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**IMPACT OF SELECTED BANKING SYSTEM
ON SMALL SCALE INDUSTRIES WITH
SPECIAL REFERENCE TO GUJARAT**

**A THESIS SUBMITTED
TO
SAURASTRA UNIVERSITY IN PARTIAL
FULFILMENT OF THE REQUIREMENT FOR THE
DEGREE OF
DOCTOR OF PHILOSOPHY
IN ECONOMICS**

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I hereby declare that the research work on “ Impact of selected banking system on small scale industries with special reference to Gujarat” is carried out by me individually this is my original work and it is not submitted to any other universities for any other degree.

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This is to certify that the thesis entitled “Impact of selected banking system on small scale industries with special reference to Gujarat” is a bonafide research work carried out independently by Mr. Ashish Pravinchandra Vora, Lecturer, C Z Patel College of Business & Management, Vallabh Vidyanagar under my supervision during 2005 - 2008 in partial fulfillment of the requirement of the award of the degree of Doctor of Philosophy and the thesis has not formed the basis for the award previously of any degree, diploma, associateship, fellowship or any other similar titles.

Dr. Vibha Bhatt

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TABLE OF CONTENTS

Sr. No	Title	Pate No.
1	Sectoral Credit Concepts and Overview	1
2	Research Frame Work	21
3	Small Scale Industries: An Introductory Framework	28
4	Sub Regional Analysis	71
5	Finding, Suggestions and Conclusions	246

Chapter 1

Sectoral Credit-Concepts & Overview

Sr. No	Title
1.1	Introduction
1.2	Characteristics of Credit
1.3	Kinds of Credit
1.4	Importance of Credit
1.5	Need of Credit
1.6	Financing of Small & Medium Enterprises (SMEs): Indian & Global Scenario

1.1 Introduction:

Credit has assumed wide significance as an important instrument of promoting and sustaining economic growth of modern economies. It constitutes the foundation upon which the financial and through it the real investment in the economy is determined we have transcended the narrow confines of money economy and we enjoy the vast horizon of credit money economy. Although money is the basis of credit creation by the banks in the economy, on account of the increasing importance of credit in modern time it is held by many that man today is living in a credit money economy. This aspect of the contemporary economics life has been discussed by many economists, such as Willis and Hawtrey. These economists regard money as a substitute for credit, rather than regard credit as substitute for money. According to them, credit is characteristics of a system whereby exchanges are normally effected. There are other who regard credit as a means of transferring capital. John Stuart Mill wrote that from the point of view of society credit merely transfers capital that is already in existence. Of itself it is not capital any more than it is not capital any more than if is money, all it does is to put the present capital in to the productive hands.

The word credit has been derived from the Latin word Credo, meaning “I believe”. Credo, however, is a combination of the Sanskrit word Cred, meaning “trust” and the Latin meaning “I place” according to Wingfield Stratford, credit is “nothing more or less on the stock exchange than before the alter, is the substance of things hoped for, the evidence of things not seen”. According to William Stanley Jevons, credit is ‘nothing but the deffering of payment’. According to Cole, “Credit is purchasing power not derived from income, but created by financial institutions either as an offset to idle incomes held by depositors in the banks, or as a net addition to the total amount of purchasing power”. It is in this sense that the term credit is used in current monetary discussion.

1.2 Characteristics of Credit

When credit to an individual or business enterprise is provided the credit has some salient features which are important. These characteristics of credit are being discussed as given under:-

(1) Confidence

The basis of credit is confidence. No person will part with his goods in exchange for a provide to pay money unless he has trust or confidence in the ability and will of the debtor to make payment when it becomes due.

(2) Capacity

The paying capacity of the borrower affects the credit. Creditor must satisfy himself with regard to the ability and paying capacity of the borrower before making loans and advances. The reputation of the borrower and ability to repay is based on certain personal qualities, training and successful experience. He gives reasonable assurance to repay the advances in time.

(3) Goodwill

Goodwill of debtor is another salient feature of credit. It also affects the amount of credit to be extended by the creditor. If a person has a goodwill that he will repay its outstanding credit in time then he will get the credit without any difficulty. The goodwill is based on the character of the borrowers.

(4) Securities

General credit is provided by banks. Before granting credit bank has to see whether the debtor has proper securities or not. If the debtor or borrow has adequate property and assets at his disposal, then he will be given loan by the bank.

(5) Size of Credit

Availability of credit is also depends on the amount of credit generally credit of small size is easily available but the sanction of large amount of credit taken time and various formalities are to be completed.

(6) Period of credit

The period of credit also affects the availability of credit. Short period and medium period credit is easily sanctioned by banks and other financial institution. But the long term credit is not easily available as it involves risk because future is uncertain and repayment requires more time.

Thus we can say that credit is affected by the various factors. The relations between creditor and debtor are more important. Besides these factors goodwill of the borrower, period of credit and amount of credit are taken into consideration by creditor before sanctioning the amount of credit.

1.3 Kinds of credit

In modern times credit is required for many purposes and is employed by almost every sector of the economy. Indeed the demand for credit is ubiquitous in the economy. In the developed countries of the west the purchases of most customer durables – cars we see on the roads, refrigerators used in the kitchen, the T.V. sets in the drawing rooms and the like – are all financed by banks and other financial intermediaries. Producers undertake production on a large scale by depending upon the banks to finance the purchases of raw materials, wage payment by seeking overdraft and cash credit since it permeates throughout the economy, but as a rough approximation to classification, on the basis of the use to which it is put credit can be classified into industrial credit, commercial credit, agriculture credit, etc. according as it is used to finance the development of industry, commerce, agriculture etc. On the basis of the period for which credit is repaid advanced we have short period credit which is repaying after the period of few days or a few months, and long period credit which is repayable after a period of few years. We may also have productive credit advanced by the banks to the entrepreneurs to

finance their business development plans in the form of undertaking new investment activity or extension of existing plant capacity and the consumer credit advanced to the consumers to the finance purchases of consumer durables. When credit helps in increasing the productive capacity in the economy, it is called productive credit or investment. While the industrial credit is taken and advanced for long period to finance the purchase of fixed capital goods, the commercial credit is given and taken for a short period of few months to finance trade and commerce or to finance the working capital requirement of the industrial units. The difference between the commercial and industrial credit is important for no company can safely use funds for fixed investment which it obtains for short term because long term assets cannot pay of short term debts. The German standstill agreements, for instance, had their origin in such a situation. For a decade prior to 1931 German banks had obtained short term credit from abroad which had been used to acquire long term asset at home.

Beside long and short period credit, there is the medium-term and demand credit. Medium-term credit stands midway the long and short term credit. It has a maturity extending over year but less than five years. Thus it follows that a long term credit is generally that which matures after five years while short term credit is extended for less than a year. Demand credit is a loan which is payable to the creditor on demand. The example of a demand credit is call loan which can be asked to be repaid at any time. A demand credit can only be utilized for the financing of such assets which can be readily converted in to cash at any tome the call is received from the creditor.

Loans are generally granted by the banks and other financial agencies against the security of tangible assets pledged by the borrower in favor of the lender bank. The goods or bond etc. so pledged are known as collateral securities. Loans may however, be granted without requiring the borrower to furnish any collateral security. The first category of loans are known as secured loans while the second category of loans are called unsecured loans.

On the basis of the type of the borrower credit can be classified as individual credit, business credit and government credit. Government credit is used by the central, state and local governments. The following table summaries the kinds of credit.

Kinds of Credit

Purpose	Maturity	Borrower	Security
1. Industrial	1. Long-term	1. Individual	1. Secured
2. Agriculture	2. Medium-term	2. Business	2. Unsecured
3. Commercial	3. Short-term	3. Government	
4. Consumption	4. Demand or call		

1.4 Importance of credit

Credit has become so important in modern society that to imagine of a modern economy without credit is a misnomer. Today almost all bulk economic transaction are settled by means of credit instruments. By a mere stroke of pen on a bank cheque transaction involving large sums of money are settled without involving any money payment. Credit is frequently called “the life-blood of business” and it true if we ponder over the function performed by credit in modern times.

The credit system, embracing the instruments, agencies, customs and laws concerned with the granting of credit and the collection of obligations, has developed rapidly in extent and technique during the last hundred years. Deniel Webster has described the significance of credit for a modern economy in most forceful words. He says that “credit has done more-a thousand times more-to enrich nations than all the mines of the world. It has excited labor, stimulated manufactures, pushed commerce on every son, and brought every nation, every kingdom and every small tribe the races of man to be know to all the rest “

Explaining the importance of credit the well-know classical economist, John Stuart Mill writes: “...though credit is but a transfer of capital from hand to hand, it is generally, and naturally a transfer to hands more competent to employ the capital, more efficiently in production. If there were no such thing credit, or if from general insecurity or want of confidence, it were scantily practiced, many persons who possess more or less capital, but who from their occupations, or for want of the necessary skill and knowledge, cannot personally superintend its employment would no benefit it; their funds would either be idle, or would be perhaps wasted and annihilated in unskillful attempts to make

them yield a profit. All this capital is now lent at unskillful and made available for production. Capital thus circumstanced forms a large portion of the productive resources of any commercial country; and is naturally attracted to those producers or traders who being in the greatest business, have the means of employing it most advantage; because such are both the most desirous to obtain it and able to give best security. Although therefore, the productive funds of the country are not increased by credit, they are called into a more complete state of productive activity. As the confidence on which credit is grounded extends itself means are developed by which even the smallest portions of capital, the sums which each person keeps by him to meet contingencies, are made available for productive uses.

Credit serves the economy in many ways which may be summarized as following.

1. Credit provides a convenient and economical medium of exchange by supplementing or superseding other forms of money. It saves the community the cost of acquiring large sums of standard money, the labor and cost involved in handing metals, and the loss through wear and tear incidental to the use of precious metals. It renders the monetary system of the country elastic by permitting expansion and contraction of the fiduciary money supply based on the metallic reserves.
2. Credit facilitates the production and exchange of goods and services in the economy. It enables the state to finance its expenditure for routine and socialized activities far in excess of its immediate revenues. It enables honest person with business managers to adjust the volume of capital employed to the changing requirement of their enterprises. It increases the scope of sales of goods and services. It makes the expansion of markets and productive activities possible.
3. Credit also increases consumption. Through installment credit consumers are enabled to enjoy consumption of a large range of goods. With the increase in demand consequent upon the extension of credit facilities the commodity market becomes broad enough to warrant the large scale production with consequent upon the extension of credit facilities the commodity market becomes broad enough to warrant the large scale production with consequent in costs. This result

in raising the standard of living and converting future income into the present purchasing power.

4. Credit promotes thrift by productive employment for saving. Thus by promoting saving, credit encourages capital formation in the economy which is essential for the economic development of the economy.
5. Credit facilitates development of large scale enterprises and specialized industry by encouraging the assembling of substantial amount of capital. The corporate form of business organization whose security issues are handled through specialized credit institutions like the bank, insurance companies, investment trusts etc, have become outstanding features of modern capitalist society.
6. Credit makes the optimum use of economy's capital resources possible. Through the use of credit not only are the funds formed together; they are also apportioned between the different competing uses in the most efficient manner. The borrower is a more efficient producer than the lender because had the latter been more efficient he could use capital formed as result of saving in his own productive activities. When by means of credit the funds are given to those who pay the highest price in the form of interest control of the productive capital is entrusted to those who are most likely to provide additional consumer commodities for the community at low cost of production.
7. By influencing the rate of capital formation credit influences output and employment in the economy. Expansion of credit helps to pull the economy out of depression while a restriction of it may exercise a restraining influence upon boom. A cyclical expansion of credit by the banks and other credit institutions may accelerate the employment of unused factors and thus help in increasing the output which may stimulate spending and saving and vice versa.
8. Credit enables the financial system to render its two-fold service by providing a system of exchange and a system of capital supply. It enables the debtor use something which he does not yet own completely i.e. it enable him to extend control as distinct from economic ownership over goods.
9. Credits benefit lenders in at least two ways. Firstly it enables them to earn income on their saving. Apart from benefiting the individual sever lender it also benefits

the society in as much as by stimulating saving it promotes capital formation which is vital for economy's growth. Secondly, it helps the saver-lender to get greater total utility or satisfaction from his life-time income by deferring consumption from a time when it would yield him less satisfaction to a time when it would him more satisfaction. He first sacrifices some consumption and saves and lends; later he dissaves by selling his debt claim and uses the proceeds for consumption securing satisfaction.

1.5 Need of Credit

On the demand side of the economy are the consumers of goods and service who require funds basically for acquiring certain consumer durables. The credit facility offered to the households will generally be in the form of auto- finance, education loans, credit card loans housing loans, and for the purpose of other consumer durable items. Loans will also be provided to individuals against other financial and real assets. Except for the housing loans all the other types of individual loans range bound in short term.

Similarly, on the supply side also, the credit market provides funds to the corporate though for entirely different purposes. Corporate basically funds for project finance while initiating investment plan and working capital finance for their day-to-day operations.

Credit extended for project finance would enable the corporate to acquire real assets, plant and machinery, technological expertise, etc require for expansion / modernization / diversification purposes. In certain cases, where the project is very large and the funds can not be provided by a single situation, consortium lending will be resorted to in this facility, two more intermediaries will join together to finance large project proposals. Such funding requirements will generally arise while financing large infrastructure project, petroleum projects etc.

In addition to long-term requirement, firms would also require short-term funds for meeting their working capital requirements. Firm require these funds. To meet their day-to-day operational requirements and for maintaining adequate levels of current assets since these funds support the daily operations of the firm, they are required on a continuous basis. The financial assistance for the working capital requirements is

generally provided by banks in the form of cash credit (cc). overdraft facilities (od) and bill finance

1.6 Financing of small and medium enterprises (SMEs): Indian and global scenario

Overview

SMEs globally, have been recognized as a vital component of the domestic economy and employment generation of a country, disregard of the geographical barriers. According to a report by the World Bank, in low-income countries with GNP per capita between \$100 and \$500, SMEs account for over 60% of GDP and 70% of total employment. In the middle-income countries, they produce close to 70% of GDP and 95% of total employment. However, even in the era of globalization and liberalization, SMEs continue to face increased challenges across the globe.

In the Indian scenario, small enterprises' contribution to economy is 40% of the country's domestic production, about 50% of total exports and 45% of industrial employment. The achievements and contributions of SME sector can be attributed to the positive response and support of the Indian banking system to SME sector since early seventies till 1991. Despite these positive features, SMEs are not able to exploit their full potential. One reason for this is considered to be low credit penetration into the segment caused by sub-optimal delivery of credit and services to the sector.

With the advent of economic reforms, the compelling statutory regulations and compliance requirements against risk weighted assets, have forced the commercial banks to change their direction in approaches to lending, which has resulted in a reduced institutional credit flow to the SME sector. Thanks to the initiative of GOI through the setting up of microfinance institutions like SIDBI and comprehensive policy package for SMEs all along. The recent enactment in 2005 for the development of the SME sector is another long-term measure, whereby GOI defined small and medium enterprises and taken several initiatives for assisting the SMEs. The government of India has set an ambitious target of doubling the institutional credit to SMEs by 2010. RBI has also put in place several measures encouraging banks to step up their lending to SME sector

considerably. Realizing the importance of the sector for its contribution to domestic economy and going by the policy initiatives of the government and directives of RBI, the globalizes markets prompting banks to look for new business opportunities, have all made the banks to take a re-look in financing SMEs. The markets for industrial products and services and technological advancements across the globe also demand a better performance on the part of the SMEs, to which the sector has started responding positively.

Apart from institutional funding support at macro level reforms are also considered essential, to usher in the growth of SME sector through intense financing by banks and FIS. One of the present barriers is the 150% risk weight assigned to loans to SMEs prescribed under the basal norms. There exists an urgent need for rationalizing these norms to promote liberal financing of SMEs. RBI has already laid down guidelines to classify loans to SMEs as retail loans, which attract only 75% risk weight, subject to fulfillment of a certain criteria. In advanced countries like USA also, Basel II norms have had their adverse impact on the promotion and prosperity of SMEs and there the government is actively considering alternatives to overcome the barriers. Many other countries like Sri Lanka, Bangladesh, and Korea also face new challenges in the wake of the Basel II Norms and these countries seem to be exploring alternative bailout measures for sustaining the development of SMEs.

Visionaries of economy advocate and stress the urgent need to regenerate SME financing. According to World Bank study of “Firm Size and Business Environment in SME Financing” ,SMEs across the world do face more or less common or similar problems, due to inversely related factors, the problem areas being financing and regulatory policies.

Financing agencies are focusing on new approaches like cluster approach to achieve the twin objective of their own business growth and development of SME sector. The objective is to ensure that the fruits of development are spread across a vast majority of entrepreneurs and community and balanced regional development.

This book is an attempt to capture all relevant and contemporary issues and challenges relating to SME financing, given its potential for employment generation and high

contribution to the economy, in Indian context as also in the developed, developing and under developed economies. The contents of the book are divided into two sections consisting of eight articles each.

Section I: Indian Perspective

The first article “SME Financing: The Indian Scenario” by Chakravati Anand, mainly focuses on the financial help SME sector is receiving with the support of the World Bank, besides explaining the characteristics unique to Indian SMEs. A loan of \$120 million recently approved by the World Bank to the SIDBI aims at improving SME access to finance and business development services, thereby fostering SME growth. Regenerating SME financing in India is essential as the sector serves as a Greenfield for nurturing entrepreneurial talent. The setting up of Small Industries Development Bank Of India (SIDBI) in April 1990 as the principal financial institution for financing and developing SSIs, was a major step initiated by GOI towards promotion of the SMEs in India.

Some of the instruments of financing that have been introduced to support SME sector include Credit Guarantee Fund Trust for small industries, Micro Credit Capital Funding, ME Fund, etc. The article concludes that an increased focus by Indian Banks and financial institutions on providing micro finance, factoring assistance, etc., at reasonable costs would go a long way in making SMEs domestically as well as globally competitive, leading to economic growth.

“**Policy Initiatives for Financing Small and Medium Enterprises**”, the second article by Garimella G K Murthy, focuses on the various policy initiatives for the development and financing of small and medium enterprises the world over. In this context, the article discusses the definitions of and approaches to SMEs in a cross section of countries in the world. The article also throws light on the various policy initiatives on the part of the Government, RBI and banks in extending financial support to SME sector on liberalized terms and thus indirectly contributing to the robustness of the Indian economy. RBI has asked the banks to adopt the new definition of SME as contained in the SME Bill-2005. The enactment of the SME Bill in 2005 by government of India, besides providing a thrust for intensifying the financing of SME Sector by Banks

and financial institutions, has also spelt out other measures to empower the SME sector which is the progressive contributor to the economy. In a competitive environment, with better management attributes being displayed by the entrepreneurs, banks, of late, have started responding more positively to the financial needs of the SME sectors, which is a redeeming feature.

The next article **“Role Of The Government Agencies in the Development & Financing of Small & Medium Enterprises”** is by P Uday Shankar. It focuses on government agencies involved in the promotion, financing and development of SMEs and their functional areas, highlighting the role played by them. The Government of India has promoted a number of agencies for financing and development of SMEs, like the SIDO, NIESBUD, IIE, NSIC, NISIET and state level organization like DICs, IIC, SC, BC corporations, etc., each playing a distinct role. Apart from providing extension services, some agencies are involved in the identification of entrepreneur specific projects vis-à-vis business opportunities and prospects and also in the selection of beneficiaries for finance by banks/financial institutions, for taking up various productive activities as well as support services like project implementation; post project implementation assistance; hand-holding; monitoring and guidance and follow up. Agencies like SIDCO offer many schemes for financing the entrepreneurs.

The fourth article **“Role of Banks in the Development of SMEs”** is by S Murli and A Lakshminarsimha. It gives an overview of SME sector and analyzes the role played by Indian Banks in its development. The perception of the SME clients and the bankers about one another is not fully true and hence, it is important to bring about a change in the mindset of both. Bankers should look beyond financing or lending and aim at efficient and quick ‘customer service’ in serving SME clients. It is suggested that the bankers hold clients’ meet regularly, in order to understand the needs and grievances of SMEs and offer tailor-made products that would help in removing the bottlenecks in their growth to a great extent. The later part of the article explains various strategies by banks such as advisory services, KPO receivables finance etc., that can be extremely useful for providing financial support to the SMEs.

The fifth article “**Marketing Strategies of Banks to Foster Financing of SMEs in India**” by chakravarthi Anand and A Srikant, focuses on the marketing strategies of banks to promote financing of Small and Medium Enterprises (SMEs) in India. It explains, in detail, various marketing strategies including the communication options being adopted by major Indian private banks like ICICI and HDFC as well as foreign banks like Citibank and HSBC, to shore up financing of SMEs. The article also highlights the promotion of SME business and finance through innovation, specialization and e-services, besides other financing methods. The article concludes on the note that development of right strategies for marketing and measurement of performances are vital for the success of any organization engaged in the SME financing activity.

