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REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

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RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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FINANCIAL INCLUSION REVISITED

CA SANGEETA S
ASST. PROFESSOR
ST. FRANCIS COLLEGE FOR WOMEN
BEGUMPET

ABSTRACT
Economic prosperity to an extent depends on the extent of savings and investment in a country. A country with a 1.2 billion populations has only 32% as the ratio of savings to gdp as against other countries like Bangladesh at 36% and China at 48%. Savings when channelized into proper investment avenues especially productive capital will help in overall economic growth. This can happen through financial inclusion at the grass root level this paper tries to study the need for financial inclusion and the progress so far on the initiatives taken by the Reserve Bank of India and other policy makers to improve the banking /deposit ecosystem.

KEYWORDS
financial inclusion, financial deepening, economic prosperity.

INTRODUCTION
One of the founding goals of independent India is economic prosperity. This requires inclusive growth and poverty reduction. Henry George theorized almost 150 years ago that increasing population outpacing economic growth inevitably leads to widespread poverty. The population of India's poor has increased manifold to form the largest Population of Poor in the world.

This is a problem which has significant implications for the future. India will be the origin of the vast majority of the world's poor youth.

As per the findings of ADB a robust and significant correlation can be seen between higher financial inclusion and lower poverty and income inequality. The study concluded that policymakers must implement policies that will address impediments to financial inclusion to reduce poverty rates in any region.

Broadly speaking, financial inclusion refers to access to financial products. Financial capability refers to successfully managing those products and making informed choices about personal finances. It can mean three related goals:

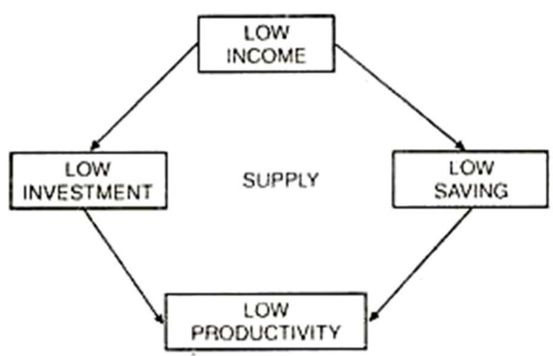
1) access to financial products and services;
2) financial literacy: financially responsible behaviors such as following a budget, paying bills on time and saving money using bank accounts
3) financial capability (managing risk – by using money effectively, building capital, planning for the future and coping with financial distress);

An examination of financial inclusion is potentially easy to 'measure' and can be gauged by looking simply at what financial products the population as a whole holds. This a foundational enabling step for the consequent goals which are estimated by the level and quality of activity in financial institutions which are required to capture this data by regulations.

IMPORTANCE OF FINANCIAL INCLUSION- WHY THIS NEEDS TO BE OUR TOPMOST PRIORITY
In economics, poverty and unemployment is said to be a vicious circle. Economists have stated that the cause of poverty is the lack of capital formation. They assume that the rate of savings grows with the rate of income i.e., saving and income are directly related. However, it has been noted that many of the factors that encourage people to save and invest are political and economic stability, a reliable banking system, and favorable government policy and social and peer pressure.

For effective social cohesion (poor to rich) development needs to take place.

FIGURE 1: CIRCLE OF POVERTY



Source: online, http://www.economicsdiscussion.net/poverty/3-major-causes-of-vicious-circle-of-poverty-with-diagram/4592

India needs a sustained growth of 9% for the next 20 years to eliminate poverty. With a Similar Growth rate, China Lifted 680 Million people out of poverty in 20 years.

According to NCAER, India's middle class population would be 267 million in 2016. Further ahead, by 2025-26 the number of middle class households in India is likely to more than double from the 2015-16 levels to 113.8 million households or 547 million individuals. Another estimate put the Indian middle class as numbering 475 million people by 2030. It is estimated that average real wages will quadruple between 2013 and 2030.

Beyond the world definition of poverty, this implies that 2/3 of the Indian Population will remain "poor" in the next 15 years. In comparison 90% of the population of Japan identifies itself as middle class. To even meet that goal, consumption to be lifted by a multiplication factor in inclusive form.

All of this requires ***financial deepening*** for active participation of all segments of population in financial inclusion for growth

STATEMENT OF THE PROBLEM
Financial inclusion initiatives in India are effective and have resulted in financial deepening. There is a significant association between the overall growth in deposits and increased banking outlets and accounts.

METHODOLOGY
This paper is based on secondary data available from census data of 2011, RBI reports, World Bank reports and other publications of external agencies.

