

RESEARCH SCHOLAR PROFILE

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6.	Details of funding agency (if any)	N.A.
7.	Qualifications-	MBA-FM, M.PHIL., UGC NET.
8.	Title of the Research Work	INSTITUTIONAL FINANCE FOR AGRICULTURAL DEVELOPMENT: A CASE STUDY OF BARGARH DISTRICT, ODISHA
9.	Teaching experience	3 years
10.	Research Experience	1 year
11.	No. of publications	04
12.	No. of presentations in seminar	03
13.	No. of workshop attended	02
14.	Academic Distinction	UGC NET qualified

BRIEF ABSTRACT

Introduction-

The basic necessity of human survival constitute of three basic things food, shelter and clothing. But still the world is suffering from the deficiency in food supply. Approximately 690 million people around the world are going hungry and around 2 billion people are suffering from malnutrition (Mogge, 2020). India is still behind its goal of supplying the basic need of food for its large population. In the process of development of the agriculture sector apart from requirement of the various factors; financial need is one of the major ingredients to augment the pace of overall development in agricultural activities. The availability and accessibility of finance through institutional sources at right rate, time, quantum and terms further possess a significant challenge before the policy makers. Financial inclusion in the agricultural sector is of utmost important to develop the agricultural sector as well as the livelihood of the farmers (Bharti, 2018).

Purpose-

The purpose of this study is to analyze the credit deficit in agriculture operation in Bargarh district of Odisha. The study will also include the efficiency assessment of the institutions providing agricultural finance and analysis of financial literacy of the farmers.

Database-

This study constitutes both the primary and secondary sources of data. The primary data will be collected through a pre-designed questionnaire from around 500 sample farmers of different sized groups through stratified random sampling from three different blocks (Attabira, Bheden and Bhatli) of Bargarh District. Further 30 Nos. of PACS for analyzing their relative efficiency for perceiving their role in catering the financial need of the farmers for agricultural development.

Analytic tools-

The analysis of various parameters under the study will include both parametric and non-parametric tools besides the general and descriptive statistics for the purpose of the proposed study. Simple Multiple Regression (OLS) – both linear and non-linear (Cobb-Douglas type) will be used to estimate the impact of various factors (quantitative and qualitative) affecting credit deficit. The Institutional efficiency of the credit institutions under study will be estimated by Stochastic Frontier and Data Envelopment Analysis (DEA) with (Fuzzy DEA) & without Fuzzy logic (DEA) so as to get a comparative picture on the results for facilitating the interpretation information to provide effective suggestions. In order to analyse the information asymmetry (Knowledge gap) the Probit Model (Probabilistic Regression where Dummy is dependent variable) will be applied beside the application of 'Z' score for analysing the significance of the perceptions of the people on the information on financial products related issues.

Scope of the study-

The Scope of the study lies in recommending the importance of institution finance in physical and psychological terms in augmenting the production and productivity of agriculture along the creditworthiness of the farming community in the state and the country which is the need of the day to expose the farmers to cope of with the reforms in agricultural policies and changing environment of the economy. Further, there is an ample scope for further research in various aspects- theoretical, empirical and methodological aspects in the area under study.