Seok-Dong Wang in the sixth article titled **The Development of E-Financing: Implications for SMEs**”, focuses on the recent trends in financial markets and the implications of development in financial services for SMEs, across the globe, particularly with regards to ICT, and provides some useful policy recommendations. With the rapid globalization and emerging technologies, the potential contribution of SMEs has also increased. However, many of the problems traditionally facing SMEs have become more acute in a globalized environment. The spread of e-finance ranging from the basic to fully integrated Internet Services, that has accompanied growing integration of financial market, has also been highlighted in the article. While suggesting that a supportive policy environment and better coordination can foster the adoption of Internet technologies to promote SMEs and develop E-finance, the article concludes by stating that the advances in ICT and low costs of the internet have made e-finance an ideal tool for SMEs across the Globe, for seeking information and financing for growth.

The next article by S K Kar titled “**SME Sector Needs Innovative Lending Approach Under Basel II**”, highlights the modifications carried out by Basel II, in order to focus on the market and operational risk exposures of banks and their implications for SMEs in India. The article also explores the possibility of the SSIs being deprived of the benefits of bank lending, in case the bank in India adopts the Internal Rating Based Approach (IRB Approach) to measure and mitigate credit risk under Basel I. E. points out that the fundamental flaw in Basel I was, that it was only dealing with the credit risk and knowingly ignored the market and operational risk exposure of banks. Under the Basel

Capital Accord, loans to SMEs generally fall in the 100% risk –weight category. If Banks prefer to rate these with the help of credit rating agencies, the maximum risk weight for a highly risky SSI could be 150 %.However, in the above case, it is possible that the banks have the option of not rating them and assigning to them a maximum risk weight of 100% meant for unrated category.

The eighth article titled “**SMEs in India: Future Perfect**” by Amit Singh Sisodiya, attempts to throw light on the tremendous challenges faced by SMEs to survive and sustain, as the process of globalization and liberalization gathers momentum across the globe. Small and Medium Enterprises (SMEs) have played an Important role in the growth of economy for long. Some of the major challenges faced by SMEs include lack of access to finance, low R&D investment, lack of access to technology, lack of product innovation, increasing competition, etc. Earlier, banks were not showing showing interest in financing SMEs due to problems attendant on them. Nowadays, though bankers are willing to extend loans to SMEs, efforts are still needed to improve cooperation between SMEs and lenders. SMEs too ,on their part are gearing up to meet the challenges arising out of the changing business environment. The article concludes on the note that the above efforts have proved to be extremely promising for the SME sectors, which aims to make it big in the realm of domestic as well as international business arena.

Section II: Global Perspectives

The ninth article “Informally financed SMEs” by Allan riding and brad belanger, attempts to capture a crisp view of the financial support measures for SMEs that are in vogue in Canada. Among the various sources of risk capital informal investments are the single largest source of external equity capital for candian SMEs. This article focuses on the small and medium-sized Enterprises (SMEs) that received financing fir risk capital through the information markeepase in Canada. The informal marplots in Canada are composed of two types of investors; family or friends, and business angle (individuals who invest their personal funds at arm’s length in businesses owned and operated by individuals unrelated to them). It also discusses the differences between these two types of investors and the impact of their investments on SMEs. The study concludes by stating that firms financed by angles are considerably larger (suggesting higher levels of

historical growth) then other firms and are more likely to seek and receive other more forms of financing including commercial loans. Firms financed by friend and family on the other hand are less likely to have loan applications approved and are more likely to resort to personal loans rather than commercial loans to finance their firms.

The tenth article “Securitization as a means to Enhance SME Financing and the EIF’s Role as a Guarantor” by Alessandro tappi and pre-Erik Eriksson provides an in-depth view of SME securitization in the context of application of securitization in the area of SME financing and the advantages of securitization to SMEs. Securitization of SME loans is the most efficient means of enhancing their access to debt finance as banks achieve capital relief and free up capacity for new loans to SMEs by transferring their credit risk to the capital markets in an effective manner. The successful SME lones securitization programmed lunched in 1985 by the small business administration in the US, can be regarded as a forerunner to European SME Securitization The potential for securitization transactions of SME financing in the European countries by new originators is huge and as securitized loans are standardized and liquid they are easily marketable to a variety of investors. The article also explains the role of European Investment fund in securitization transactions for supporting enhanced debt finance to SMEs by facilitating the SME risk transfer from the originating banks to the capital market.

The eleventh article “SME Financing in Japan: what we have found” by usages lichiro while dealing with various perspectives relating to SME financing in Japan provides an analysis of the behavior of SMEs particularly in financing activates, by using a recently developed set of micro data on SMEs and examining statically regularities observed in various aspects of SME financing Success or failure in obtaining finance exerts a far greater and more direct impact on the fate of SMEs in Japan which are primarily dependent on loans from financial institutions An observation of the selection channel has found that companies with low return on assets (ROA) and equity ratios are paying high interest rates and eventually defaulting This indicates that the mechanism of natural selection works properly for SMEs Another important finding of the analysis is that the effect of adaptation is a greater contributing factor then the effect of selection in improving the financing environment for SMEs The article concludes on the note that the

current state of SME financing in Japan based on factors such as the availability of collateral and / or personal guarantee and presence of the public credit guarantee systemic generally conducive to improving the efficiency of credit allocation.

“Supporting SMEs in the pacific Region “ is the twelfth article contributed by Stephen McCarthy. Most of the pacific region countries are classified as small vulnerable Economies (SVEs) nevertheless they do have economic opportunities for growth and development The main constraint for SME development in the pacific region is the limited human resource skill and entrepreneurship and limited capacity for financial risk taking arising from traditional land tenure and property rights systems which have been explained in detail in the article An SME loan guarantee scheme has also been proposed which would allow existing banks in the region to guarantee a part of their risk of SME lending in the expectation that it would increase the volume of such leading this article discusses the common interest of the European investment bank (EIB) and the commonwealth secretariat in supporting the growth of the private sector in particular SMEs in the commonwealth small vulnerable Economies A more pro-active approach involving Diaspora citizens in the economic development of their native country has also been suggested as an effective tool towards promoting SME in the pacific region.

The thirteenth article **“Problems of SME Financing in Russia”** by Xavier bare is based on a survey of 4350 SMEs in 80 subjects of the Russian federation in February-April 2005 It revealed that financing rank third in the list of problems SMEs are facing immediately after administrative barriers and problems related to real estate This article discusses the market of SME financing in Russia resistance and problems involved in extending credit to SME and also highlights the progress achieved due to SME lending.

Three banks KMB and vneshtorg bank which are aggressively expanding their activities nationwide dominate the SME market Although every Russian banks a potential lender to SMEs and most banks have even very limited experience in crediting to small business the majority of Russian banks do not favor crediting to small size enterprises for both cultural and regulatory reasons. The most notable working initiatives in Russia are the regional authority’s initiative that provides guarantees to the SMEs the USAID loan portfolio guarantee initiative started by Swiss contract. The article concludes by stating that for many years the main source of SME finance came from international

finance institutions and donors and therefore the challenge before the Russian government now is to increase capital flows commercial banks to the SME sector.

The fourteenth article “**(small and medium enterprises) financing in southeast Asian nation**” is by garimella G K Murthy and usha n raghunandan financing of small and Medium Enterprises pose perennial challenges in ASEAN (Association of south east Asian Nations) for want of financial measures both in terms of number and quality. Having realized the contribution of SMEs to the economy the Governments in these nations have of late put in place several initiatives to promote the SME to the economy the Governments in these nation have of late put in place several initiatives to promote the SME financing . Within ASEAN there is a wide gap in major sources of financing between the Asian -6 and asian-4 countries. In asian-6 nations SMEs mostly rely on formal channels of finances such as banks financial institution and non-banking finance companies whereas in asian-4 countries the reliance is on non formal channels. This article presents an overview of various challenges for SMEs pattern of government assistance as also sources of finances available in AS EAN. The role of development financial institutions as well as the capital markets in these two categories of nation to support SMEs has also been discussed in the article.

The next article “**SME financing in turkey** “by usha N Raghunadan presents a comprehensive view of the SME financing and related issued pertaining to Turkey. Small and medium sized enterprises in turkey account for 99 percent of all enterprises about 75 percent of employment and more then 25 percent of value added. nevertheless their share of bank loans is less then 5 percent The reasons are an inflationary economic climate and increasing public sector debt leading to a lack confidence a series of financial crises a sharp rise in real interest rates and marked deprecation of the Turkish lira.

This article attempts to explore the challenges facing the small and medium Enterprises (SMEs) in Turkey and the initiatives undertaken by the government to promote their development a range of policy initiatives included in the 8th five year Development plan (2001-05) aimed at improving the productivity of Turkish SMEs and enhancing their international competitiveness. Policies and strategies for SMEs such as those forth in the “SME strategy and action plan” essentially seek to correct the

fundamental weaknesses of Turkey's industrial SMEs but could place greater emphasis on their existing and potential strengths.

The last article which is a summary of the research paper titled "potential competitive effects of Basel II on banks in SME credit markets in the United States" examines the likely competitive effects of the proposed implementation of the Basel II capital requirements on banks in the market for credit to SMEs in the United States. Under Basel II proposal the required capital for an SME loan would depend on a number of factors including the probability of default (PD) and loss given default (LGD) assigned by the bank whether the loan is classified as retail or corporate and the size of the borrowing firm. It addresses in detail issues like how reduced risk weights for SME credit extended by large banking organizations that adopt the advanced internal ratings based (A-IRB) approach of Basel II could significantly affect the competitive position of organizations that do not adopt A-IRB. The analysis also suggests that there will be only a relatively minor competitive effect on the majority of community banks primarily because the organizations that are likely to adopt A-IRB tend to make different types of SME loans to different types of borrowers than community banks. The possibilities of significant adverse effects on the competitive positions of large banking organizations that do not adopt A-IRB have also been discussed in the article.

This book has thus covered the current Indian and global perspective of SME financing capturing the relevant futures and it hopes that the readers will find it informative and resourceful.

Conclusion on financing of small scale industries

Because of the significant place the SS1 sector occupies in our economy an appropriate environment needs to be created for the growth and substance of the small scale units. This calls for steps to build on the existing strength of small units. Overcome their weakness. Availability of timely and adequate financial assistance is vital for the growth of SS1 units. A multi-agency credit structure to fill the financial needs of small scale units has evolved over the years.

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Chapter 2

Research Framework

Sr No	Title
2.1	The Research Problem
2.2	Objective of the Study
2.3	Research Methodology
2.4	Hypothesis
2.5	Significance of the Study
2.6	Limitations of the Study

2.1. The Research Problem:

The statement of the problem is "Impact /finances of selected Banking system on small scale industries".

The small scale industries (SSIs) have a place of pride in our economy. They have a high potential among others, for generating employment, dispersal of semi-urban and rural areas, promoting entrepreneurship and earning foreign exchange.

Inadequate access to credit both short term and long term remains a perennial problem facing the small scale sector. Finance has been a bug bear. Commercial banks have been fulfilling only partially their commitments to the SSI sector. Even while assessing small units, banks play safe by using conventional, objective yardsticks without appreciating the owner-entrepreneur his enthusiasm, dynamism and innovative ability.

State finance corporations (SFCs), which lend long term funds, have also become strict about lending particularly since many are deeply troubled by their own profitability concerns. Small units can not access capital market because of their size and costs involved the over the counter exchange of India (OTCET) promoted as the small company's options, still excludes most of the small sector. There are endless hassles from lending agencies while evaluation methods and in extending credit to small scale units.

2.2. Objective of the Study:

The broad objective of the research study is to analyse impact of selected banking system on small scale industries. However, objectives of the study are as under:

1. To study Bank-wise allocation of credit plan for small scale industries.
2. To study importance of credit for SSIs.
3. To study Bank-wise achievement of credit of selected nationalized banks for SSIs.
4. To study the trend of finances of nationalized banks towards SSIs.
5. To study inter banking issues on evaluation and grant of credit to SSIs.

2.3. Research Methodology:

Research methodology is a way to systematically solve the research problem. It is a science of studying how research is done scientifically. Research methodology includes the following steps :

- ? Research Design
- ? Data Collection
- ? Tools and Techniques
- ? Limitations
- ? Chapter Plan
- ? Bibliography
- ? References/ Journals / Newspaper / Websites etc.

Research Design:

Research design is a conceptual structure within which research would be conducted. It is a blue print of research work.

So far as this research concerns, the data on allocation and achievement of annual credit plan of selected nationalized banks for small-scale industries should be taken. The research work is done for the Gujarat state only. We have divided five regions and take necessary data of the said five regions.

The tools and techniques of the research is the comparison of the data.

Data Collection:

The main source of the data collection is primary, secondary data. Secondary data is collected from annual credit plan of five district bank report and state level banking review reports.

For research purpose, 10 years data of nationalized banks viz., from 1997 to 2006 collected and analyzed as per various tools and techniques.

Tools and Techniques:

From the data about Target amount credit and achievement amount credit, we have calculated the percentage achievements for agricultural and allied as well as small scale industries.

For the region-wise and district-wise comparison of percentage achievement in agricultural and allied industries as well as percentage achievement in SSIs, Analysis of variance (ANOVA) technique is used.

2.4. Hypothesis:

Broader hypothesis of the study would be as under:

- 1) There is no significant difference between the target amount (Agri. and Allied) credit to four different regions of Gujarat state.
- 2) There is no significant difference between the target amount (SSIs) credit to four different regions of Gujarat state.
- 3) There is no significant difference between the percentage target amount (Agri. and Allied) credit to four different regions of Gujarat state.
- 4) There is no significant difference between the percentage target amount (SSIs) credit to four different regions of Gujarat state.

Universe of the study and sample design:

The universe of study consists of all nationalized banks working in Gujarat. We have divided four region in Gujarat. The data should be collected from the nationalized banks of all districts of Gujarat. Researcher has selected nationalized banks working in the all districts of Gujarat.

Sample has been selected considering the following factors.

Data for the entire period of study i.e., from 1997 to 2006 were collected from nationalized banks of Ahmedabad, Mehsana, Panchmahal, Rajkot and Surat.

The nationalized banks should be managed by government of India.

2.5. Significance of the Study:

The topic for research has been selected in view of the following due consideration:

- 1) The small-scale sector has a high potential for providing employment, dispersal of industries, promoting entrepreneurship and earning foreign exchange to the country. The above points demonstrate the importance of small-scale industries in our economy. So small scale sector can not be ignore for the growth of Indian economy.
- 2) Poor financing is the major drawback issues towards small scale industries. Nationalized/commercial banks, state finance corporations (SFCs) co-operative and Rural banks are strict about lending particularly small scale sectors.
- 3) There are endless hassles from private banks, lending agencies to finance, who are otherwise meant for discouraging the development of small scale sector.

2.6. Limitations of the Study:

The limitation of the research study are as follows :

- (A) The study should be based on secondary data collected from various reports of leading nationalized banks and RBI bulletin. The limitation of secondary data, if any, will also influence the study.
- (B) The study should be based on nationalized bank belonging to Gujarat state only.
- (C) The study relates to industrial credit issues of small scale sector only. Study exceeds from its other financial area like dividend distribution, capital structure, fixed assets, management of nationalized banks etc.
- (D) The study also exceeds from other problems of SSIs, like marketing problem, technology modernization, hassles from government and other agencies, sickness of SSIs. etc.

Chapter Plan:

The present study is divided into five chapters which are outlined as here under:

Chapter 1: Research Framework

This chapter deals with the research problem, objective, significance of the research, universe of the study and sample design, hypothesis of the problem and research methodology.

Chapter 2: Sectoral Credit Concepts and Overview

This is an introductory chapter. It deals with introduction, concepts and importance of credit need for credit, kinds of credit, global and Indian credit scenario.

Chapter 3: Small Scale Industries: An Introductory Framework

This chapter mainly concentrates on the meaning of SSI units, significance of SSIs, growth of SSIs, problems facing by SSIs, institutional framework of SSI in India and Gujarat, importance of SSI in Gujarat economy, SSI in India and Gujarat.

Chapter 4: Sub Regional Analysis

This chapter includes introduction to Gujarat economy, analysis of north, south, central, East and west Gujarat.

Chapter 5: Finding, Suggestions and Conclusions

This chapter gives its emerging conclusions based on analysis carried out, suggestions, findings, scope for further research.

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Chapter 3

An Introduction of Small Scale Industries

Sr No	Title
3.1	Definition
3.2	Characteristics
3.3	Relation between Small & Large Units
3.4	Rationale
3.5	Objectives
3.6	Scope
3.7	Opportunities for an Entrepreneurial Career
3.8	Role of Small Enterprise in Economic Development
3.9	Problems of small scale Industries
3.10	Institutional Framework for Small Scale Industries in India
3.11	Literature Review

3.1. Definition

What is a small-scale industry? In fact, small-scale industry comprises of a variety of undertakings. The definition of small scale industry (SSI) varies from one country to another and from one time to another in the same country depending upon the pattern and stage of development, Government policy and administrative set up of the particular country. As a result, there are at least 50 different definitions of SSIs found and used in 75 countries. All these definitions either relate to capital or employment of both or any other criteria. We trace here the evolution of the legal concept of small-scale industry in India.

The Fiscal Commission, 1950, for the first time, defined a small-scale industry as one which is operated mainly with hired labour usually 10 to 50 hands. In order to promote small-scale industries in the country, the government of India set up the Central Small-Scale industries Organization and the small-scale Industries Board in 1954-55. The SSI board at its first meeting held on January 5th and 6th, 1955, defined small-scale industry as a unit employing less than 50 employees, if using power, and less than 100 employees without the use of power and with a capital asset not exceeding Rs. 5 lakhs.

The definitional change of small-scale industry over the period in India is resumed in below Table.

TABLE Definition of Small Scale Industry: An overview.

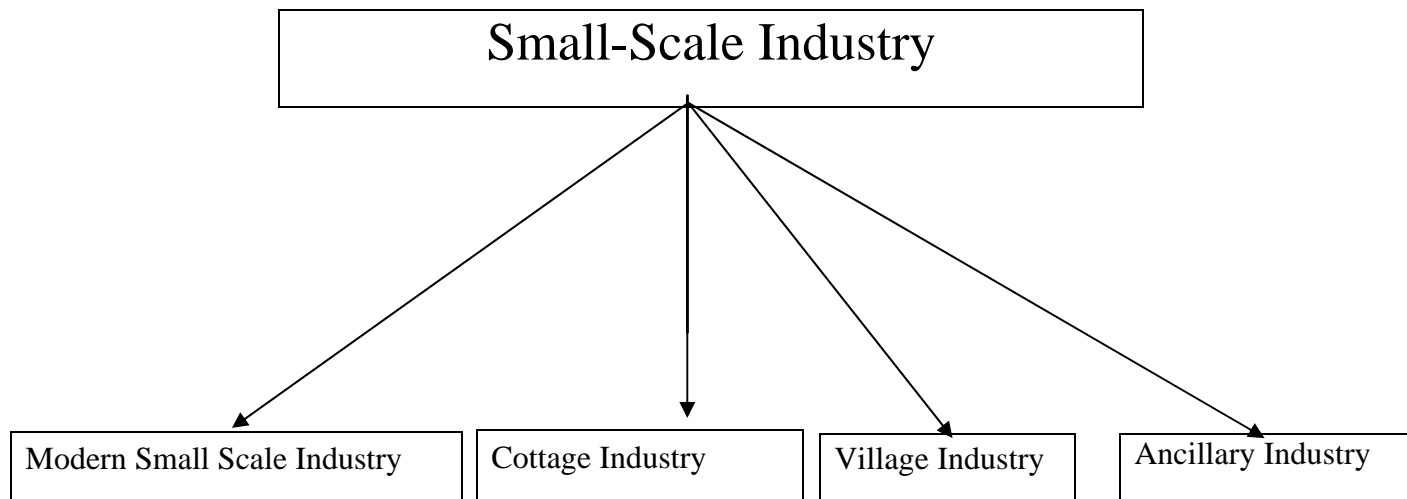
Year	Investment criterion		Employment Criterion
	SSI units	Ancillary units	
Up to 1958	Fixed capital investment up to Rs. 5 Lakhs	Same as SSI unit	Employment up to 50 workers if using power or up to 100 if not using power.
1959	The value of machine was taken as the original price paid irrespective of new or old machinery	Same as SSI unit	Employment up to 50 workers if using power or up to 100 if not using power.
1960	Gross value of fixed asset up to Rs. 5 Lakhs	Gross value of fixed asset up to Rs. 10 Lakhs	Employment criterion dropped
1966*	Rs. 7.5 Lakhs	Rs. 10 Lakhs	Employment criterion dropped
1975	Rs. 10 Lakhs	Rs. 15 Lakhs	Employment criterion dropped
1980	Rs.20 Lakhs	Rs. 25 Lakhs	Employment criterion dropped
1985	Rs. 35 Lakhs	Rs. 45 Lakhs	Employment criterion dropped
1991	Rs.60 Lakhs	Rs. 75 Lakhs	Employment criterion dropped

As the Abid Hussain Committee's recommendations on small-scale industries, the government of India has, in March 1997, further raised investment ceiling to RS. 3 crores for small-scale industries and to rs. 50 lakhs for tiny units.