REVIEW OF LITERATURE

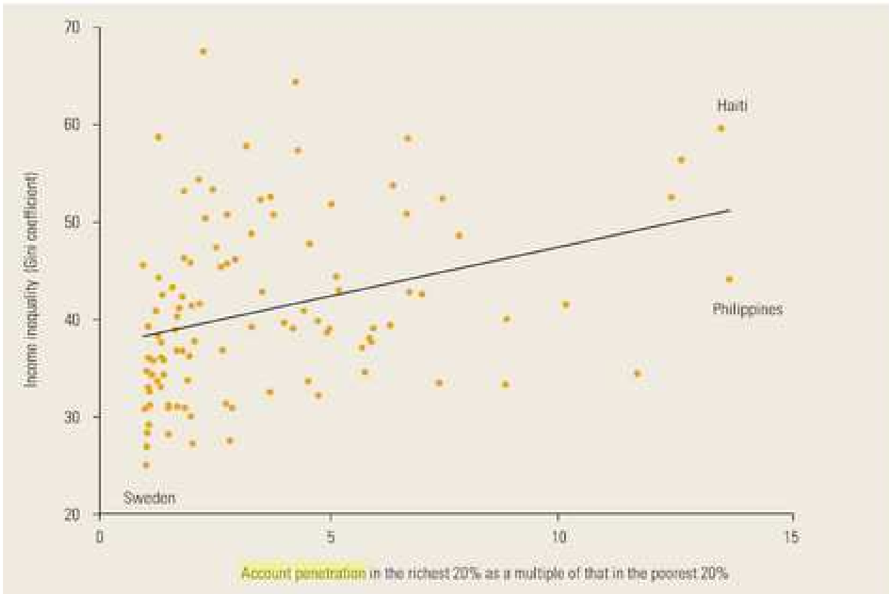
Rachit Khaitan (2014) felt that Financial inclusion and financial deepening have an important role to play in promoting economic growth and reducing poverty and inequality, while mitigating systemic risk and maintaining financial stability. The blog validated the study by Burges, Pande, Wong (2005) that Branch expansion into rural unbanked locations can significantly reduce poverty, mediated by increased deposit mobilization and credit disbursement by banks in rural areas. Bala-krishnan, et al (2013) assessed the pro poor and inclusive growth policies of Asia

Beck, T., Demirgüç-Kunt, A., & Levine, R. (2007).in their findings emphasized the need of financial development for the poor by showing that financial development has a disproportionate positive impact on the poor. Bruhn and Love (2013) found new evidence for the impact on access to finance on the poor in Mexico.

Ayyagari, M., Beck, T., & Hoseini, M. (2013) concluded from their study that pro-poor effects of financial deepening do not necessarily come just through more inclusive financial systems, but can also come through more efficient and deeper financial systems

Data analyzed on a global basis also points out to a strong correlation between income inequality and inequality in use of financial services especially owning of banks accounts. [8]

FIGURE 2: CORRELATION BETWEEN INCOME INEQUALITY AND INEQUALITY IN USE OF FINANCIAL SERVICES



Source: Global financial development report, 2014, world bank

A study on bank deregulation in United States showed an acceleration in economic growth due to financial inclusion (Beck, Levine,Levkov,2010)(world Bank global development report,2014).

Increased financial inclusion especially on account of savings can reduce poverty and boost prosperity.

LOOKING BACK AT THE FINANCIAL INCLUSION INITIATIVES IN INDIA

The earliest forms of financial inclusion can be traced to the setting up of cooperative banks, nationalization of banks in 1969 followed by setting up of NABARD and regional rural banks in 1976. In 1990 local area banks were set up. These initiatives were designed to force banks to expand their reach in rural areas. Prior to this action private banks were not prepared to develop a market by opening branches in potentially less profitable areas. As a result, banks like State Bank of India have built up a branch network of over 18000.

Over the last decade, financial inclusion has received further impetus by the policy measures undertaken by RBI and NABARD and finally with the JAN DHAN initiative by the Modi government. Direct benefit transfers of subsidy, payment banks initiative, fintech firms, Aadhar have all contributed to financial deepening and in effect financial literacy.

WHAT DO THE NUMBERS TELL?

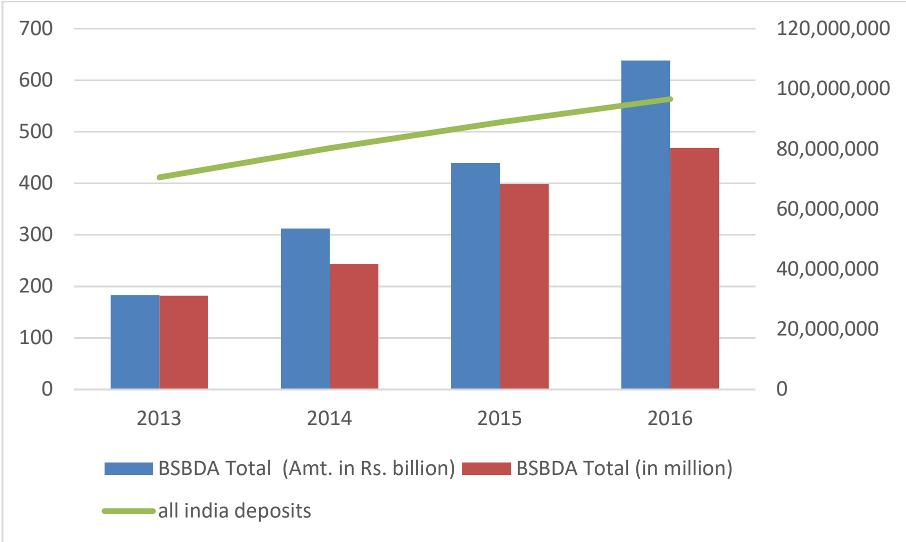
We look at the growth in deposits against the number of new accounts to understand the effect of access to a bank account to the traditionally unbanked.

