



A COMPARATIVE ANALYSIS OF MAHILA SAHAKARA BANKS IN KARNATAKA

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ABSTRACT

The Mahila Co-operative Bank as a co-operative society is the landmark achievement for self help, thrift habit and their socio-economic development. This co-operative banking concept helps the needy women to come in normal stream of life. In a nutshell it is empowering women economically and socially and psychology. Urban Co-operative Banks are doing extremely a wonderful job in Karnataka. The Mahila Banks are able to meet the financial needs of the women and are helping to increase the income and standard of living of their families. The paper is carried out to examine the comparative study of Mysore and Mandya women sahakari banks and the study period is 2002 to 2017. The tools used in the study are exponential growth model and Independent sample t test to analyse the data.

KEYWORDS : Mahila, Cooperative, Bank

Introduction

The co-operatives, in the Indian context, have special relevance not only because of their democratic functioning but also because of their association with the exploited who cannot individually enter the market system but collectively can gain strength and fight against exploitation, thereby combining positive qualities of both private and public sectors. It is the value based co-operative system which is the best instrument of removing poverty and unemployment by helping the weak, the poor and the disadvantaged including women. Successive Plans, therefore, have recognized the co-operatives as appropriate agencies of National Policy for achieving growth with social justice.

The success of Indian cooperative movement is quietly and squarely depending not only upon the participation of members but their involvement in the designed economic programme of the women cooperative banks which is beneficial to both the women cooperative bank and the members; which in the long-run edifice the foundation and strengthen the cooperative movement too. Because of this, the involvement of people in the economic programmes of the women cooperative banks is a most popular and welcoming feature.

The Mahila Co-operative Bank as a co-operative society is the landmark achievement for self help, thrift habit and their socio-economic development. This co-operative banking concept helps the needy women to come in normal stream of life. In nutshell in empowering women economically and socially and psychology, Urban Co-operative Banks are doing extremely a wonderful job. Maharashtra is the pioneering State in women's cooperative banks in India. The first women's co-operative bank known as Ichalkaranji Mahila Sahakari Bank Ltd. was established in October, 1971 at Ichalkaranji under the chairmanship of Sarojini Khanjire, the politicians and a cooperative leader. Following the success of women's Urban Co-operative Banks in Maharashtra, the leaders from Goa, Karnataka, Manipur and Andhra Pradesh have also formed the women's co-operative banks. Thus, Maharashtra is a pioneering State in the women's co-operative banks in the country.

In 1989 there were 39 Mahila Urban Co-operative Banks. With registration of 13 new Mahila Urban Co-operative Banks in Karnataka, Rajasthan and Maharashtra, the total number went up to 52. The momentum picked up in Madhya Pradesh from the year 1995 onwards and the number of Mahila Urban Co-operative Banks in the State increased to 19 in December, 2000. Around the same time, Andhra Pradesh was another State which showed a rapid growth of Mahila Urban Co-operative Banks.

The establishment of Mahila Co-operative Banks in Karnataka is a

recent and bold step. The liberalized licensing policy of RBI has stimulated over response for new urban banks general and Mahila Co-operative Banks in particular. In Karnataka, Jijamata Mahila Co-operative Bank was the first Mahila Co-operative Bank established in 1974 in Belgaum district. As on 31st March, 2017, there were totally 28 Mahila Cooperative Banks established in Karnataka. The Mahila Banks are able to meet the financial needs of the women and are helping to increase the income and standard of living of their families.

Objectives and Methodology of the study

This study was carried out to examine the comparative study of Mysore and Mandya women cooperative banks and in this direction, the selected women cooperative banks in the City of Mysore, Mysore Zilla Mahila Sahakara Bank Niyamita and in Mandya Lokapavani Mahila Sahakara Bank Niyamita was taken up for the study. The present study has made use of secondary data and data were collected from Cooperative department of Karnataka, Urban cooperative Banks, official website, published articles, books and other government reports. The study period is between 2002 to 2017. The exponential growth model and Independent sample t test used to analyse the data.

Data analysis and discussion

Let us try to understand the functioning of UCBs both in Mysore and Mandya Districts, the study has looked into the performance of both the bank in respect by Membership, Share capital, Reserve fund, Deposit, Loans disbursed and Instalments.