The new policy initiatives in 1990-2000 for the small scale sector has reduced the investment limit for small scale and ancillary undertakings from existing Rs. 3 crore to Rs. 1 crore.

An ancillary unit is one which sells not less than 50 % of its manufacturers to one or more industrial units.

For small-scale industries, the planning commission of India uses terms village and small-scale industries. These includes modern small-scale industry and the traditional cottage and household industries. This is depicted in the following chart:



Types of Small-Scale Industries

Small-Scale Industries can be classified in to five main types as follows:

- (1) Manufacturing industries, i.e. industries producing complete articles for direct consumption and also processing industries;
- (2) Feeder industries specializing in certain types of products and services, e.g. casting, electro-plating, welding, etc.
- (3) Serving industries covering light, repair, shops necessary to maintain mechanical equipment;
- (4) Ancillary to large industries, producing parts and components and rendering services; and
- (5) Mining of quarrying.

3. 2. Characteristics

“Small-Scale industry is beautiful” because of its following important characteristics:

- (1) A small scale unit is generally a one-man show. Even the small units which run by a partnership firm or company, the activities are mainly carried out by one of the partner or directors. In practice, the others are simply as sleeping partners or directors who mainly assist in providing funds.
- (2) In case of small-scale industries, the owner himself/herself is a manager also. Thus, these units are managed in a personalized fashion. The owner has first hand

knowledge of what is actually going on in the business. He takes effective participation in all matters of business decision taking.

- (3) Compared to large units, a small-scale industrial unit has a lesser gestation period, i.e. the period after which the return on investment starts.
- (4) The scope of operation of small industrial undertaking is generally localized catering to the local and regional demands.
- (5) Small units use indigenous resources and, therefore, can be located anywhere subject to the availability of these resources like raw materials, labour etc.
- (6) Small industries are fairly labour intensive with comparatively smaller capital investment than the larger units. Let the facts speak. According to P.C. Mahalanobis, small scale units require very little capital. About six or seven hundred rupees would get an artisan family started. With any given investment, employment possibilities would be ten or fifteen or even twenty times greater in comparison with corresponding factory system.
- (7) Using local resources, small units are decentralized and dispersed to rural areas. Thus, the development of small-scale industries in rural areas promotes more balanced regional development, on the one hand, and prevents the influx of job seekers from rural areas to cities and urbanizing centers, on the other.
- (8) Last but not the least, compared to large scale units, small scale units are more change susceptible and highly reactive and respective to socio-economic conditions. They are more flexible to adapt changes like introduction on new products, new method of production, new materials and new markets, new forms of organization etc.

3.3. Relation between Small & Large Units

Going through the distinct characteristics of small-scale industries, one should not assume that the both small and large, are antithetic to each other. In other words, the both cannot sustain in an economy. It is, in fact, true the other way round, and to a great extent, one is often ancillary or complementary to the other.

The relationship between the small and the large industrial units can be seen in various respects. Yet, the following are the importance ones:

1. **Competitive:** Small-scale industry can not compete with large industry in certain circumstances and in selected products. Examples of such industries are bricks and tiles, fresh baked goods and perishable edibles, preserved fruits, goods requiring small engineering skills, items demanding craftsmanship and artistry.
2. **Supplementary:** Small industry can fill in the gaps between large scale production and standard outputs caused by large scale units. This is due to this supplementary role of small units, a small tricycle factory sustained and flourished alongside a large cycle factory in Chennai city.
3. **Complementary:** Apart from supplementary relationship, small industry has been a complementary to its large counterparts. In the real world, many small units produce intermediate products for large units. Such subcontracting relationship between the small and large was particularly marked in the economic history of today's industrially developed Japan. As industrialization proceeds, small firms seem naturally to shift from activities that compete with large firms to complementary ones. Similarly, China too continues to rely on Mao's aphorism of "walking on two legs"- one being small and the other large.

Under complementary relationship, small units function under the tutelage of the large units and enjoy the advantage of protected market for their products. Then, the flourishing of such small units remains beyond doubt.

4. **Initiative:** Attracted by the high profits of large units, small units can also take initiative to produce the particular product. If succeed, the small unit grows to large over a period of time. Staley quotes such initiative that many of the automobile factories started this way in the United States of America. In our country too, the electronic industry looks like following to this initiative pattern of development.
5. **Servicing:** Small industries do also install servicing and repairing shops for the products of large units. In the case of India, such small servicing units can be seen proliferating in respect of large industries like refrigerators, radio and television sets, watches and clocks, cycles and motor vehicles.

3. 4. Rationale

Having discussed the distinct characteristics of small-scale industry as also its relationship with large scale units, we now discuss the rationale of small-scale industry development in India.

Emphasizing the very rationale of small-scale industry in the Indian economy, the Industrial Policy Resolution (IPR), 1956 stated:

“They provide immediate large scale employment, they offer a method of ensuring a more equitable distribution of the national income and they facilitate an effective mobilization of resources of capital and skill which might otherwise remain unutilized. Some of the problems that unplanned urbanization tends to create will be avoided by the establishment of small centres of industrial production all over the country.”

The rationale of small-scale industries so established can broadly be classified into four arguments, viz., (1) Employment argument (2) Equality argument, (3) Decentralization argument, and (4) Latent resources argument. Let us discuss these in more detail one by one.

1. Employment Argument:

In view of India's scarce capital resources and abundant labour, the most important argument advanced in favour of the SSIs that they have a potential to create immediate large-scale employment opportunities. The increasing emphasis on SSIs in developing countries like India stems largely from the widespread concern over unemployment hovering in the country. There are many research findings available which well establish that small-scale units are more labour intensive than large units. In other words, small units use more of labour per unit of output than investment.

According to a study, while the output-employment ratio is the lowest in the small-scale sector, employment-generating capacity of small sector is eight times that of the large scale sector. As mentioned earlier, P.C Mahalanobis also support the view that small industries are fairly labour intensive. He mentions that with any given investment, employment possibilities would be ten or fifteen or even twenty times greater in comparison with factory system.

There are some scholars like Dhar and Lydall who oppose to this employment argument of small-scale industries. They hold the view that employment should be created for the sake of employment. The important problem, according to them, is not how to absorb surplus resources, but how to make the best use of scarce resources. Then, the employment-argument becomes an output argument.

2. **Equality Argument:**

One of the main arguments put forward in favour of the small-scale industries is that they ensure a more equitable distribution of national income and wealth. This is accomplished because of the two major considerations: (i) compared to the ownership of large scale units, the ownership pattern in S S I is more widespread. (ii) their more labour intensive nature, on the one hand, and their decentralization and dispersal to rural and backward areas, on the other, provide more employment opportunities to the unemployed. This results in more equitable distribution of the produce of the small-scale units. It is also held that as most of the small enterprises are either proprietary or partnership concerns, the relations between the workers and the employers are more harmonious in small enterprises than in the large enterprises.

Here, again Dhar and Lydall have pointed out this equality argument as fallacious. Giving statistical evidence, they established the fact that wages paid to workers are much less in small enterprises than the wages paid to the workers in large industries. In India, wages in small industries are about half the wages paid in large industries. The reason is not difficult to seek. Workers in small enterprises, due to the virtual non-existence of trade unions, are unorganized and, therefore, are easily exploited by the employers.

There is no doubt that the argument of Dhar and Lydall does have some force. But in an under-developed country like India, the workers have a choice not between a high paid job and a low paid job but between a low paid job and no job at all. Then, even if small scale units provide low paid jobs, they would be of virtual importance in an economy like ours where millions are already in search of employment to eke-out their livelihood.

3. Decentralization Argument:

Decentralization argument emphasizes the necessity of regional dispersal of industries to promote balanced regional development in the country. Big industries are concentrated everywhere in urban areas. But, small industries can be located in rural and semi-urban areas to use local resources and to cater to the local demand. Admittedly, it will not be possible to start small enterprises in every village, but it is quite possible to start small enterprises in a group of villages. The international perspective planning team also rightly stressed that the focus for industrial development under a dispersal policy should be neither the metropolis nor the village, but rather the large range of potentially attractive cities and towns between these two extremes.

Decentralization of industrial enterprises will help tap local resources such as raw materials, idle savings, local talents and ultimately improves the standards of living even in erstwhile backward areas. The most glaring example of this phenomenon is the economy of Punjab which has more small scale units, than even the industrially developed state of Maharashtra.

4. Latent Resources Argument:

This argument suggests that small enterprises are capable of tapping latent and unutilized resources like hoarded wealth and ideal entrepreneurial ability, etc. However, Dhar and Lydall feel that the real force of the latent resources argument lies in the existence of entrepreneurial skill. They argue that there is no evidence of an overall shortage of small entrepreneurs in India. Hence, they doubt the force of this latent resources argument. Their assertion does not appear to be very sound simply because of the fact that if small entrepreneurs were present in abundance, then what obstructed the growth of small enterprises?

The emergence of an entrepreneurial class requires a conducive environment. The fact remains that small enterprises provide such an environment in which the latent talents of entrepreneurs find self-expression. Our economic history bears this evidence. The impressive growth in the number of small enterprises in the post-independence period highlights the same fact that providing the necessary conditions such as power and credit

facilities, the latent resources of entrepreneurship can be tapped by the growth of small enterprises only.

3. 5. Objectives:

The various objectives of developing small industries are, in fact, implied in one way or other, in its rationale itself, just discussed in the preceding section. Nonetheless, an attempt has been made in this section to list the main objectives of developing small enterprises in India in a more orderly manner. These are:

- (1) To generate immediate and large scale employment opportunities with relatively low investment.
- (2) To eradicate unemployment problem from the country.
- (3) To encourage dispersal of industries to all over country covering small towns, villages and economically lagging regions.
- (4) To bring backward areas too in the mainstream of national development
- (5) To promote balanced regional development in the whole country.
- (6) To ensure more equitable distribution of national income.
- (7) To encourage effective mobilization of country's untapped resources.
- (8) To improve the level of living of people in the country.

3. 6. Scope:

In fact, the scope for small-scale industries is quite vast covering a wide range of activities requiring less sophisticated technology. In consonance with its distinct characteristics, the activities which are found particularly amenable to and can be successfully operated in small-scale are too many to mention. Among them, the important ones are:

Manufacturing activities

Servicing / repairing activities

Retailing activities

Financial activities

Whole-sale business

Construction activities

Infrastructural activities like transportation, communication and other public utilities.

In order to strengthen the scope for small industry development in the country, the Government of India has, along with its other assistance programmes, announced its reservation policy for small sector in the country. The reservation policy was initiated in 1967 when only 47 items were reserved for exclusive manufacture in the small-scale sector. By 1983, the reserve list included 836 items for exclusive production in the small-scale sector. Recently, the Abid Hussain Committee reserved 12 items and thus, there are still 824 items reserved for exclusive production in small sector. The main objective of the reservation policy has been to insulate the small sector from unequal competition of large industrial establishments, so that the sector can grow through expansion of existing units and the entry of new firms. The important industries reserved for exclusive development in the small sector are:

Food and allied industries; Textile products; Leather and leather products; including Footwears; Rubber Products; Plastic products; Chemical and chemical products; Natural essential oils; Organic chemicals and chemical products; Glass and ceramics; Mechanical engineering transport equipment; Metal cabinets of all types; Pressure stove; Electrical Appliances; Electronic equipments and components; Boats and truck body buildings; Auto parts components; Ancillary and garage equipments; Bicycle parts, Tricycles and perambulators; Miscellaneous Transport equipments; Mathematical and survey instruments; Sports goods; Stationary items, Clocks and watches, etc.

Here, it seems pertinent to mention that the performance of reserved small industries does not outshine that of non-reserved small industries. Sandesara attributes the poor performance of financially assisted units as well as those in the “reserved” industries to resulted in excess supply and, thus, a fall in profitability. He holds the view that the reservation policy is calculated to keep ‘infant’ industries in a permanent state of infancy.

However, one man not find himself/herself in agreement with other. In fact, the noble intension of the reservation policy has been to insulate that small sector from unequal competition of powerful large scale industrial units, so that the small sector can go through expansion of existing units, on the one hand, and by the entry of new firms, on the other. Examples are galore to support the view.

3. 7. Opportunities for an Entrepreneurial Career

You have learnt that, by connotation, small-scale enterprises mean the enterprises with less capital investment and more labour absorption, less technology oriented, using local resources, catering to local / regional demands so on and so forth. Small enterprises are commonly known for, what is called, 'one man show' in which the same person performs various role simultaneously as an owner, a capitalist, an organisor, a manager, a labourer and what not. We know that a person who organize, manages and takes risks involved in running a business of enterprise is commonly called an 'entrepreneur'. This means there are as many entrepreneurs as are small enterprises. Thus, small-scale enterprises and entrepreneurs are concomitant to each other. Say, small enterprise precedes entrepreneurs and vice versa.

The Government of India has given small enterprises an important place in the framework if Indian economic planning for ideological as well as economic reasons. As a result, small sector has achieved an impressive growth in the number of units, for example, over the period. The number of small-scale enterprises has increased from 2.96 lakhs in 1977-78 to 25.71 lakhs in 1994-95. In common sense, increasing number of small enterprises means increasing number of persons assuming the entrepreneurial career. In other sense, increase in the number of persons assuming the entrepreneurial career has exactly, become sine quo non with increase in the number of small-scale enterprises. In pursuant of the Government of India's new small-scale enterprise policy titled 'Policy measures for prompting and strengthening small, tiny and village enterprises tabled in the Parliament on 6th August, 1991 and later passed, the small sector is sure to develop and expand in coming years also. It infers to inter alia more chances for enterprises serve as seed-bed for the emergence of entrepreneurship in the country.

To conclude, more the small enterprise development, more will be opportunities for entrepreneurial career and vice versa. The Indian Punjab is a clearest example how opportunities for entrepreneurial career commensurate with the increasing number of small enterprises in the state.

3. 8. Role of Small Enterprise in Economic Development

By now, you have been exposed to the legal framework of small-scale enterprises in the preceding sections. Now, we intend in this section to appreciate you the important role played by small scale enterprises in economic development of India.

How do you define economic development? The commonest definition could be an increase in real per capita income of a person resulting in improvement in the levels of living. The development of small-scale industries contributes to the increase in per capita income, i.e. economic development in various ways. It generates immediate employment opportunities with relatively low capital / investment, promotes more equitable distribution of national income, makes effective mobilization of untapped capital and human skills and leads to dispersal of manufacturing activities all over the country, leading to growth of villages, small towns and economically lagging regions. This promotes to balanced regional development.

3. 9. Problems of small scale Industries

We have discussed so far the distinguished peculiarities of small-scale industries. We have found that the organizational pattern of these industries places them at a distinct disadvantage vis-à-vis the large sector. This disadvantage has given rise to various problems with which the small-scale industries have to contend. We discussed them below in some detail.

- 1. Problem of raw material:** - A major problem that the small-scale industries have to contend with is the procurement of raw material. The problem of raw material has assumed the shape of (i) an absolute scarcity (ii) a poor quality of raw materials, and (iii) a high cost. Earlier, the majority of small-scale units mostly produced items dependent on local raw material. Then, there was no severe problems in obtaining the required raw materials. But, ever since the emergence of modern small-scale industries manufacturing a lot of sophisticated items, the problems of raw material as emerged as a serious problem on their production efforts. The small units that use imported raw material face raw material problem with more severity mainly due to difficulty in obtaining this raw material either on account of the foreign exchange crisis or some of other reasons.

Even the small units that depend on local resources for raw material requirement face the problem of other type. An example of this type is handloom industry that depends for its requirement of cotton on local traders. These traders often supply their cotton to the weavers on the conditions that they would sell their ready cloths to these traders only.

Then, what happens that the traders sell cotton to them at a fairly high prices and, on the contrary, purchase the ready cloths at a very low prices. This becomes a clearest example of how the poor weavers are subjected to double exploitation at the hands of traders.

Keeping in view the raw material problem of small-scale industries, the Government makes provisions for making raw material available to small units. Nonetheless, small units wit no special staff to laise with the official agencies, these small units are left with inadequate supplies of raw material. As a result, they have to resort to open market purchases at very high prices. This, in turn, increases their cost of production, and, thus, puts them in an adverse position vis-à-vis their better and larger rivals.

2. Problems of finance: - An important problem faced by small-scale industries in the country is that of finance. The problem of finance in small sector is mainly due to two reasons. Firstly, it is partly due to scarcity of capital in the country as a whole. Secondly, it is partly due to weak creditworthiness of small units in the country. Due to their weak economic base, they find it difficult to take financial assistance from the commercial banks and financial institutions. As such, they are bound to obtain credit from the money lenders on a very high rate of interest and are, thus, exploitative in character. It is a happy augury that ever since the nationalization of banks in 1969, the credit situation has improved still further. The positive change in attitude of banks would be clear from the fact that whereas the amount of credit outstanding (of public sector banks) to small-scale industries stood at only Rs. 251 crores in June 1969, it rise to a staggering figure or Rs. 15,105 crores in March, 1990.

From the above figures, it appears that the availability of institutional credit to small scale industries is certainly increasing. Nevertheless, the fact

remains that the criterion of credit worthiness still weight heavily with the nationalized commercial banks. This would be clear from this fact that of the units assisted by commercial banks up to June 1976, about 69 percent of the total credit was availed of by 11 percent of the total production. This underlines the need to change the outlook of the banks. For this, it is necessary to further liberalize the rules and practice of banking in the country.

3. **Problems of Marketing:** - One of the main problems faced by the small-scale units is in the field of marketing. These small units often do not possess any marketing organization. In consequence, their products compare unfavorably with the quality of the products of the large-scale industries. Therefore, they suffer from comparative disadvantage vis-à-vis large scale units.

In order to save small units from this competitive disadvantage, the Government of India has reserved certain expanded over the period and at present stands at 824 items. Besides, the Trade Fair Authority of India and the State Trading Corporation (STC) help the small-scale industries in organizing their sales. The National Small Industries Corporation set up in 1955 is also helping the small units in obtaining the government orders and locating export markets.

Ancillary units face the problems of their own types like delayed payment by parent units; inadequacy of technological support extended by parent units, on-adherence to quality and delivery schedules, thus disturbing the programmes of the parent unit and absence of a well-defined pricing system and regulatory laws.

4. **Problem of under-utilization of capacity:** - There are studies that clearly bring out the gross under-utilization of installed capacities in small-scale industries. According to Arun Gosh, on the basis of All India Census of Small-Scale Industries, 1972, the percentage utilization of capacity was only 47 in mechanical engineering industries, 50 in electrical equipment, 58 in automobile ancillary industries, 55 in leather products and only 29 in plastic products. On an average, we can safely say that 50 to 40percent of capacity was not utilized in small-scale units.

The very integral to the problems of under-utilization of capacity is power problem faced by small-scale industries. In short, there two aspects to the

problem: One, power supply is not always available to the small units on the mere asking, and whenever it is available, it is rationed out, limited to a few hours in a day. Second, unlike large industries, the small-scale industries cannot afford to go in for alternatives; like installing own thermal units, because these involve heavy costs. Since small units are weak in economics front, they have to manage as best as it can within their available meager means.

Let us sum up:

Definition of small-scale industry in India has changed over the years. At present, a small-scale industry is one which has fixed capital investment in its plant and machinery up to 3 crores. The investment ceiling for the tiny units is fixed up to Rs. 50 lakhs. The chief characteristics of small-scale industries are its one man show, lesser gestation period, use of indigenous and local resources, catering to local demands, labour-intensive, decentralization of industrial activities, etc. The relationship between small and large-scale industries is often ancillary or complementary to each other.

The basic rationale and objective of developing small-scale industries in the countryside are that they provide immediate large-scale employment, ensure more equitable distribution of income, encourage decentralization of industries and eradicate unemployment problem stalking the land.

Small Scale Industries encompass vast scope covering activities like manufacturing, servicing, retailing, financing, construction, infrastructure etc. In view of the Government of India's ever increasing importance given to the small-scale industries in the national economy, more and more small industries are to be set up in the years to come. Thus, these are to provide ample opportunities to the people to assume entrepreneurial career.

