
IPPB	:	India Posts Payments Bank
JLG	:	Joint Liability Group
JSF	:	Jana Small Finance Bank
KCC	:	Kisan Credit Card
Km.	:	Kilometer
KMB	:	Kotak Mahindra Bank
KYC	:	Know Your Customer Norms
LPC	:	Land Possession Certificate
MFI	:	Micro Finance Institutions
MGNREGA	:	Mahatma Gandhi National Rural Employment Act
MSME	:	Micro Small and Medium Enterprises
NABARD	:	National Bank for Agriculture and Rural Development
n/a	:	Not Available
NCPI	:	National Payments Corporation of India
NESFB	:	North East Small Finance Bank
NPA	:	Non Performing Assets
NSFI	:	National Strategy for Financial Inclusion

NSSO	:	National Sample Survey Office
PE	:	Provisional Estimate
PMFBY	:	Pradhan Mantri Fasal Bima Yojana
PMJDY	:	Pradhan Mantri Jan Dhan Yojana
PMJJBY	:	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	:	Pradhan Mantri Suraksha Bima Yojana
PNB	:	Punjab National Bank
PoS	:	Point of Sale
PSB	:	Punjab & Sind Bank
PSL	:	Priority Sector Lending
QE	:	Quick Estimate
RBI	:	Reserve Bank of India
RD	:	Recurring Deposit
RRBs	:	Regional Rural Banks
SCBs	:	Scheduled Commercial Banks
SHGs	:	Self Help Groups
SIB	:	South Indian Bank
SLBC	:	State Level Bankers' Committee
UCO	:	UCO Bank
UJJ	:	Ujjivan Small Finance Bank
UNDP	:	United Nations Development Programmes
UNI	:	United Bank of India
USB	:	Ultra Small Bank

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