Table - 1: Urban cooperatives in Mysore and Mandya districts in 2016-17

	Mysore	Mandya
No of Banks	10	3
Membership	118400	12675
Working Capital (Rupees in Lakh)	118431.82	5033.53
Loans Advanced (Rupees in Lakh)	96536.25	1998.83
Loans Outstanding (Rupees in Lakh)	72353.64	2608.59

Source: <http://des.kar.nic.in/reports.asp>

Table - 2: Membership

Year	Mysore Zilla Mahila Sahakara Bank Niyamita Mysore	Lokapavani Mahila Sahakara Bank Niyamita Mandya
2002-03	6,740	3,386
2003-04	6,728	3,373

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2004-05	6,674	3,343
2005-06	6,993	3,343
2006-07	7,008	3,329
2007-08	7,187	3,330
2008-09	7,082	3,352
2009-10	7,033	3,360
2010-11	7,178	3,433
2011-12	7,265	3,543
2012-13	7,511	3,545
2013-14	7,443	3,780
2014-15	7,407	3,961
2015-16	7358	4,051
2016-17	5817	4,231

Source: Annual Reports, Sample Women Cooperative Banks

Table - 3:Results of Average Annual Growth of Members of Mahila Cooperative Bank in Mysuru and Mandya District

Dependent Variable	Constant	Parameter (β1)	Sig.	R Square
Members in Mysuru	8.841	.002	.643	.017
Members in Mandya	8.050	.015	.000	.730

The table 3 shows the result of exponential growth model which has used test the average annual growth of members of Mahila Cooperative Banks in Mysuru and Mandya District for the year from 2002-03 to 2016-17. As per the given results, the average annual growth of Mahila Cooperative bank Members in Mysuru district is 0.2 but it has statistically not significant with the R square value of 0.017. Whereas, the above results also reveals that, the average annual growth of members of Mahila Cooperative Banks in Mandya district is 1.5 which is statistically significant at 1 percent level of significance with the R Square value of 0.730.

Table –4:Share capital

(Amount in Rupees)

Year	Mysore Zilla Mahila Sahakara Bank Niyamita, Mysore	Lokapavani Mahila Sahakara Bank Niyamita, Mandya
2002-03	8835800	5453200
2003-04	8396500	5349500
2004-05	8124300	5116200
2005-06	7870800	4965570
2006-07	7778600	4684270
2007-08	8022500	4656370
2008-09	8073000	4963270
2009-10	7956700	5279200
2010-11	8400800	5647100
2011-12	8864700	5997400
2012-13	10314600	5918300
2013-14	11386800	5931100
2014-15	11743600	7999300
2015-16	12788300	9967500
2016-17	12902700	12035700

Source: Annual Reports, Sample Women Cooperative Banks

Table – 5:Reserve fund

(Amount in Rupees)

Year	Mysore Zilla Mahila Sahakara Ban Niyamita, Mysore	Lokapavani Mahila Sahakara Bank Niyamita, Mandya
2002-03	38411400	607934
2003-04	40987695	863015
2004-05	37721226	128577
2005-06	38804955	951566
2006-07	37416620	842500

2007-08	37982372	838900
2008-09	46415154	832900
2009-10	59061725	1036854
2010-11	80185577	1668808
2011-12	91157307	1155000
2012-13	124917785	1470543
2013-14	111986708	2063017
2014-15	120016245	9948176
2015-16	20714219	10263719
2016-17	23801827	10579262

Source: Annual Reports, Sample women Cooperative Banks

Table –6:Deposits

(Amount in Rupees)

Year	Mysore Zilla Mahila Sahakara Bank Niyamita, Mysore	Lokapavani Mahila Sahakara Bank Niyamita, Mandya
2002-03	53646710	38411400
2003-04	49709776	40899695
2004-05	44155620	37721226
2005-06	36152935	38804955
2006-07	34171971	37416620
2007-08	56252644	37982372
2008-09	60246747	46415154
2009-10	83051284	59061725
2010-11	121055003	80185577
2011-12	145267707	91157307
2012-13	205357266	124917785
2013-14	230750928	111986708
2014-15	266728984	120016245
2015-16	324509026	130987975
2016-17	339008907	141489675

Source: Annual Reports, Sample women Cooperative Banks

Table - 7: Loans

(Amount in Rupees)