By contributing its increasing share to the national production, employment and exports, small-scale industries also contribute to the economic development of the country. However, these industries are also plagued by the problems of raw material, finance, marketing, under-utilization of capacity, etc.

3. 10 Institutional Framework for Small Scale Industries in India

1. Central government
2. State government
3. Other agencies
4. Financial institutions
5. Industry Association

1. Introduction

The ministry of small scale industries, Government of India has been playing a major role in development of the small scale industries. The department of small scale industries and Agro and rural industries, functioning under the ministry of SSI, has formulated a citizen's charter which, states its mission as "To support the SSI by way of and advocacy role, provide service to support SSI growth and to organize programmes through government and NGOs for the benefit of small, medium and tiny industries". Other than government organizations, there are a number of NGOs, financial institutions, industry associations and agencies, which are providing support for the growth of the SSI sector.

Many of the state associations and the state secretaries/commissioners (Industries and commerce) question the efficiency of most of these institutions. The general view of that several of them either lost their utility or require a thorough revamp in tune with the emerging aspirations of the SSIs. While the terms of reference of this study do not provide for a thorough look at them, to the extent that they form part of the overall development and regulatory framework, we propose a user perspective at them.

Central Government

SSI BOARD:

The board is an apex advisory body, which was set up to facilitate co-ordination and inter-institutional linkages for the development of SSI sector. It is an advisory body under the chairmanship of the union industry minister, constituted to render advice to the government on issues pertaining to the SSI sector. The board is represented by members from central government, State government, RBI, SBI, and FASSI. They constitute

standing committees that consider ways and means for providing assistance to the small scale sector in the field of marketing, credit and finance, quality control etc.

SMALL INDUSTRIES DEVELOPMENT ORGANISATION (SIDO)

The office of the development of commissioner of SSI (DC-SSI) is commonly as the small industries development organization (SIDO). This nodal organization working under the ministry of SSI and ARI, Government of India, helps in laying down the policies of the central government and plays a constructive role in strengthening the SSI sector.

It has the following organization working under its jurisdiction.

1. Small industries service institute (SISI)
2. Branch level institutions
3. Extension centre
4. Regional training centres
5. Field testing stations
6. Tool rooms
7. Central Footware Training Institute (CFTI)
8. PPDC
9. NISIET
10. NIESBUD
11. EDI

The major support services provided by SIDO and its institutions are

- i. Entrepreneurship development and management training
- ii. Extension and training services
- iii. Skills development
- iv. EDI's
- v. Preparation of product profiles
- vi. Plant modernization studies
- vii. Testing services
- viii. Sub-contract exchanges
- ix. Tool rooms

- x. Marketing support
- xi. Data collection and feasibility studies
- xii. Employment under Prime Minister's Rojgar Yojana (PMRY)

SIDO also encourages the entrepreneurs by giving three national awards every year to outstanding SSI entrepreneurs in the country.

The following paragraphs give a brief outline about the organizations working under SIDO.

Small Industries Service Institute (SISI)

SISI, with its network of 26 institutes and 30 branch institutes performs the following functions.

- i. Interface between state and central governments.
- ii. Technical support and consultancy services
- iii. Entrepreneurship development programmes
- iv. Developmental efforts.
- v. Export promotion and liaison activities
- vi. Ancillary development.

Several state Governments are very critical of their role and functions. Several SSI Associations questioned the capabilities of these institutions to deliver the results expected of them. Most of them do not have even the latest journals and their libraries and information systems are archaic. The presence of the Directors of SSIs in several committees constituted by the state governments was found to be ornamental and their contribution cosmetic. One of the state government went to the extent of suggesting that the real estate they are occupying should be made over to the state government and the resources currently earmarked for the SSIs should be passed on the state government.

Product –cum-Process Development Centres (PPDCs)

Six PPDCs established across the country provides the following services:

- i. Product design and innovation.
- ii. R & D support
- iii. Technical support
- iv. Manpower development and training

v. Development of new processes and upgrade the existing level of technology.

These PPDCs seem to be duplicating some of the functions of the SISIs and RTCs in the areas of technical support and man power development and training. Several associations mentioned that they did not find these centers to be of any use to them. 60 percent of the members of the associations contacted by us even expressed ignorance of the existence of these institutions.

I have met several peoples from banking like

Mr. V R Pandey, Asst. Manager, Union Bank of India, Ahmedabad.

Mr. D M Patel, Chief Manager, Union Bank, Main Branch, Ahmedabad.

Mr. D T Nathan, Senior Manager, Dena Bank, Ahmedabad.

Mr. R J Patel, Lead District Manager, SLBC Dena Bank, Surat.

Mr. Anil Purohit, Lead District Manager, Dena Bank, Mehsana.

Mr. Bhagwati Patel, Lead Bank Manager, Surat.

Mr. Mahesh Patel, Lead District Manager, Godhra.

Mr. Arvind S Patel, Senior Manager, Bank of Baroda, Ahmedabad.

Mr. Yagnik, Lead District Manager, Rankot.

According there opinion.....

Regional Training Centres (RTCs) Situated in the four metros, they provide technical consultancy and testing facilities. RTCs also have eight field testing stations providing testing services to SSI units. RTCs are accredited to Bureau of International Standards (BIS). Central Footwear Testing Institute:

CFTI's provide training facilities and design development facilities for the footwear and leather industry. They have their branches at Agra, Chennai, Mumbai and Calcutta. These have been found to be quite useful and productive by several small industries located at not merely where its branches exist but also at other places as well. National Institute of Small Industries Extension and Training (NISIET) Situated in Hyderabad, NISIET trains entrepreneurs, managers and various functionaries of the government through its training programmes. They also undertake research and consultancy activities for small scale industries. After its revamp, NISIET would appear to be moving in to the areas of policy support and consulting services. The training profile of the institute reflect more international programs for the LDCs and the trainee

profile, more officials of support institutions than the SSIs. The SSIs still do not see this institution as their destination to seek knowledge and skills.

National Institute for Entrepreneurship and Small Business Development (NIESBID)

The government of India established purchase NSIC in 1955 for providing services like:

- i. Machinery and equipment purchase and lease.
- ii. Financial Assistance
- iii. Assistance for procurement of raw materials
- iv. Marketing assistance
- v. Government stores purchase
- vi. Technology transfer centres

Several associations as well as the State Government found this institution to be duplicating the functions of the finance institution. Functions like the Assistance for procurement of raw materials and purchase of stores for the government departments do not have relevance in this era of liberalization. Its market support function, to the extent performed, was highly restrictive in area and operation. It has served more the medium enterprises than the small.

Governments of India have recently appointed a consulting team to look in to its portfolio and suggest measures for restructuring, which hopefully would make it more effective and user friendly.

2. State government

DIRECTORATE OF INDUSTRIES:

The directorate of industries is the executive agency for the promotion and development of the village and small industries sector. It act under the overall guidance of SIDO. It's functions are of both regulatory and developmental in nature. The directorate of industries has a network of District industrial centres (DIC) at the district level, industrial officers at the sub-divisional level and extension at the block level functioning under its control.

DISTRICT INDUSTRIES CENTRE:

DIC's were established to promote SSI and cottage industries beyond big cities and to generate employment opportunities among rural and backward areas. DICs presently operating under respective state budgetary provisions, extend the following services:

- i. Economic investigation of local resources.
- ii. Provision of raw materials
- iii. Arrangements for credit facilities.
- iv. Marketing
- v. Quality inputs
- vi. Consultancy and extension services.

Several state governments have not been able to provide the required budgetary support for these institutions. Starved of finances, they were looking to a few of the Central Government's schemes like the PMRY to support themselves. They are ill equipped in terms of both the manpower and technology resources. They do not have even viable location-specific projects to help the entrepreneurs. Their information system is weak. Several industries do not view them as service providers. They are seen as registering agencies and not as promotional or supporting agencies. States like Gujarat, Karnataka, Tamilnadu, Maharashtra, Andhra Pradesh, started looking at them lately as promotional institutions and are trying to equip them better to enable them to be effective service providers.

STATE FINANCIAL CORPORATIONS (SFCs)

The SFCs were mandated to serve as regional agencies for promoting regional growth through the development of SMEs by grant of loans and participation in their equity base in the country. The main objectives of SFCs are to provide financial assistance to industries, catalyze investment, generate employment and widen the industry base.

The eighteen SFCs across the country provide financial assistance by way of term loans, debentures etc. Moreover SFCs also operate schemes for artisans and special target groups. They have also been extending working capital assistance along with term

loans under the single window system of SIDBI. Most of them have a huge portfolio of non-performing assets due to improper project appraisal and lack of follow-up and supervision of the assets financed by them. These institutions cannot complain of lack of legal support for recovery of their dues. Section 24 of the SFC act empowers them for seizure and suction of a defaulter's assets.

State Industrial Development Corporation / State Industrial Investment Corporation (SIDC / SIIC)

These organizations, developed in 1956 as a wholly owned of State Governments, act as catalysts to industrial growth. SIDC is instrumental in providing infrastructure facilities like roads, water supply, electricity etc. They have also diversified by entering in to areas like merchant banking, venture capita; and mutual funds.

STATE SMA; INDUSTRIES DEVELOPMENT CORPORATION (SSIDC)

This state government undertaking established under companies concerned. The various activities undertaken by them are:

- i. Supply of machinery
- ii. Raw material procurement & distribution
- iii. Market assistance
- iv. Providing management assistance
- v. Seed capital assistance
- vi. Construction of industrial estates

These are the most expensive and ineffective outfits of the state governments which deserve to be wound up not only because they perform overlapping functions but also because of their cost initiative and least useful operations.

3. Other agencies

HOUSING AND URBAN DEVELOPMENT CORPORATION (HUDCO)

HUDCO provides assistance in creating infrastructures for the SSI sector. It also undertakes research and training activities and promotes the building material industry.

INDITUTR FOR DESIGN OF ELECTRICAL MEASURING INSTRUMENTS (IDEMI)

Set up with the assistance of UNDP & UNIDO in the year 1969, IDEMI renders services to instrument industry in general and SSI in particular. Its service includes.

- i. Preparation of project profiles and undertake feasibility studies
- ii. Undertake market research and surveys
- iii. Conducting EDPs and skill up-gradation programme.
- iv. Carrying out energy audit and energy conservation assignments.
- v. Management consultancy services for diagnostic study of sick units.

Several small industry associations expressed the need for strengthening these out-fits and revamping them where necessary.

NON-GOVERNMENTA; ORGANIZATION (NGO)

Besides the state, central and autonomous bodies the country saw the emergence of many NGOs providing training, finance, marketing support and other assistance to SSI. The 1991 SSI policy favored assistance to SSI through NGOs. In the present scenario, the role of NGOs in the development of SSIs is very much significant.

KHADI AND VILLAGE INDUSTRIES COMMISSION (KVIC)

Established in 1957, KVIC is an autonomous body set up for promoting khadi and village industries. It has three main objectives.

- i. Social objective of creating employment.
- ii. Economic objective of producing saleble articles and thereby improve rural economy
- iii. Wider objective of creating self-reliance.

Their functions include training rural artisans, marketing of products, supply of raw materials to khadi and village industries, research activities in the area of production of khadi and village products and to encourage cooperative efforts from manufacturers. KVICs implement various programs in the state through khadi and village industries boards (KVIBs), co-operatives, panchayats, zilla parishads, charitable trusts etc.

ENTREPRENEURSHIP DEVELOPEMNT INSTITUTE OF INDIA (EDII)

EDII id an autonomous body situated in Ahmedabad. Leading financial institutions in India and government of Gujarat jointly sponsored this institution. Its main objectives are to augment the supply of trained entrepreneurs, to promote micro enterprises at the rural level., to inculcate the it conduct training programmes on entrepreneurship education , micro finance and micro enterprise development. EDII designs training programmes through innovative training techniques and updated information. It also conduct trainers meet and chief executives meet to facilitate sharing of information and experience.

Several state governments, recognizing the need for entrepreneur education, have set up separate centers or institutions for entrepreneurship development with specific agenda notable among them are: Gujarat, Orissa, Andhra Pradesh and Maharashtra

4. Financial Institutions

SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI)

It is an apex institution functioning form 2nd April 1990 for the promotion, development, and financing of the small scale, tiny and cottage industries in the country. SIDBI also coordinates the institutions engaged in similar activities. The banks' lending operations are supplemented with developmental activities so as to facilitate the entry of new entrepreneurs and the strengthening of the SSI sector.

COMMERCIAL BANKS

Twenty-seven commercial banks through their countrywide network of more than 68,000 branches cater to the working capital requirements small-scale industries. They have offered about 17.5 % of net bank credit to the SSI sector. Besides the short-term assistance , SSI sector, which enjoy the status of 'priority sector' in term of financing, have also been provided term loans and other assistance by the nationalized banks. Specialized branches are opened in selected industrial estates and cities to exclusively cater to the requirements of the small-scale entrepreneurs.

REGIONAL RURAL BANKS:

Regional rural banks have been created to promote agriculture, trade, commerce and industry in rural areas and thereby improve the rural economy. They provide credit facilities in the rural areas particularly to artisans, farmers and small entrepreneurs. With the restructuring of 139 regional rural banks by the government of India, there has been a paradigm shift in the working of RRBs whereby the needs of the SSIs are being attended to.

CO-OPERATIVE BANKS

Co-operative banks, through a network of over 12,000 branches provide working capital funds to small entrepreneurs. The primary agriculture co-operative society (PACS) finances the agriculture and agriculture related industry. The primary co-operative banks (PCBs) plays a vital role in meeting the working capital needs of cottage and tiny industries.

NATIONAL BANKS FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)

National Bank for Agriculture and Rural Development's (NABARD) main objective is to provide assistance to agriculture and agriculture related activities. They also conduct promotional programmes for rural development such as Rural Entrepreneurship Development Programme (REDP), training cum production programmes and action plan for rural industrialization.

The Nayak Committee and Kapoor Committee have brought out several inadequacies on the part of all the afore-mentioned institutions that need to be addressed with seriousness as 90 percent of the institutions / industries contacted and the small industries associations have complained of inadequate and untimely credit flow and onerous burdens of collaterals / guarantees as the major obstacles for their sustenance and growth.

5. Industry Associations

Industry associations also impart institutional support to SSIs. These associations act as a platform for the SSIs to raise their issues. Some of the prominent industry associations are:

FEDERATION OF ASSOCIATION OF SMALL SCALE INDUSTRIES (FASSI)

Established in 1959, FASSI aims at promoting the development of SSI, co-operating with industries and other institutions, under taking consultancy and research studies, furthering the cause of SSI and establishing trade centers and test centers.

It offers services like organizing meetings/conferences, analysis and interpretation of policies and taking up members difficulties to the government for redressal.

CONFEDERATION OF INDIAN INDUSTRY:

The CII's functions if of advisory and consultative in nature. They also provide information to the government and industry. It also organizes industry exhibitions, trade fairs and the India Engineering Trade Fair. CII also plays an important role in promoting international industrial cooperation.

FEDERATION OF INDIAN CHAMBER OF COMMERCE AND INDUSTRY (FICCI)

FICCI has a network of around 400 chamber of commerce across the country. It provides a platform for discussing carious industry related issues. It also maintains synergic relationships with the central and state governments. FICCI is the nodal agencies for several agencies, like international chamber of commerce, confederation of Asia-Pacific chamber of commerce and industry, which provides a platform for promoting international trade and investments.

ASSOCIATED CHAMBER OF COMMERCE AND INDUSTRIES IN INDIA (ASSOCHAM)

ASSOCHAM represent the cross-section of business industry, services and professions located all over the country. Its main thrust is on "Infrastructure for accelerating economic growth"

WORLD ASSOCIATION OF SMALL AND MEDIUM ENTERPRISES (WASME):

WASME is a NGO governed by representatives from financial institutions, chamber of commerce, banks, departments of small industries of various governments etc. Its main aim is to bring about business co-operation among developing countries. Some of their functions include disseminating policies, strategies and support systems for promotion of SMEs in member countries.

Providing marketing opportunities

- i. Identification of training facilities for entrepreneurs, managers etc.

Moreover, WASME also organizes workshops and seminars, undertake consultancy works and act as a cleaning-house of information relating to SMEs.

CONSORTIUM OF WOMEN ENTREPRENEURS IN INDIA (CWEI)

This consortium consisting of NGO's, voluntary organizations and self-help groups, both from rural and urban areas, helps the women entrepreneurs in finding innovative techniques of production, marketing and finance. It gives manpower training, undertake product development activities and also act as a intermediary between Indian entrepreneurs and overseas agencies for marketing and exports.

The most effective function of all these associations is their lobbying for the cause of the SSIs.

Other than the above mentioned there are number of industry associations across the country which aims as safeguarding and promoting the interests of small-scale industries.

3.11 Literature Review

Introduction

The review of the past studies in research means to note the observations, search and many other things done in the past regarding the question in hand. It is base of natural and social sciences. It provides introduces introductions regarding the searches worked out in the past. It provides details regarding the tools used, procedures adopted, conclusion and observations made. It also guides how the introductions and data should be collected and from where and how it could be had. All these information can be had

from this type of study. The study of the past researches is useful to define and delimit the sphere of our research. It saves time, energy and helps indirectly towards a particular goal.

Meaning

Study of the related literature implies locating, reading and evaluating reports of research as well as report of casual observation and opinion that are related to the individual's planned research project.

According to Walter R. Borg, "The literature in any field forms the foundation upon which all future work will be built".

Literature Survey for the existing research work

Reviewing of the literature in the area of research is a preliminary step before attempting to plan the study. A through knowledge of the research topic can be gained only by reviewing any past research work and other literature related with the topic. This research work has also been carried out by reviewing the literature relevant to the topic.

1. A D Gorawala Committee (1954) had stated that "we feel justified in rejecting commercial banks generally as an agency suitable for inclusion with the integrated scheme of rural credit"
2. Narshimhan Committee on the financial system has remarked in many cases of IRDP lending banks have virtually abdicated their responsibilities in undertaking need based credit assessment appraisal of potential viability and instead have tended to rely on lists of identified borrowers prepared by government authorities.
3. The Chakravarty Committee drawing attention to societal concern in context of banking credit had noted, "confessional interest rates, which come to be prescribed for target groups under priority sector lending reflects societal concerns which need to be respected any rationalized of the array of confessional interest rates in the interest of administrative efficiency and as a result of an evaluation of real costs of the lender must not, therefore ignore relevant societal concern".
4. The Narshimhan Committee has forceful argue and that "interest rates should increase singly be allowed to perform their main function of allocating scarce loan able fund among alternative users. Fore them to do so rates will have to be

allowed broadly to be determined by market forces”. Hans Bingwanger and S R Khandkar have shown that direct credit had only a mildly positive effect on output and a zero effect on employment in the agriculture sector.

5. “On the profitability and cost of relationship lending”

Loretta J Mester,

Mitchell Berlin

They provide evidence on the costs and profitability of relationship lending by banks. They derive banks specific measures of loan rate smoothing for small business borrowers in response to generous shocks to their credit risk and to interest rates and then estimate cost and profit functions to examine how smoothing affects bank cost and profits.

Their results suggest that in general, loan rate smoothing in response to a credit risk shock is not part of an optimal long term contract between a bank and its borrowers, while loan rates smoothing in response to an interest rate shocks.

6. “The ability of banks to lend to information ally opaque small business”

Berger, Allen N 31st August 2001.

Klapper, Leora F.

Udell. Gregory F.

Consolidation of the banking industry is shifting assets in to larger institutions that often operate in many nations. Large international financial institutions are geared toward serving large wholesale customers how dose this affect the banking system’s ability to lend to informational opaque small business? The authors test hypotheses about the effect of bank size, foreign ownership and distress on lending to informationally opaque small firms, using a rich new data set on Argentina an banks, firms and loans, they also test hypothesis about borrowing form a single bank peruse borrowing from several banks, their results suggest that large and foreign owned institutions may have difficulty extending relationship loans to opaque small firms, especially if small business are delinquent in repaying their loans. Bank distress resulting from tax prudential supervision and regulation appears to have no grater effect on small borrowers than an large borrowers, although even small firms may react to bank distress by borrowing from

multiple banks, despite raising borrowing costs and destroying some of the benefits of exclusive lending relationship.

7. “The effects of banks mergers and acquisitions on small business lending”

Allen N Berger 1st January 1998.

Anthony Saunders

Joseph M Scalise

G R E Gory F Udell

They examine the effects of banks as on small business lending using data on over 6,000 recent U S banks as They are the first to decompose the impact of m and as in to static effects from simply melding the antecedent institutional and dynamic effects associated with post m and A refocusing of the consolidate institution. They ware also the first to estimate the dynamic reactions of other local banks. We find that static effects of consolidation reduce small business lending but are mostly offset by the reactions of other banks and in some cases also by refocusing efforts of the consolidating institutions themselves.