TABLE 1: GROWTH IN DEPOSITS

parameters	Absolute numbers				Percentage change with respect to			
	2013	2014	2015	2016	2014	2015	2016	2013-2016
Banking Outlets in Villages – Total	2,68,454	3,83,804	5,53,713	5,86,307	42.96	44.26	5.88	118
BSBDA Total (Amt. in Rs. billion)	183	312	440	638	70.65	40.89	45	249
BSBDA Total (in million)	182	243	398	469	33.51	63.82	17.80	158
All India deposits	**7,05,13,318**	**8,02,82,202**	**8,89,09,822**	**9,65,99,681**	13.85	10.74	8.64	37

Source: Rbi reports, authors computations

FIGURE 3: GRAPHICAL REPRESENTATION OF GROWTH IN DEPOSITS



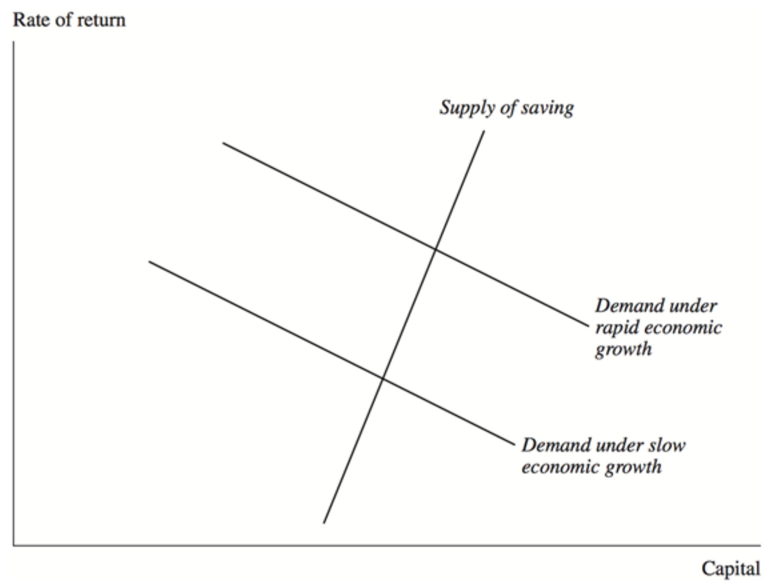
The overall picture shown is satisfactory as there has been a steady growth in the number of outlets and the amount of deposits in the basic accounts and also the overall deposits in the all the banks accounts within the country over the four-year period. However, the Jan Dhan initiative seems have led to marked increase in the bank account opening as can be seen in the 2014-2015 figures.

By this we see that the first aspect of opening banks accounts has now achieving encouraging results.

Some critics have pointed out that the usage of these accounts is low and many of them have negligible balance. However, others argue that a beginning has been made and the growth in deposits suggests that the previously unbanked are utilizing their new found access to the financial system.

This has a multiplier effect on the economy as a whole which eventually will incentivize them to use their bank accounts further.

FIGURE 4: RELATIONSHIP BETWEEN SUPPLY AND DEMAND OF CAPITAL AND RATE OF RETURN



Source: Dean Baker, J. Bradford DeLong, and Paul R. Krugman, Asset Returns and Economic Growth

Baker, DeLong, Krugman (2005) argued that High Capital investments by business comes down if a high rate of return is demanded by investors, both domestic and foreign. They instead substitute labor for capital (if available) which increased the participation of the labor force in productive activities. This cycle is needed for India since it is in demographics terms a young country. India has relatively high economic growth and a low supply of saving.

CONCLUSION

Today, India's growth story is driven by capital investment flowing in from the rest of the world. Improving financial inclusion directly drives desired macroeconomic needs. It is expected that more labour force participation improves the supply of saving if they operate their bank accounts reducing the needs for continuous injection of capital until the economy becomes self-sustaining in terms of balancing investment and growth needs through domestic wealth.

There are two aspects to financial inclusion: one is bank accounts and the second is access to credit. The scheme announced by the prime minister addresses the first problem. The issue of making credit available to small borrowers remains," wrote C. Rangarajan, former chairman of the Economic Advisory Council to the prime minister, in The Hindu.

Further work is to be done to understand how effective are banks in the second aspect of providing credit as a measure to replace moneylenders and therefore increase usage of these accounts by integrating more deeply into rural day to day activities.

ACKNOWLEDGMENT

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