Year	Mysore Zilla Mahila Sahakara Bank Niyamita, Mysore	Lokapavani Mahila Sahakara Bank Niyamita, Mandya
2002-03	43191543	31520533
2003-04	35974244	28778940
2004-05	30285968	26350945
2005-06	28806997	24268801
2006-07	34304579	26280118
2007-08	39289993	30000324
2008-09	45316882	33647079
2009-10	54741615	43225602
2010-11	76110773	56916191
2011-12	96424939	81843040
2012-13	153090825	81843040
2013-14	156106634	75251578
2014-15	176469023	82254440
2015-16	190596016	89257310
2016-17	184753871	95260044

Source: Annual Reports, Sample women Cooperative Banks

Table - 8:Investments

(Amount in Rupees)

Year	Mysore Zilla Mahila Sahakara Bank Niyamita, Mysore	Lokapavani Mahila Sahakara Bank Niyamita, Mandya
2002-03	21992851	14450146
2003-04	21515355	17978637
2004-05	27393245	19191081

2005-06	23194528	20125378
2006-07	17546564	21059675
2007-08	31421023	18680351
2008-09	11453198	20674045
2009-10	47219887	28900432
2010-11	63545961	35792082
2011-12	71397061	29459121

2012-13	72580500	50303403
2013-14	91499000	46750596
2014-15	116744045	46951596
2015-16	156744045	48162835
2016-17	173428505	51356286

Source: Annual Reports, Sample women Cooperative Banks

Table – 9: Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Share capital	Equal variances assumed	.056	.815	4.337	28	.000	3.16638E6	7.30032E5	1.67098E6	4.66178E6
Reserve Fund	Equal variances assumed	36.037	.000	6.255	28	.000	5.77553E7	9.23381E6	3.88407E7	7.66699E7
Deposits	Equal variances assumed	15.946	.000	2.030	28	.052	6.08407E7	2.99688E7	-5.47597E5	1.22229E8
Loans	Equal variances assumed	18.791	.000	2.012	28	.054	3.59177E7	1.78499E7	-6.46058E5	7.24815E7
Investment	Equal variances assumed	13.026	.001	2.316	28	.028	3.18560E7	1.37564E7	3.67733E6	6.00347E7

The table 9 represents the results of independent sample t test of Share capital, Reserve fund, Deposits, Loans Investments of Mysuru and Mandya Mahila cooperative banks for the year 2005-2017.

The results reveal that, there is a significant differences in the level of Share Capital between Mysuru and Mandya Mahila cooperative banks which is justified by the significant 't' value of 4.33 at 1 percent level of significance. So, it is very clear in the above results that, there is a significant difference in share capital between Mysuru and Mandya Mahila Cooperative Banks.

The results indicates that, there is a significant differences in the level of Reserve Funds between Mysuru and Mandya Mahila cooperative banks which is also justified by the significant 't' value of 6.255 at 1 percent level of significance. So, it is very clear in the above results that, there is a significant difference in Reserve Funds between Mysuru and Mandya Mahila Cooperative Banks.

The results illustrates that, there is a significant differences in the level of Deposits between Mysuru and Mandya Mahila cooperative banks which is also justified by the significant 't' value of 2.030 at 10 percent level of significance. So, it is very clear in the above results that, there is a significant difference in Deposits between Mysuru and Mandya Mahila Cooperative Banks during the study period.

The results reveal that, there is a significant differences in the level of Loans between Mysuru and Mandya Mahila cooperative banks which is also justified by the significant 't' value of 2.012 at 10 percent level of significance. So, it is very clear in the above results that, there is a significant difference in Loan facilities between Mysuru and Mandya Mahila Cooperative Banks during the study period.

The results indicates that, there is a significant differences in the level of investment between Mysuru and Mandya Mahila cooperative banks which is justified by the significant 't' value of 2.316 at 5 percent level of significance. So, it is very clear in the above results that, there is a significant difference in Investment between Mysuru and Mandya Mahila Cooperative Banks during the study period.

Conclusion

It is concluded that the Mahila Co-operative Bank as a co-operative society is the landmark achievement for self help, thrift habit and their socio-economic development. This co-operative banking concept helps the needy women to come in normal stream of life. In nutshell in empowering women economically and socially Urban Co-operative Banks are doing extremely a wonderful job. It is found that the final result there is a significant difference in the level of

Share Capital, Reserve Funds, Deposits, Loans, Investments between Mysuru and Mandya Mahila cooperative banks. Where, Mysore Mahila bank has a significant position when compared with Mandya Mahila bank.

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