8. “The micro structure of small business lending by large and small banks”

Rebel A Cole 16th December, 1997

Lawrance, Goldberg

Lowrance J White

The recent consolidation in the banking system has focused attention on the difference in lending between large and small banks, since large banks lend proportionally less to small business. We use a newly available survey of small business finances conducted by the federal reserve system to analyze the micro level differences between large banks and small banks in the loan approval process we find that large banks cover \$ 1 billion in assets appear to employ standard criteria obtained from financial statements in the loan decision process while small banks (less then \$ 1 billion in assets) derivate from this criteria more and appear to rely on their impression of the character of the borrower to a large extent, these “cookie cutter” and character approach are consistent with the incentives and environments facing large and small banks.

9. “Multi office bank lending to small business: some evidence”

William Keeton,

In a long awaited more congress enacted legislation last fall authorities full interest banking. While most states had already allowed to some form of entry by outside holding companies the new law was expected to hasten the spread of large multi office banking organizations most analysts believe the change will benefit the public by increasing competition improving services to depositors and reducing banks vulnerability to local down terms concern has been voiced, however, that the benefit of multi office banking may be achieved at the expenses of small businesses. Some analysts worry that large multi office banks will be less able or less willing to lend to small business then smaller banks they replace Kenton investigates the relationship between multi office banking and small business lending using new information on small business loans in tenth district states data for mid 1994 support the view that further growth in multi office banking may impose short run costs on some small business. He cautions, though, against concluding that multi office banking markets remain competitive, so other banks can step in and fill gaps in the legitimate credit needs of small businesses.

10. The effects of dynamics change in bank competition on supply of small business credit” 1 – 07 – 2007

Berger A. N.

Goldberg L G.

White L J

These three studied the effect of structural changes in banking markets on the supply of credit to small businesses. Specially, they examine whether, bank mergers and acquisitions (M & As) and entry have “external” effect on small business loans by other banks in the same local markets.

11. “Development a measure for technological capability in small firms” 1st November 2006.

Acquisition of technological capability is believed to improve competitiveness of small forms in developing countries empirical investigations on the issues pertaining to the acquisition of technological capability have been mainly hindered by the lack of proper measurement methodologies and is an important problem that has not been adequately addressed in the literature.

12. “Banking consolidation and the available of credit to small business” 31st March 1998.

Cole, Rebel

Walraven, Nick

In this study, They use firm level data from the 1993 National survey of small business finances to rest the hypothesis that banking consolidation has reduced the availabilities of credit to small businesses.

13. The effect of credit scoring on small business lending.

Frame, W Scott – 3rd August 2001.

Srinivasan, Aruna

Wooslesy, Lynn

This paper examines the effect of credit scoring on small business lending for a sample of large U S banking organizations. We know that credit is associated with an 8.4 percent increase in the portfolio share of small business loans, or \$ 4 billion per institution. However, they fail to cover any specific attributes of bank small business credit scoring programs that lead to this increased lending. Overall they conclude that the credit scoring lowers information costs between borrowers and lenders, there by reducing the value of traditional, local bank lending relationships.

14. “Bank lending to small business in latin america” Does bank origin matter?

Clarke, George R.G 31st January 2002

Cull, Robert

Martiner, Peria

Maria Suledad

Sancher, Susana M.

In recent years foreign bank participation has increased tremendously in Latin America. Some observers argue that foreign bank entry will benefit Latin American Banking systems by reducing the volatility of loans and deposits and increasing efficiency.

15. Consolidation, tecnnology and the changing structure of banks small business lending.

David P. Ely 2001.

Kenneth J. Robinson.

The U S banking industry contributes to consolidate with large, complex banking organizations becoming more important traditionally, their institutions have not emphasized small business lending. On the other hand, technological advances, particularly credit scoring models, make it easier for banks to extend small business credit

16. “The effects of bank consolidation and market entry on small business lending”

Emilia, Bona Ccorsi di Patti

Giorio, Gobbi January 2001.

Consolidation in banking industry of many countries has reduced the number of small banks and led to significant shifts in markets shares, deregulation has fostered entry in local credit markets and branch expansion, which in turn have increased competition. Small business are believed to be more vulnerable to these changes since they are more dependent on credit from local banks.

17. “Collective efficiency: growth path for small-scale industry

Hubert, Schmitz

4th April 1995

This study is worked with the growth of small local industry in developing countries and explores. One particular route for understanding and fostering such growth it focused in the clustering of firms and the competitive advantage which they derive from local external economies and joint action, capture in the concept of collective efficiency. Following a conceptual discussion, the article explores the economic and institutional conditions which enhance or hinder collective efficiency.

18. Local sources of competitiveness spatial clustering and organisational dynamics in small-scale clothing in Lima – Peru.

Even – Jan Visser

16th December 1996

Everyday and everywhere, people start new businesses. Many of these small firms do not grow, many even go out of business enterprise start-ups and death are all the more common in developing countries, where producers have to cope with, additional problems which reinforce the disadvantages in resources of small firms.

19. Rural small – scale industries in a developing region: sign of poverty of progress?

Tulus Tambunan

1st January 1994

Some authors state that the importance of small scale industries, especially those located in rural areas, decreased in the course of development while available empirical evidence in this issue diverges significantly what seems clear is that these industries have been expanding in many less developed countries, including Indonesia.

From this point of view, the study raises a question as to whether the high rate of growth of rural small – scale industries is a sign of poverty or progress.

20. Improving operations performance in a small company: a case study

A. Gunasekaran

2000

L. Forker, B Kobu

Small and medium enterprises (SMEs) play an important role in modern economics because of their flexibilities and ability to innovate. In nearly every country, SMEs play a significant role in providing employment opportunities and supporting large scale manufacturing firms. However there are not many studies reported in the literature that deal with productivity problems in SMEs, considering the importance of SMEs, the experiences of a small company engaged in continues improvement and a related conceptual model are discussed here to highlight how productivity can be improved with limited resources.

21. Small scale industry in india: an analysis in the context of liberalization

Vinayak Uppal

December 2006.

Small and micro producers are crucial in developing economics, and their role is even greater in the largely rural economies of South Asia. In India as well the sector is the second largest employer after agriculture, an accounts for which nearly 6 percent of the country's GDP. India was an exception in that it gave the small scale sector large incentives, and protection, in the period 1948 – 1991, going to the extent or reserving certain production lines slowly for the sector. In the historical context of this paper shall attempt to analysis the issues peculiar to a small scale of production. In India in an increasingly growised scenario. It shall also look at some of the other issues planning the sector such as credit availability and maintaining quality standards.

22. Entrepreneurship and bank credit availability

Sandra E. Black

Phillip E. Straham

17th December 2002.

The literature is divided in the expected effects of increased competition and consolidation in the financial sector on the supply of credit to relationship borrowers the paper tests whether policy changes fostering competition in U S Banking help or harmed entrepreneurs.

23. Directed credit and investment in small scale industry in india

Renu Kohli 4th April 1999.

The policy of directing bank credit accordingly related a binding constraints on small firms, raising investment.

24. Infrastructure needs of small scale industry in gujarat

Mishra P N. 1st March 1994.

This paper spells out a case for better planning of relevant infrastructure facilities for small industries in general thereafter they discuss birth, death and sickness rates in Gujarat along with problems encountered by entrepreneurs next they also provide a brief survey of relevant infrastructure facilities provide by different organizations institutions for this purpose in the state of Gujarat.

25. Small business credit availability and relationship lending: the importance of bank organisational structure

Allen N Berger 2001

Gregory F Udell

This paper models the inner workings of relationship lending, the implications for banks organizational structure, and the effects of shocks to the economic environment on the availability of relationship credit to small businesses. Relationship lending depends on the accumulation over time by the loan of “soft” information. Because the loan officer in the repository of this soft information, Agency problems are created throughout the organization that are best resolved by structuring the bank as a small, closely held organization with few managerial layers the shocks analyzed include technological innovations, regulatory regime shifts, banking industry consolidation, and monetary policy shocks.

26. Technological innovations in small-scale industries: casestudies of two founders in karnataka

1st April 2004

Balachandra, D P Mathirajan

M Subramanyam

M H Bala

This paper probes the origin, sources, nature, dimensions and outcomes of technological innovations carried out in two small-scale foundries in Belgaum. With belgaum district and Karnataka state the two foundries have initiated technological innovations primarily due to the vision and innovation of their respective entrepreneurs

27. “An economic analysis of small scale pulses processing sectors”

P G Dorge

T T Birari

K S Thakar

The study is based on micro 22 dal mills (Pulse processing industries) located in Jalgoan.

28. Mathur (1978)

In his study on “Public sector banks in India’s economy – A case study of state bank of India”. Concluded that the SBI in its two decades of service has accelerated the growth of Indian economy in two significant ways (1) by pursuing the policy of various branch expansion in general and (2) by playing a leading role in introducing bank credit facility to the new fields of the priority sectors of the Indian economy. The banks has also played a leading role in developing the backward regions of the country.

Mathur O P (1978) Public Sector Banks in India: A case study of state bank of India, sterling Publishers Pvt. Ltd., New Delhi.

29. Naidu (1986)

Holds that Public Sector banks have been extending credit facilities to hitherto neglected sectors of the rural economy. They are financing agriculture, small business

and small scale industries in a creditable manner to eradicate poverty and unemployment from the rural sector.

Naidu, L.K. (1986) Bank Finance for Rural development, Ashish Publishing House, New Delhi.

30. Rao (1987)

Makes an attempt to evaluate and predict the role of banks in the rural economy. He opening that no doubt commercial banks have contributed substantially for the development of rural sector mainly through development, but landless labourers and small marginal farmers have not been benefited by the bank credit so far. He emphasis that banks shall have to play a leading role in the field of credit in the days to come.

Rao, H.N. (1987) “Expanding role of banks in rural economy” the banker Vol. 34, No. 9, Nov. New Delhi.

31. Sood (1987)

In his article says that finance is key to rural development. The public sector banks are extending credit to hither to neglected sectors of the rural economy. The commercial banks are making bold efforts and plying an active role to eradicate poverty and unemployment form the rural sector.

Sood, P.S. (1987) “Bank finance key to rural development”. Agricultural banks. Vol. 10. No. 4. October (New Delhi).

32. All India Rural Credit Survey Report revealed that the share of institutional agencies, comprising of the government, the cooperatives and the commercial banks in financing the borrowings of rural households was 7.1 percent in 1951 – 52, whereas the corresponding share of private money lenders (excluding relatives, trades, commission agents, land lord and others) was huge, as high as 68.8 per cent.

33. Reserve Bank of India, All Rural Credit Survey, Vol. 11, P. 167, 1954, Bombay.

The Reserve Bank of India organized a seminar in December 1968 to focus on (a) problem of disbursement of agricultural sector. It also discussed some others relevant issues such as.

- 1) Development of an adequate market structure in support of the farm credit framework.
- 2) Evaluation of proper methods and mechanism of agriculture finance.
- 3) Formulation of guidelines for institutional credit of agriculture and
- 4) Development of an innovative approach in financing agriculture by commercial banks

Reserve Bank of India, Financing of Agriculture by commercial Banks, 1969, Bombay.

34. Dandekar. (1956)

Dandekar tried to focus the mode of repayment schedule, the position of traditional moneylenders position, and their social structure and power over the borrower.

Dandekar, V.M. "Discussion on Re-organisation of Rural credit in India", Indian Journal of Agricultural Economics, Vol. IX, No. 2, April – June, 1956, P. 113.

35. The FAO. (1965)

The FAO reports which highlights innovation and transfer of technology aspects in agriculture consider administrative cost and social cost. It also examined some aspects of commercial banks finance as agriculture.

Food and Agricultural Organisation, Agricultural Credit through co-operation and other institutions Rome, 1965, P. 105.

36. Basu. (1973)

Basu, tried to analyse the per capita credit, based on the sample of 275 districts, as constructed the regression model using six explanatory variables inter district variations in per capita credit. Few findings were discuss below:

- 1) Variation in between per capita deposit and per capita credit was observed 57 per cent.

- 2) The three major co-efficient of regression based on per capita deposit, per capita deposit and number of works per 1000 population, and intensity of cultivation was observed 63 per cent variation and all was significant.
- 3) Inverse relationship was found among intensity of cultivation and over all credit.
- 4) A negative co-efficient of regression was observed however small farmers exploitation and per capita credit.

Basu, K.S. "Determinants of regional distribution of bank credit and banking performance and development indicators", Industrial Journal of Regional Science, Vol. V, No. 2, PP. 176 – 84.

37. Gupta (1972)

Gupta framed econometric models of simultaneous equations of demand for and supply of aggregate credit and aggregate deposit. Gupta suggested a prototype model of bank credit with two equation (for demand and supply of credit) and endogenous variables, viz. bank credit and rate of interest on loans (since demand and supply both considered to identical variable, viz. total volume of commercial bank credit and ten other variables.

Gupta, G.S, "A prototype model of bank credit the Indian economics Journal, Vol. XIX, April – June, 1972, No: 4 – 5, PP 516 – 27.

38. Khusro and Sidharthan (1972)

Khusro and Sidharthan contribute in the field, b using ten simultaneous equation relating to demand for demand and supply of both aggregate credit and aggregate deposit and ten variables.

Khusro, A.M., Sidharthan, N.S., "An Econometric model on banking in India", Report on banking commission, Vol. I, Reserve Bank of India, Bombay, PP. 1 – 78.

✍ Findings on review of literature vi2 a vi2... our Research

A Findings on Existing Review of literature

A.D. Gorwala Committee weighted in integrated scheme of rural credit.

Narshimohan committee suggested for co-operation of IRDP lending Banks.

The Chakravarty committee drawing attention to societal concern in context of banking credit.

Hans bingwanger and S R Khanskar have pointed out on direct credit.

Loretta J Mester and Mitchell berling provided evidence on the cost and profitability of relationship landing by banks

Renu Kohli have studied on policy of directing bank credit accordingly related a binding constraints on small firms, rising investments

Berger, Allen N, Klapper, Leora F, udell, Gregory f, worked on The ability of banks to end to intormationally opaque small business

Allen N Berger, Joseph M Scalise , Anthony Soundess, GRE Gory F Udell, researched on The effects of banks mergers and acquisitions on small business lending

Rebel A Cole, Lawrance, Goldberg, and cowrance J White worked on the micro Structarl of small business lending by carge and small banks.

William Keeton forced on multi office Bank lending to small business : some evidence.

P.N. Misra have studied infrastructural needs of small scale industries in Gujarat.

From the above review of literature we can observe that everybody have studied small scale industries and its funding facilities. But nobody have studied on bank credit in small scale industries in Gujart region. This research study focused on bank credit to Small Scale Industries in South Gujarat, North Gujarat, Central Gujarat and Saurashtra and Kutchh are of Gujarat. So this is unique research study.

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3. Entrepreneurial development – S S Khanka.
4. Small business development corporation, 1996 An information brochure on the “ Small business guarantee facility” Gordon.
5. Teszler, R. 1993, “ Small scale industry’s contribution to economic development” in I S A band and G A de Bruise (Ed.) Gender, Small scale industry and development policy, London, IT Publications.
6. Government of India (2001) Report of the expert committee on small enterprises, New Delhi: Ministry of Industry, New Delhi Planning Commission.
7. Government of India (2003), Economic survey 2002 – 2003, economic division, New Delhi, Ministry of Finance.
8. SIDBI (Small Industries Development Bank of India), SIDBI Report on small scale industries sector 2001, Ahmedabad SIDBI.
9. Levitsky, J and Prasad N (1987), Credit guarantee schemes for small and medium enterprises, World bank industry and finance series, Number 58.
10. Desai, V. (1999) Small scale enterprise Volume 6 – 7, Himalaya Publishing House.
11. SIDBI’s Annual report on small scale industries.
12. Panda, S C Entrepreneurship development, New Delhi, Anmol Publication.

Chapter 4

Sub Regional Analysis

Sr No	Title
4.1	About Gujarat economy
4.2	Industrial Scenario in Gujarat
4.3	Small Scale Industries and Gujarat
4.4	Bank Finance to small scale industries in north Gujarat
4.5	Bank Finance to small scale industries in South Gujarat
4.6	Bank Finance to small scale industries in Central Gujarat
4.7	Bank Finance to small scale industries in Saurashtra and Kutch Gujarat
4.8	Recent trends of Registered Industries in Gujarat
4.9	Recent trends of employment and investment in Registered industries of Gujarat.

4.1. About Gujarat economy

Geography:

Gujarat rests on the western coast of India, bounded by the Arabian sea to the west and surrounded by the states of Rajasthan on the North, Madhya Pradesh on the east and Maharashtra on the south. To the northwest it shares an international border with Pakistan. The southern tip of the Aravali mountain range extends in to northern Gujarat. The Saputara (Satpura) and vindhya hills occupy pants of the eastern belt and the sahyadri range (Wester ghats) reaches over in to the Dangs. The state has the country's longest coastline at more then 1600 Kilometers. The tropic of cancer passes through the north of Gujarat.

Traditionally, Gujarat is subdivided in to four geographic regions with distinguishable socio cultural characeristics the divisions include main land Gujarat, which streaches from the southern end of the Aravelli mountains to the northern tip of western ghats; Saurashtra, formerly known as Kathiawad; Kuchchh; and the eastern tribal belt. Gujarat also reveals some striking attributes shaped by its shared history with Rajasthan and the Sindh region of Pakistan.

Economy:

GDP of Gujarat: 39.8 Billion USD

Contribution to the national GDP: 6.64%

Per Capita income: 485 USD (415 USD is the national average)

Contribution to Indian exports: 14%

Industrial growth rate: 15 %

Gujarat is one of the most economically advanced states in India. IT is a fertile grow for investment, attracting nearly nine percent of all foreign direct investments in India. The famous entrepreneurial spirit of its people and the integration of India with global economy along with recent government initiatives to spur economic development, have led to a booming business environment. Gujarat's larger cities are now experiencing an on slaught of fresh construction with malls, Gujarat accounts for more than 20 % of India's chemical production. Indian petrochemicals corporation ltd (IPCL), now part of reliance industries ltd. established the country's premier petrochemicals complex near Vadodara. IPCL helped initiatives the country's petrochemicals revolution. Reliance

industries, India's leading petrochemicals company setup the world's largest integrated refinery and petrochemicals complex near Jamnagar in 1999.

About 40% of the country's pharmaceutical production comes from Gujarat, which supports approximately 3200 registered pharmaceutical industrial units such as Cadila and torrent the state is also at the forefront of exporting pharmaceutical research services with companies, such as Dishman, Clan's, Zydus and oxygen healthcare research leading the way. A number of pharmaceutical special economic zones (SEZ) are set to become a feature in the development of this sector and Gujarat as a whole.

Surat is the hub of the diamond cutting and polishing industry in India with more than 10,000 processing units in and around the city. Other major diamond units are located in Ahmedabad, Palanpur, Bhavnagar, Valsad and Navsari. Gujarat administrators the processing of eight out of every 10 diamonds in the world. A major part of the diamond business in Antwerp, Belgium is controlled by Gujarat's Palanpur.

More than 70% of India's salt is produced in Gujarat, industries related to salt, such as bromine soda ash, Caustri soda, Chlorine gas, Gypsum, Potassium and Magnesium production are located in Mithapur (Jamnagar) as well as Bharuch, Kuchchh, Valsad and Surendranagar, Gujarat produces about 94% percent of the country's soda ash.

Entertainment complexes, restaurants, commercial property and housing complexes springing up in record time. Real estate prices are rocketing and the sense of a state and nation on the more is palpable. Globalization has brought about many new job opportunities for the educated, urban middle classes and through the effects of growth are spreading wider and more deeply in to all sectors, there are undoubtedly some sectors of society for whom progress is all too slow.

Infrastructure

Gujarat has more highly developed infrastructure than many states in India it has a network of nearly 75,000 KM of roads which the government continues to strengthen. It generates 55,727 MWH of power. Gujarat presently has one international and eight domestic airport and 41 ponts. Three quarters of India's private pont cargo passes through Gujarat. The state accounts for seven percent of the country's natural gas production

((Values) at 100 million USD). It has the most extensive gas pipeline network in the country; the state also leads the nation in natural gas fired power generation.

Industries

On the leading industrialized states in India, Gujarat's industrial output includes chemicals and petrochemicals, textiles, food processing, engineering and metallurgy. Modern industry began in Gujarat during the second half of the 19th Century with the establishment of the first cotton textile mill in Bharuch. By the early 20th Century Ahmedabad was known worldwide as the "Manchester of the east" for its flourishing textile mills. At its peak in 1946, it had 74 mills. Today Arvind Mills, Ashima Textiles, Soma Textiles, and Asama Mills are significant players in Gujarat's textile market. The state is also Asia's largest supplier and India's leading cotton producer. Textiles account for 23 percent of Gujarat's GDP and 12 percent of India's total textile exports.

Small Scale Industries:

There are approximately 300,000 small scale industries spread throughout Gujarat and nearly half of them are concentrated in Ahmedabad, Surat and Rajkot districts. A large number of these are involved in textiles, textile machinery, chemicals and plastic processing. Industrial clusters are based in different areas, textiles in Ahmedabad, Dholka and Surat; tobacco processing in Anand; Oil engines machinery tools in Rajkot; ceramics in Morbi; Thangadh and Wankaner; ship breaking in Alang; dyes in Ahmedabad, Vadodra and Vapi; pharmaceuticals and plastic processing in Ahmedabad and Vadodra.

Industrial Scenario in Gujarat

Gujarat has witnessed impressive industrial development since its formation as a state in 1960. The industrial sector at present comprises of over 1200 large industries and over 3, 12,000 micro, small and medium industries. As per the results of the Annual Survey of Industry (ASI), 2004-05 carried out by the Central Statistical Organization (CSO), under Ministry of Statistics and Programme Implementation, Government of India, Gujarat accounts for 17.2% of fixed capital investment, 15.6% of value of production and 13.7% of value added in industrial sector in India. Gujarat has achieved the distinction of being the top most industrially developed state in India in respect of

investment in industrial sector and second among states in respect of value of production and value addition in industrial sector in India.

Over the years, Gujarat has diversified its industrial base. The state was known for textiles industry. Today, refined petroleum products has emerged as the largest industrial group followed by chemicals including dyes and pharma products, agro and food processing, engineering industries, basic metal industry, textiles and apparels and other industries in descending order in terms of value of output in all industry in Gujarat. The industries in Gujarat produce variety of products. However, the important products which have substantial contribution in India include: Soda Ash having 94% share, Salt (80%), Polyester Filament Yarn (75%), Refined Petroleum products (55%), Phosphate Fertilizers (36%), caustic soda (35%), Textile Fabrics (34%), Sponge iron (33%), cement (10%) and so on. Gujarat is also having largest share in diamond cutting & polishing.

Gujarat has also achieved industrial dispersal. In 1960s only four cities namely Ahmedabad, Baroda, Surat and Rajkot and some isolated locations such as Mithapur and Valsad etc. were the industrial centers. Today, almost all districts of the state have witnessed industrial development.

This impressive industrial development has been possible due to a judicious exploitation of natural resources, such as minerals, oil and gas, marine, agriculture and animal wealth. The discovery of oil and gas in Gujarat has played an important role in setting up of petroleum refineries, fertilizer plants and petrochemical complexes. The state government has also established a good institutional network. Gujarat Industrial Development Corporation (GIDC), has established industrial estates providing developed plots and ready sheds for setting up industries throughout the state. Institutions were also set up to provide term finance, assistance for purchase of raw materials, plant and equipment and marketing of products. Later, District Industries Centers (DICs) were set up in all districts to provide assistance in setting up industrial units and provide support services. The state also developed infrastructure facilities required for industries, such as power, roads, ports, water supply and technical education institutions. The state government introduced incentive schemes, from time to time, to promote industries.

4.2. Small Scale Industries and Gujarat

Gujarat, since many years has been known as the land of entrepreneurs. It is this entrepreneurial spirit that ushrw the process of emergence of a sector characterized by many small scale industries in the state. Small scale industries are the major contributors to the economy of any region. Looking to the nature of investment and technology adopted by them, they offer wide scope for employment opportunities thus helping to alleviate the core problems of unemployment in our country, the sector has matured over a period of time driven by the business acumen of the entrepreneurs in terms of their technical skills and capability to run units with lower overheads. However, with the Indian economy steading aligning with the global environment, a need is now felt to strengthen small sector units in terms of an array of needs like capacity building, infrastructural support, financing, technology up gradation, research and development activities, quality improvement, market access and many more... so as to enable them to have competitive advantages in the international market.

As above discussed that small scale industries play very important role in the economic development of any developing or under developed country or state.

These industries meet the twin needs viz. solution of unemployment problem and checking the economic concentration in the hands of a few. These industries encourage self sufficiency, self reliance and co-ordination they provide beneficial reallocation of available resources and their proper utilization. The traditional village and cottage industries provide a vital means of livelihood to village artisans. These industries create the scope of employment to the rural person.

Small scale industries today constitutes a very important segment of the Indian economy the development of this sector came about primarily due to the vision of our late Prime Minister Jawaharlal Nehru who sought to develop core industry and have a supporting sector in the form of small scale enterprises.

Small scale sector has emerged as a dynamic and vibrant sector of the economy.

Today, it allounts for nearly 35 % of the gross value of out put in the manufacturing sector and over 40 % of the total reports from the country.

In terms of value added this sector allounts for about 40% of the value added in the manufacturing sector.

The sector contribution to employment is next only to agriculture in India. It is therefore an excellent sector of economy for investment.

Already we have seen that how small scale industries are playing significant role in the economy.

As we discussed above the importance and institutional framework of India and Gujarat, government of India and government of Gujarat is trying to be more supportive to this sector.

In spite of these lots of attempts of government of Gujarat and government of India this sector is not raising as expected to other countries and economy.

Now we knew that hoe small scale industries is playing important role in economy. We have accepted its importance. In spite of its importance, the small scale sector is beset with the problems of finding facilities given by financial institutions, nationalized banks, private banks and co-operative banks.

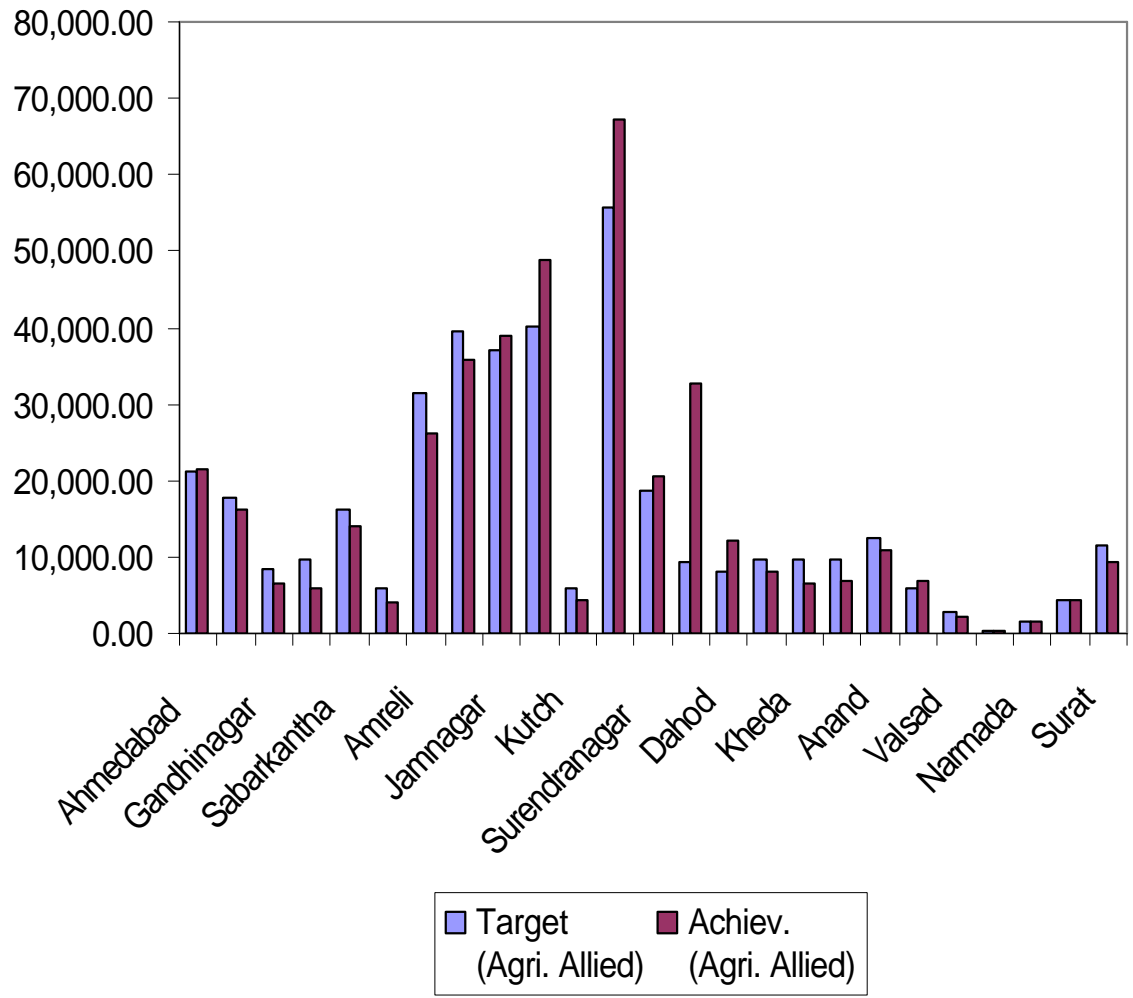
Year 2002-03					
Region	District	Target (Agri. Allied)	Achiev. (Agri. Allied)	Target (SSI)	Achiev. (SSI)
North Gujarat	Ahmedabad	21,165.00	21,475.00	659.00	777.00
	Banaskantha	17,661.00	16,086.00	635.00	147.00
	Gandhinagar	8,408.00	6,446.00	735.00	747.00
	Mehsana	9,503.00	5,793.00	1,284.00	275.00
	Sabarkantha	16,153.00	14,022.00	902.00	682.00
	Patan	6,050.00	3,908.00	1,049.00	3,579.00
Saurashtra Kachchh	Amreli	31,465.00	26,109.00	497.00	120.00
	Bhavnagar	39,588.00	35,938.00	30,073.00	32,024.00
	Jamnagar	37,032.00	38,941.00	1,814.00	767.00
	Junagadh	40,291.00	48,840.00	1,985.00	884.00
	Kutch	6,015.00	4,342.00	1,552.00	1,406.00
	Rajkot	55,806.00	67,385.00	7,404.00	4,486.00
	Surendranagar	18,687.00	20,660.00	763.00	766.00
	Porbandar	9,449.00	32,818.00	441.00	266.00
Central Gujarat	Dahod	8,123.00	12,091.00	552.00	59.00
	Baroda	9,626.00	8,120.00	2,053.00	3,142.00
	Kheda	9,574.00	6,499.00	490.00	98.00
	Panchmahal	9,653.00	6,818.00	940.00	245.00
	Anand	12,522.00	10,947.00	848.00	1,003.00
South Gujarat	Bharuch	5,950.00	6,728.00	1,629.00	249.00
	Valsad	2,719.00	2,086.00	2,714.00	926.00
	Dang	290.00	175.00	58.00	8.00
	Narmada	1,487.00	1,411.00	94.00	6.00
	Navsari	4,474.00	4,433.00	858.00	892.00
	Surat	11,406.00	9,282.00	8,172.00	12,294.00

Year 2003-04					
Region	District	Target (Agri. Allied)	Achiev. (Agri. Allied)	Target (SSI)	Achiev. (SSI)
North Gujarat	Ahmedabad	24,849.00	31,517.00	850.00	736.00
	Banaskantha	19,405.00	17,519.00	510.00	355.00
	Gandhinagar	8,477.00	12,121.00	1,152.00	331.00
	Mehsana	11,919.00	8,652.00	1,345.00	1,050.00
	Sabarkantha	17,687.00	21,989.00	742.00	2,221.00
	Patan	8,926.00	5,761.00	1,220.00	2,380.00
Saurashtra Kachchh	Amreli	36,035.00	29,049.00	372.00	235.00
	Bhavnagar	44,141.00	43,757.00	38,615.00	45,205.00
	Jamnagar	42,897.00	39,992.00	1,674.00	1,184.00
	Junagadh	45,752.00	50,214.00	2,019.00	1,827.00
	Kutch	6,328.00	4,498.00	1,552.00	920.00
	Rajkot	67,582.00	74,107.00	7,160.00	9,845.00
	Surendranagar	23,181.00	19,783.00	780.00	1,039.00
	Porbandar	12,951.00	31,915.00	452.00	153.00
Central Gujarat	Dahod	8,680.00	1,194.00	289.00	92.00
	Baroda	11,253.00	20,825.00	3,778.00	4,574.00
	Kheda	10,722.00	7,924.00	471.00	399.00
	Panchmahal	9,655.00	3,887.00	862.00	181.00
	Anand	13,648.00	9,034.00	1,846.00	977.00
South Gujarat	Bharuch	6,273.00	6,449.00	1,345.00	781.00
	Valsad	2,623.00	2,775.00	2,689.00	2,605.00
	Dang	386.00	240.00	13.00	10.00
	Narmada	1,577.00	1,476.00	91.00	69.00
	Navsari	4,804.00	5,309.00	861.00	485.00
	Surat	11,985.00	23,560.00	9,280.00	13,389.00

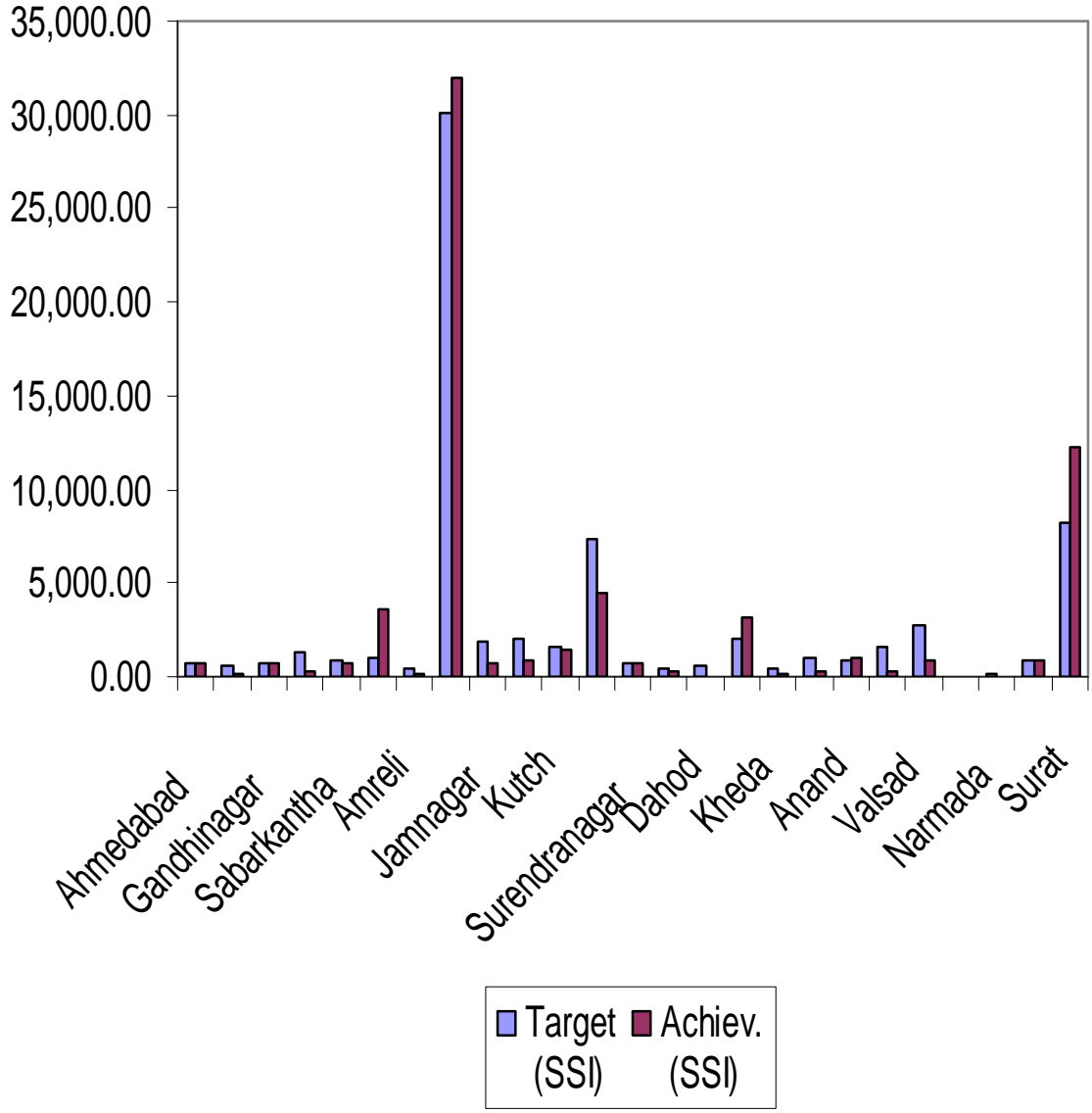
Year 2004-05					
Region	District	Target (Agri. Allied)	Achiev. (Agri. Allied)	Target (SSI)	Achiev. (SSI)
North Gujarat	Ahmedabad	40,975.00	41,196.00	763.00	810.00
	Banaskantha	22,775.00	16,398.00	582.00	111.00
	Gandhinagar	15,760.00	17,243.00	649.38	1,780.00
	Mehsana	12,834.00	11,476.00	1,618.00	835.00
	Sabarkantha	28,585.00	31,029.00	772.00	2,381.00
	Patan	8,832.00	10,173.00	1,698.00	1,398.00
Saurashtra Kachchh	Amreli	37,852.00	36,923.00	482.00	686.00
	Bhavnagar	56,885.00	51,888.00	43,312.42	32,243.00
	Jamnagar	51,990.00	46,006.00	1,991.00	1,368.00
	Junagadh	65,280.00	80,205.00	2,409.83	2,137.00
	Kutch	6,529.00	8,059.00	1,779.05	1,577.00
	Rajkot	96,340.00	79,359.00	8,682.00	17,459.00
	Surendranagar	26,397.00	26,440.00	921.14	2,602.00
	Porbandar	41,490.00	40,181.00	417.00	319.00
Central Gujarat	Dahod	2,517.00	1,377.00	299.00	14.00
	Baroda	27,075.00	30,214.00	6,186.00	13,743.00
	Kheda	11,765.00	11,289.00	506.00	612.00
	Panchmahal	6,097.00	6,853.00	449.00	273.00
	Anand	14,836.00	19,252.00	1,452.00	1,626.00
South Gujarat	Bharuch	8,385.00	8,180.00	1,675.00	3,198.00
	Valsad	3,610.00	6,524.00	3,190.86	2,791.00
	Dang	407.00	517.00	26.70	54.00
	Narmada	1,920.00	2,219.00	86.00	34.00
	Navsari	6,900.00	7,455.00	977.34	926.00
	Surat	13,080.00	11,620.00	11,236.72	13,163.00

Year 2005-06					
Region	District	Target (Agri. Allied)	Achiev. (Agri. Allied)	Target (SSI)	Achiev. (SSI)
North Gujarat	Ahmedabad	51,539.00	55,343.00	712.00	1,904.00
	Banaskantha	33,208.00	35,512.00	758.00	352.00
	Gandhinagar	15,801.00	60,992.00	1,061.00	3,070.00
	Mehsana	17,737.00	17,553.00	1,658.00	10,361.00
	Sabarkantha	37,489.00	41,375.00	1,085.00	1,089.00
	Patan	13,460.00	14,547.00	1,201.00	3,664.00
Saurashtra Kachchh	Amreli	50,486.00	40,617.00	656.00	1,081.00
	Bhavnagar	73,560.00	102,349.00	43,304.00	24,483.00
	Jamnagar	66,229.00	51,764.00	2,665.00	3,431.00
	Junagadh	84,811.00	75,791.00	2,683.00	3,993.00
	Kutch	9,878.00	11,033.00	2,315.00	941.00
	Rajkot	125,267.00	101,694.00	18,359.00	22,657.00
	Surendranagar	34,060.00	32,816.00	1,068.00	2,234.00
	Porbandar	49,645.00	59,515.00	473.00	515.00
Central Gujarat	Dahod	3,250.00	3,392.00	356.00	289.00
	Baroda	35,142.00	56,137.00	10,315.00	12,534.00
	Kheda	16,088.00	14,931.00	820.00	1,387.00
	Panchmahal	7,967.00	6,935.00	570.00	313.00
	Anand	19,063.00	15,936.00	2,119.00	1,370.00
South Gujarat	Bharuch	11,432.00	11,575.00	2,070.00	1,107.00
	Valsad	4,810.00	6,198.00	3,548.00	3,917.00
	Dang	597.00	978.00	18.00	9.00
	Narmada	2,841.00	2,633.00	60.00	41.00
	Navsari	10,262.00	10,115.00	1,015.00	1,889.00
	Surat	18,372.00	16,823.00	14,587.00	23,418.00

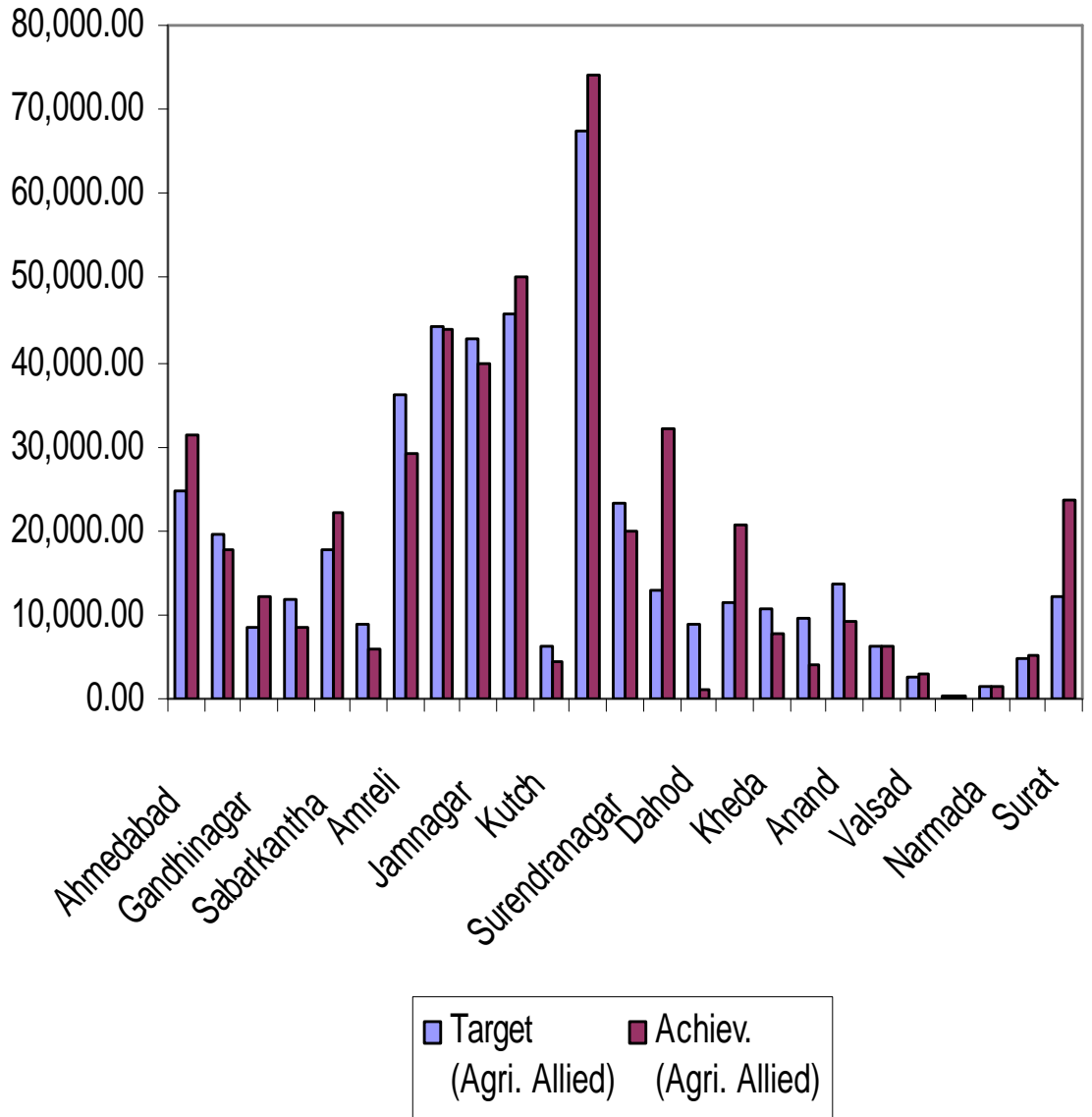
Year 2002-03



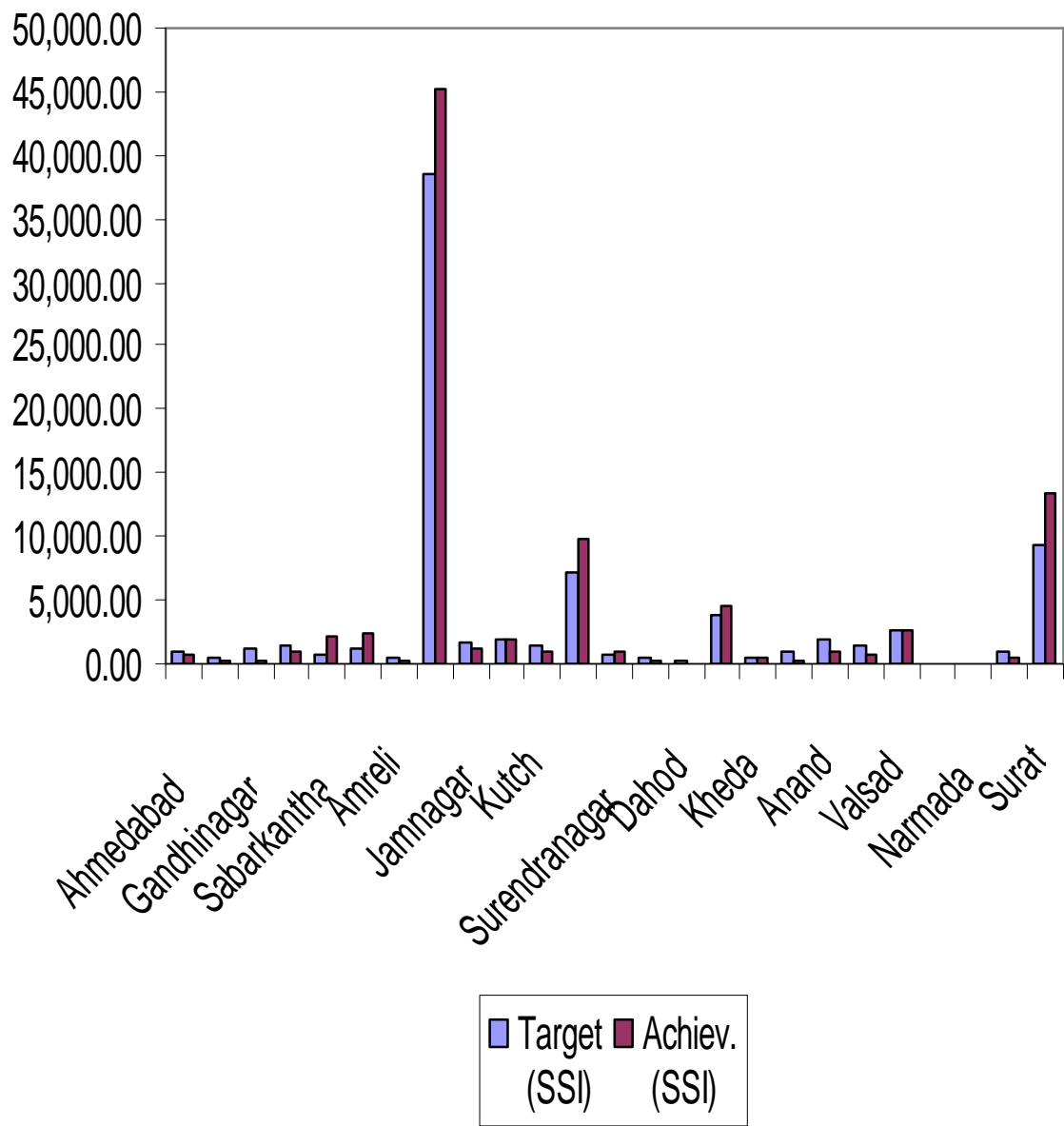
Year 2002-03



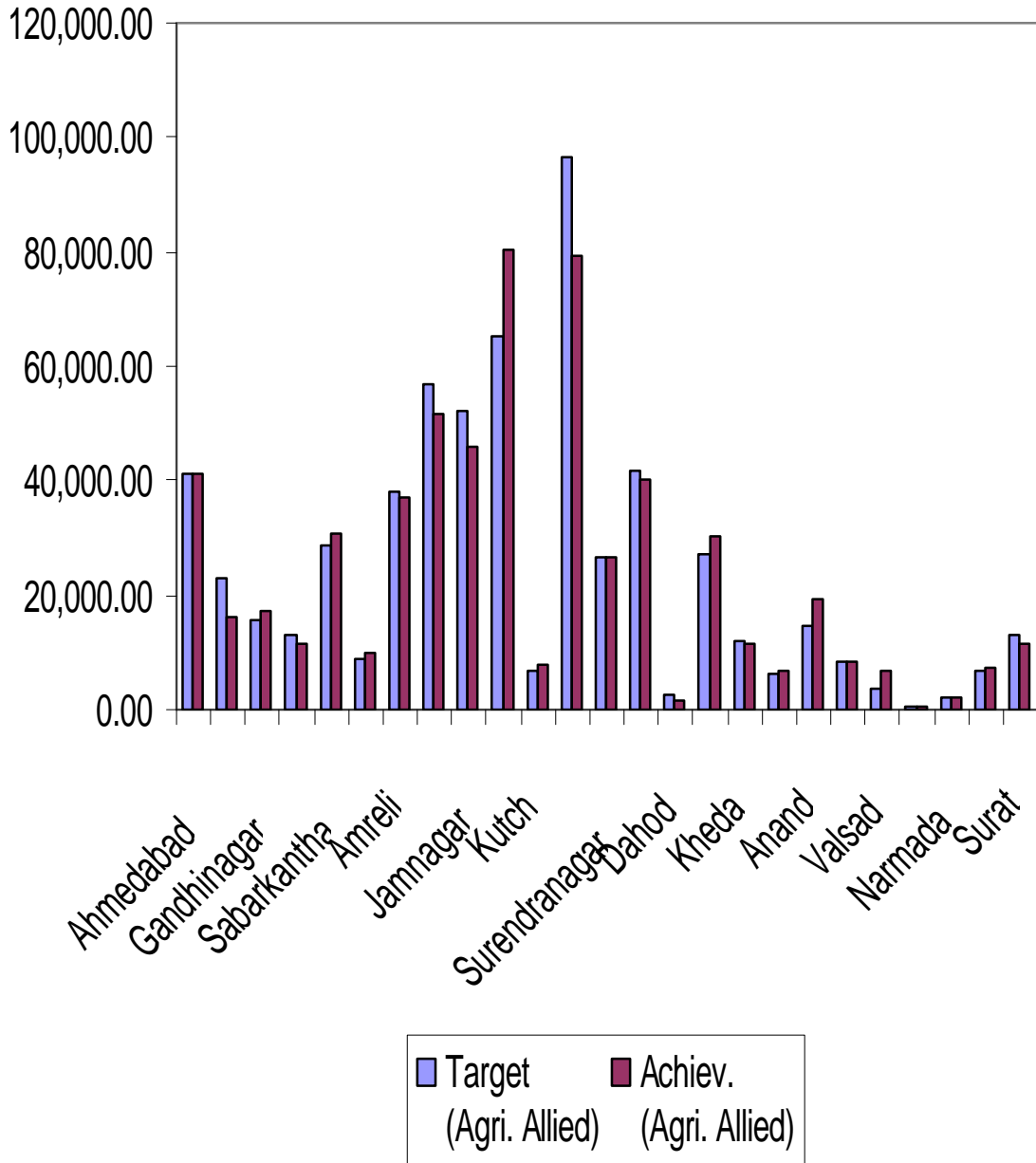
Year 2003-04

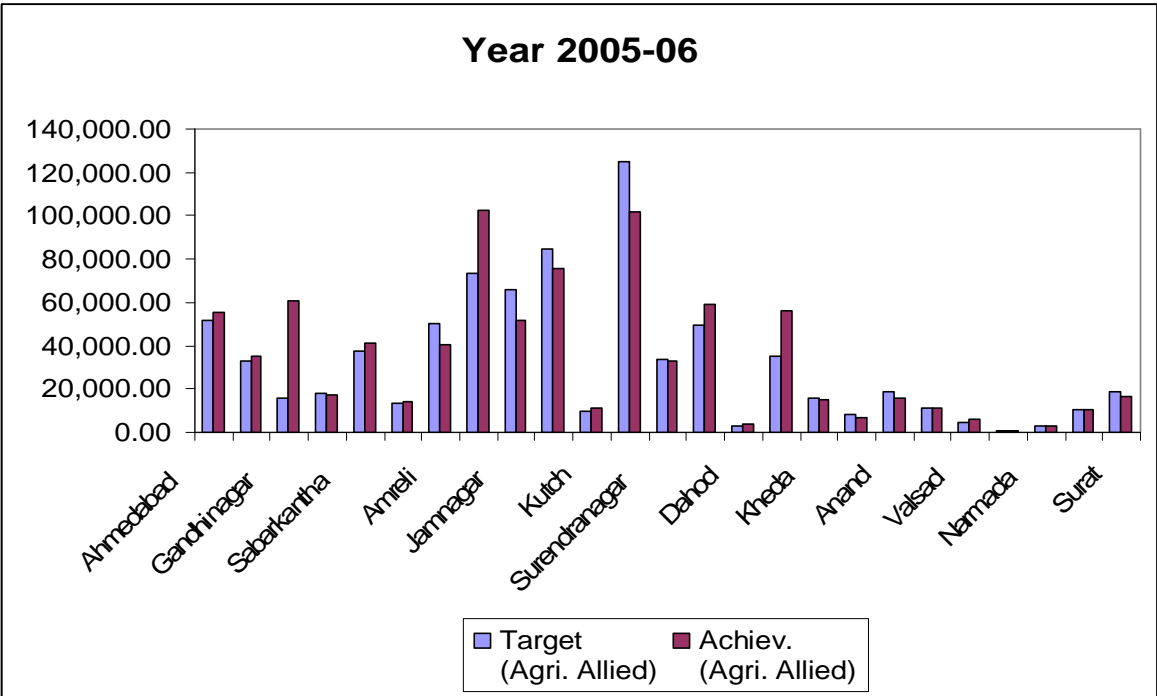
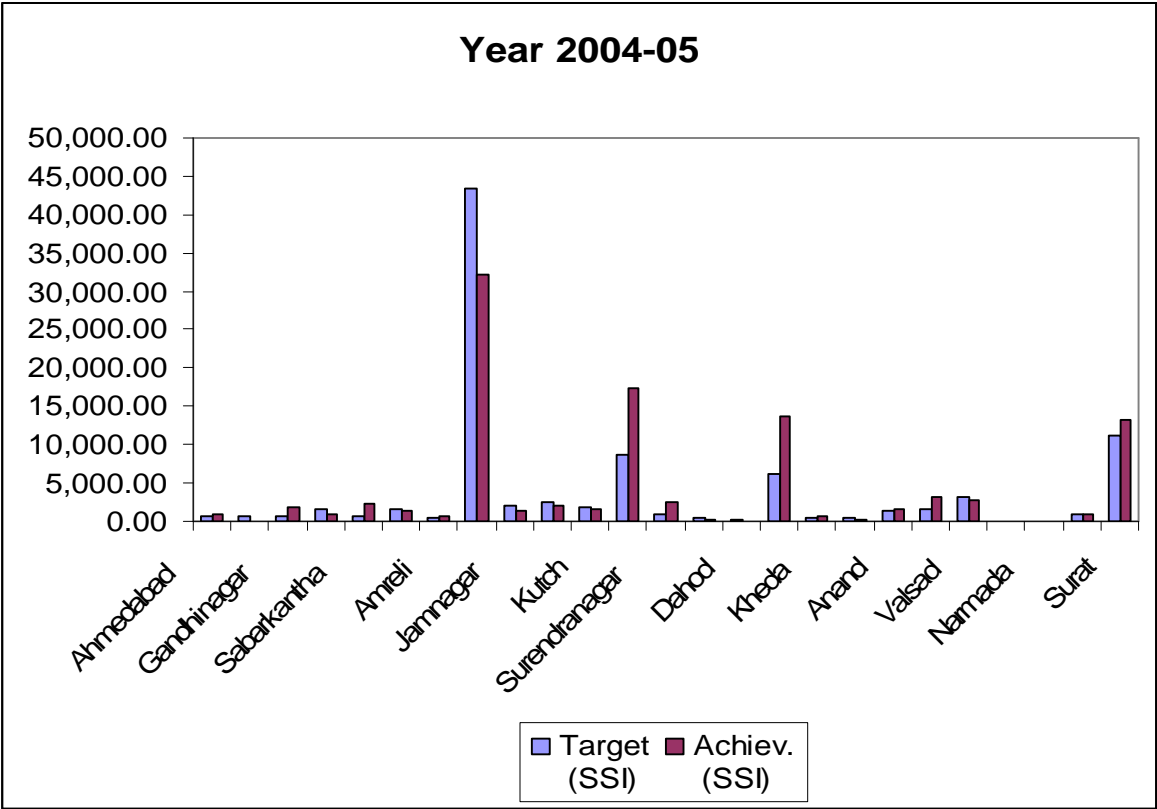


Year 2003-04

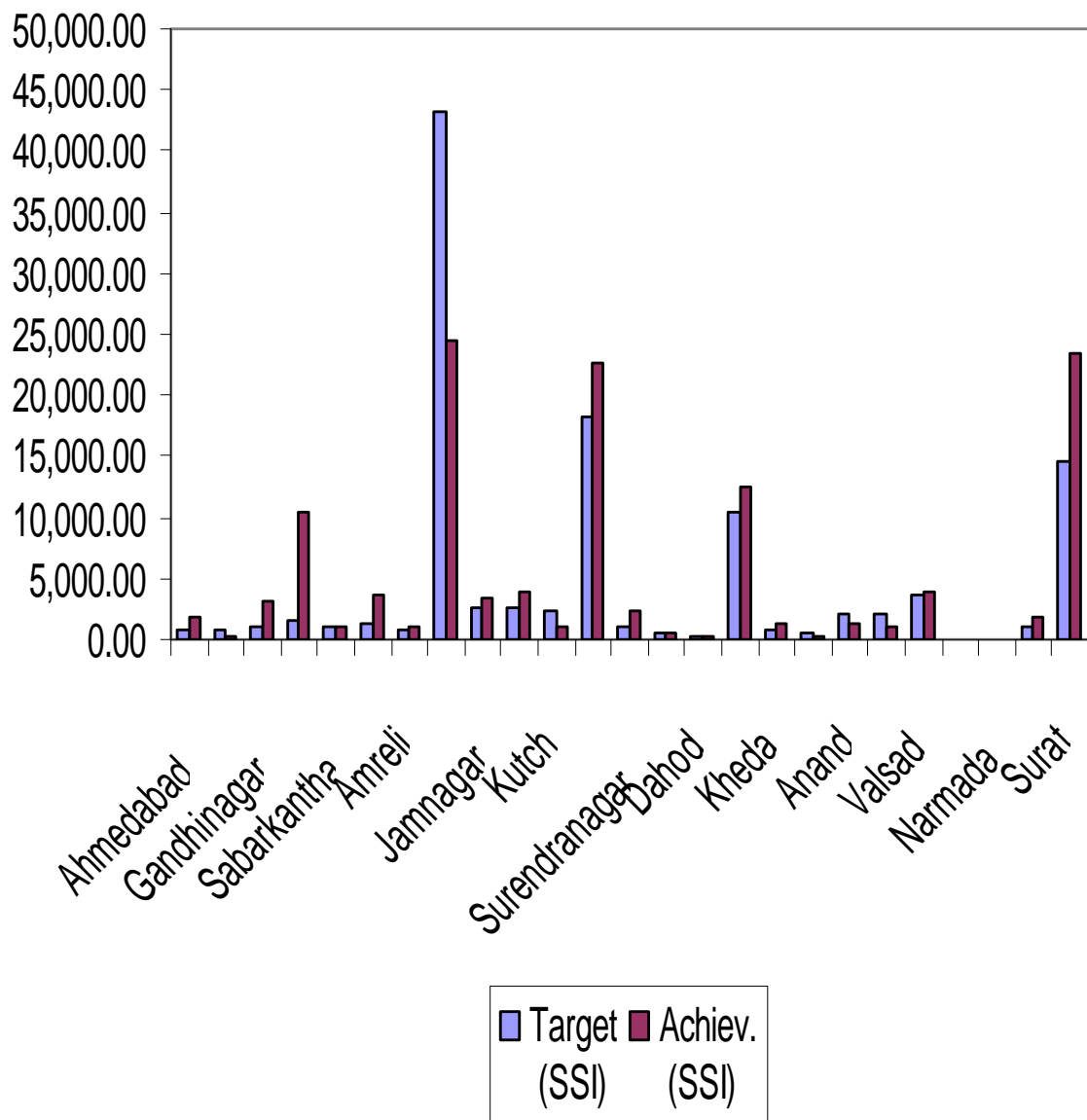


Year 2004-05





Year 2005-06



Bank	2002-03			
	Tar_Agr_All	Ach_Agr_All	Tar_SSI	Ach_SSI
Allahabad	62.00	45.00	59.00	114.00
Andhra			402.00	2.00
BOB	22,973.00	23,591.00	10,234.00	14,001.00
BOI	9,723.00	11,113.00	1,694.00	1,129.00
BOM	345.00	385.00	414.00	347.00
Canara	9.00	22.00	824.00	2,143.00
Cent	6,082.00	5,850.00	1,362.00	1,436.00
Corp	283.00	107.00	1,359.00	391.00
Dena	19,600.00	164,797.00	4,982.00	5,923.00
Indian	466.00	4,079.00	45.00	68.00
IOB	689.00	795.00	364.00	1,521.00
PNB	1,008.00	9,482.00	2,510.00	1,907.00
PandS			23.00	
OBC	68.00	21.00	2,208.00	2,168.00
Sind	631.00	496.00	708.00	527.00
Union	5,000.00	5,589.00	1,111.00	2,243.00
United			34.00	17.00
UCO	1,161.00	685.00	246.00	456.00
Vijaya	299.00	1,820.00	100.00	118.00
SBI	15,690.00	12,338.00	10,123.00	1,820.00
SBS	56,201.00	82,578.00	21,094.00	21,112.00
DCCBS	202,132.00	201,981.00	1,108.00	268.00
GLDBIAR	17,265.00	7,095.00	694.00	98.00
URB COp			3,617.00	6,200.00
ARBS	26,506.00	23,730.00	1,123.00	532.00
Others	6,904.00	6,654.00	1,763.00	1,307.00

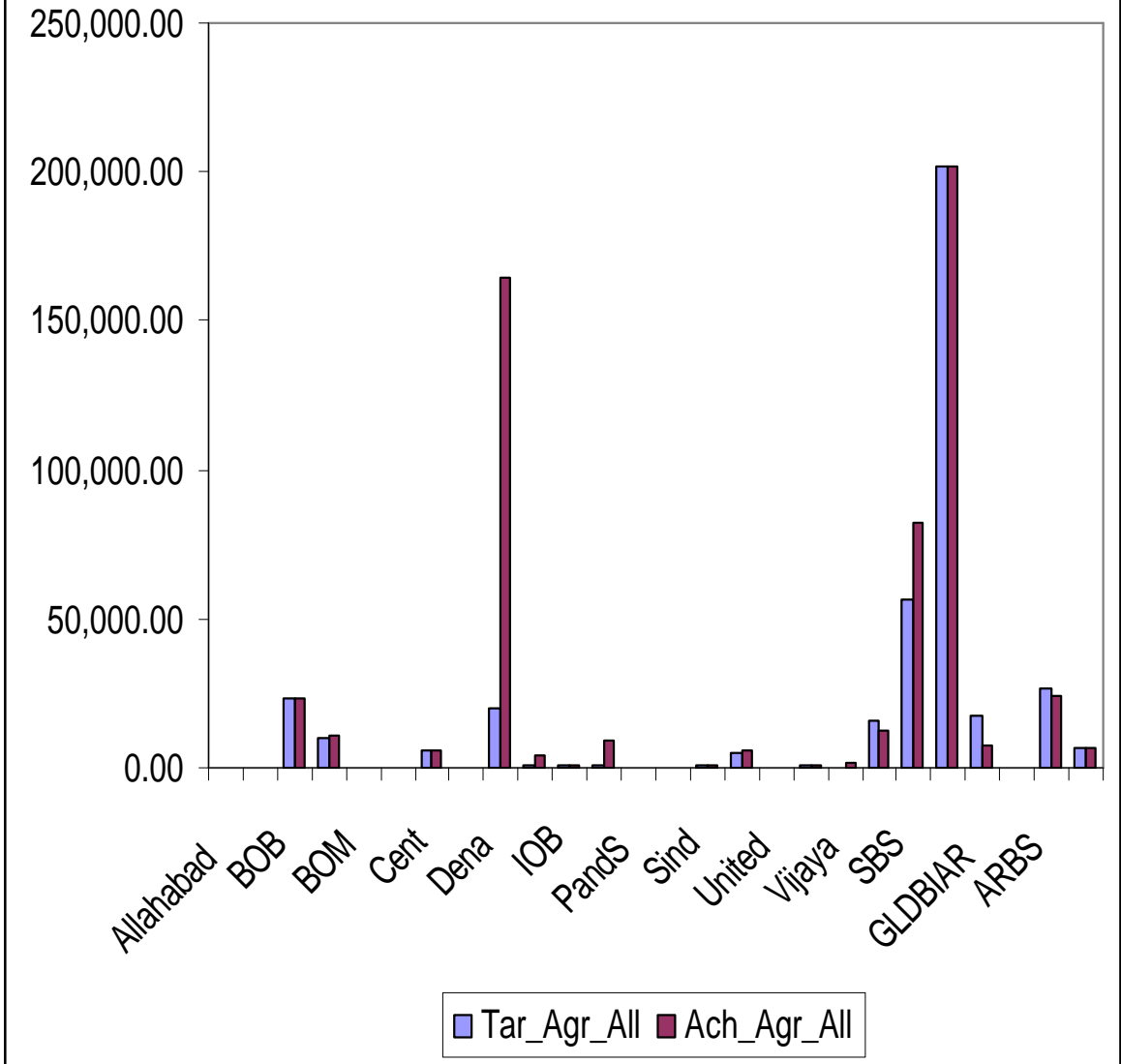
Bank	2003-04			
	Tar_Agr_All	Ach_Agr_All	Tar_SSI	Ach_SSI
Allahabad	74.00	410.00	62.00	204.00
Andhra	0.00	5.00	107.00	13.00
BOB	26,560.00	28,782.00	12,764.00	13,152.00
BOI	11,613.00	9,886.00	2,110.00	2,089.00
BOM	533.00	487.00	398.00	506.00
Canara	28.00	33.00	797.00	1,765.00
Cent	7,047.00	8,148.00	2,394.00	1,915.00
Corp	298.00	187.00	1,515.00	1,453.00
Dena	21,995.00	20,796.00	6,070.00	6,496.00
Indian	506.00	746.00	144.00	151.00
IOB	847.00	821.00	606.00	6,313.00
PNB	2,008.00	9,226.00	2,711.00	3,568.00
PandS			25.00	16.00
OBC	73.00	14.00	2,260.00	2,810.00
Sind	817.00	698.00	680.00	737.00
Union	5,953.00	7,383.00	1,885.00	1,310.00
United			67.00	28.00
UCO	1,288.00	820.00	336.00	498.00
Vijaya	357.00	1,577.00	136.00	347.00
SBI	21,117.00	14,789.00	10,860.00	1,686.00
SBS	67,721.00	92,106.00	25,470.00	35,748.00
DCCBS	219,386.00	217,372.00	1,142.00	1,209.00
GLDBIAR	14,439.00	3,423.00	325.00	589.00
URB COp	11,149.00	10,640.00	4,206.00	5,045.00
ARBS	30,196.00	27,077.00	1,069.00	576.00
Others	7,722.00	18,112.00	1,822.00	2,209.00

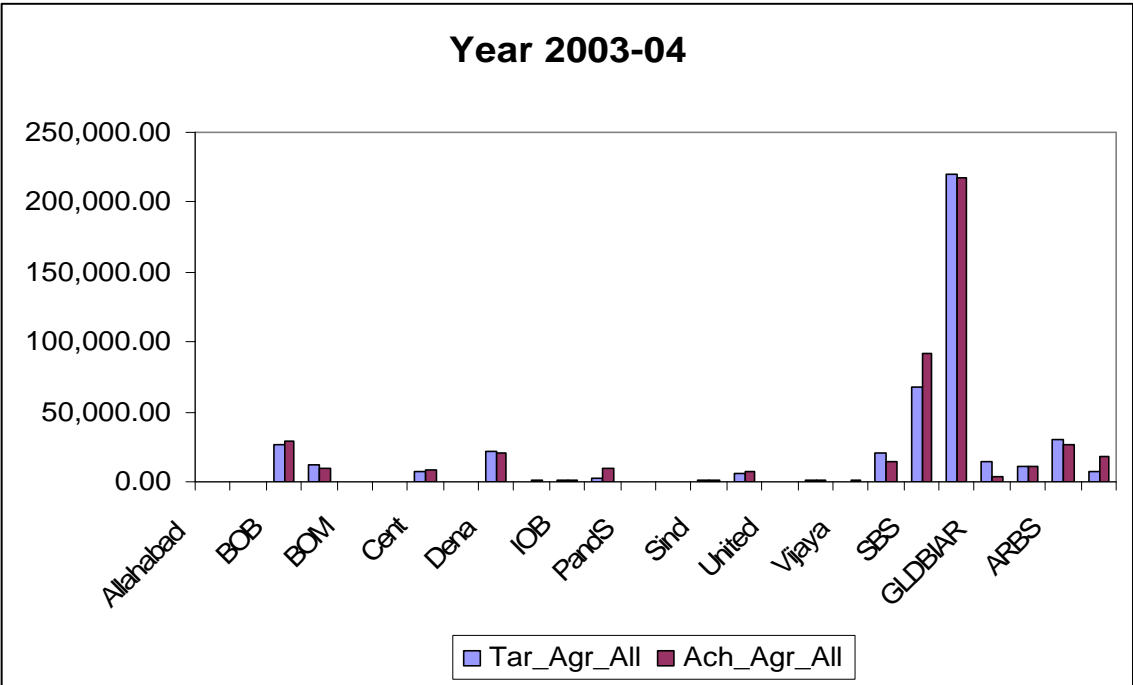
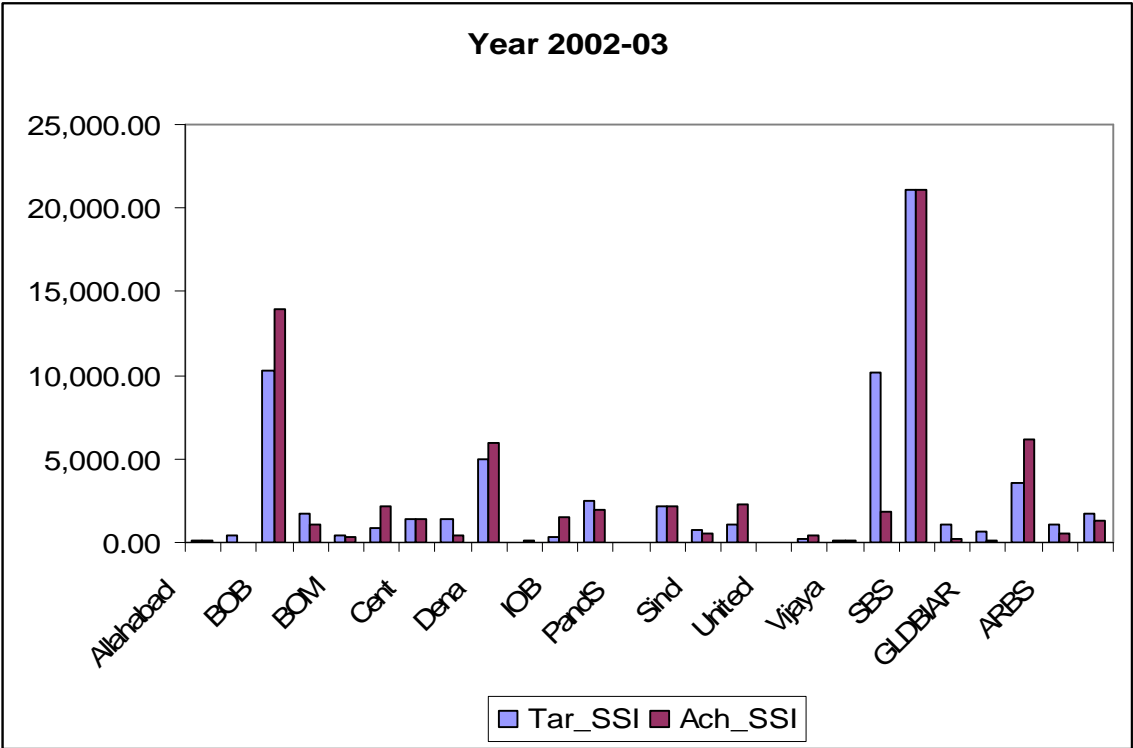
Bank	2004-05			
	Tar_Agr_All	Ach_Agr_All	Tar_SSI	Ach_SSI
Allahabad	517.00	878.00	169.00	3,754.00
Andhra	0.00	10.00	17,485.00	990.00
BOB	37,335.00	47,501.00	17,903.85	18,062.00
BOI	13,851.00	34,616.00	3,217.67	6,578.00
BOM	693.00	599.00	442.85	684.00
Canara	127.00	3,149.00	1,230.00	501.00
Cent	16,323.00	10,601.00	2,955.85	2,886.00
Corp	416.00	437.00	1,559.25	1,327.00
Dena	26,775.00	30,686.00	6,230.99	3,764.00
Indian	686.00	1,661.00	202.25	160.00
IOB	1,211.00	1,245.00	594.35	2,519.00
PNB	6,886.00	16,758.00	3,101.62	3,684.00
PandS			24.00	20.00
OBC	54.00	627.00	2,801.00	3,555.00
Sind	1,049.00	883.00	956.70	730.00
Union	9,683.00	9,658.00	1,310.86	960.00
United			61.00	14.00
UCO	1,867.00	935.00	706.90	1,269.00
Vijaya	3,193.00	2,486.00	303.54	554.00
SBI	24,246.00	19,716.00	9,816.31	5,764.00
SBS	111,628.00	109,160.00	28,908.54	33,326.00
DCCBS	299,171.00	258,386.00	743.25	598.00
GLDBIAR	11,647.00	3,966.00	367.08	290.00
URB COp			4,698.40	5,933.00
ARBS	37,745.00	36,039.00	1,186.18	465.00
Others	10,176.00	12,079.00	2,581.29	3,793.00

Bank	2005-06			
	Tar_Agr_All	Ach_Agr_All	Tar_SSI	Ach_SSI
Allahabad	889.00	373.00	174.00	16.00
Andhra	10.00	11.00	571.00	272.00
BOB	52,102.00	63,492.00	17,522.00	25,069.00
BOI	19,560.00	61,873.00	3,744.00	14,948.00
BOM	706.00	993.00	431.00	321.00
Canara	419.00	153.00	1,470.00	1,590.00
Cent	13,299.00	11,037.00	3,283.00	3,432.00
Corp	1,387.00	492.00	4,226.00	1,404.00
Dena	37,772.00	41,660.00	6,361.00	5,672.00
Indian	911.00	16,960.00	247.00	1,015.00
IOB	1,363.00	1,895.00	1,768.00	2,690.00
PNB	10,161.00	16,933.00	3,737.00	4,323.00
PandS	55.00	12.00	76.00	34.00
OBC	289.00	534.00	3,756.00	2,171.00
Sind	1,487.00	1,358.00	715.00	1,803.00
Union	13,931.00	20,943.00	2,020.00	1,664.00
United			123.00	145.00
UCO	2,886.00	2,134.00	1,154.00	273.00
Vijaya	678.00	1,950.00	297.00	495.00
SBI	32,778.00	54,120.00	11,439.00	8,989.00
SBS	145,869.00	123,416.00	31,655.00	34,745.00
DCCBS	374,342.00	340,960.00	986.00	1,772.00
GLDBIAR	13,488.00	6,016.00	406.00	318.00
URB COp			6,956.00	7,877.00
ARBS	49,349.00	49,540.00	1,217.00	1,076.00
Others	19,268.00	29,899.00	9,142.00	3,933.00

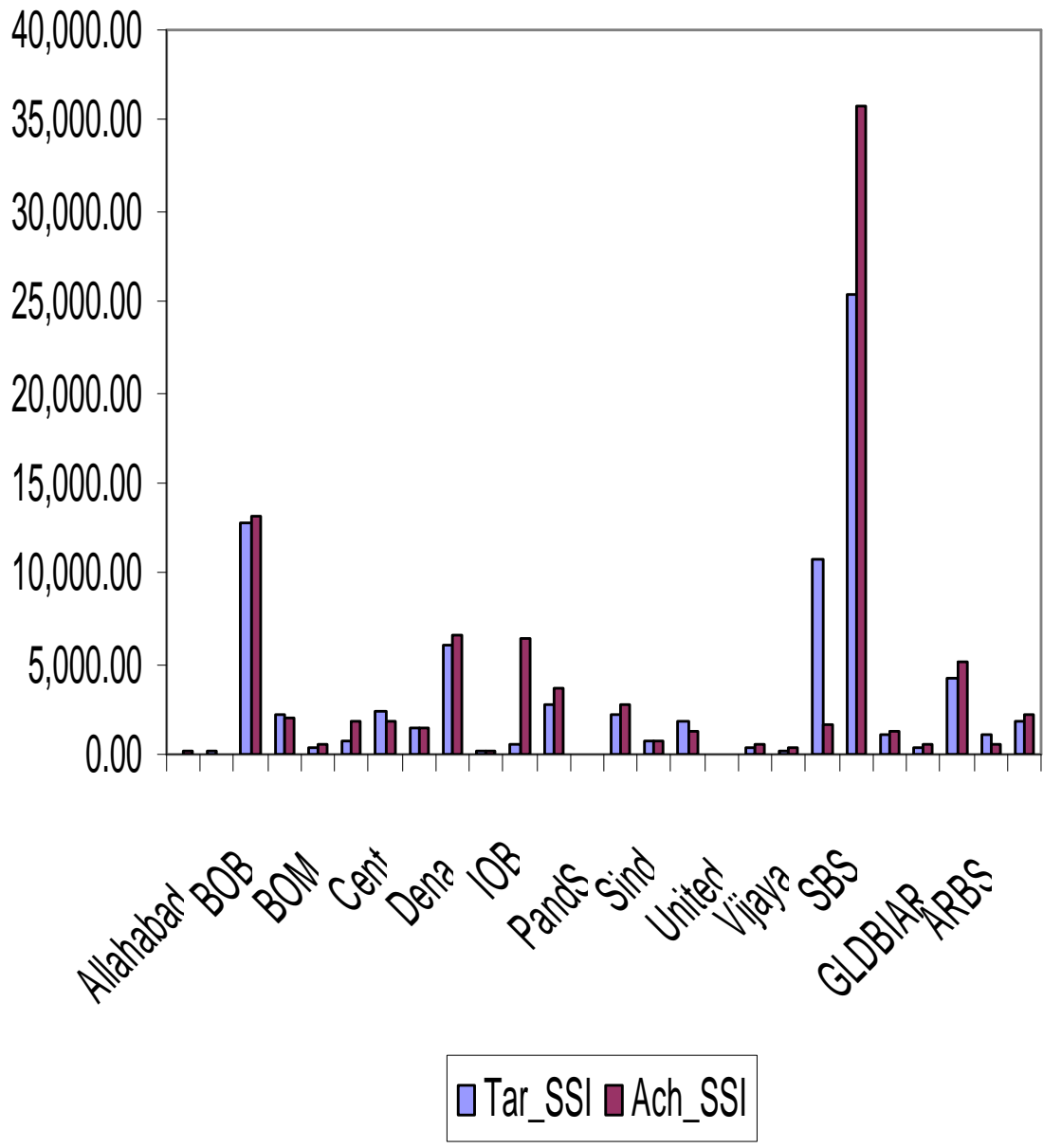
Bank	2006-07			
	Tar_Agr_All	Ach_Agr_All	Tar_SSI	Ach_SSI
Allahabad	860.00	529.00	422.00	809.00
Andhra			540.00	517.00
BOB	62,045.00	96,411.00	23,939.00	36,700.00
BOI	22,778.00	44,562.00	7,085.00	14,688.00
BOM	1,140.00	1,520.00	768.00	1,232.00
Canara	209.00	18,927.00	1,690.00	1,537.00
Cent	16,992.00	14,877.00	4,254.00	3,208.00
Corp	684.00	601.00	5,374.00	1,752.00
Dena	44,065.00	63,553.00	8,460.00	11,483.00
Indian	1,123.00	16,225.00	690.00	1,002.00
IOB	1,843.00	6,694.00	2,055.00	629.00
PNB	11,324.00	27,493.00	4,605.00	9,452.00
PandS			19.00	11.00
OBC	89.00	1,506.00	4,810.00	10,807.00
Sind	1,725.00	3,220.00	1,199.00	2,904.00
Union	15,941.00	30,614.00	2,391.00	1,940.00
United			133.00	129.00
UCO	3,070.00	376.00	1,450.00	517.00
Vijaya	5,103.00	2,758.00	840.00	490.00
SBI	39,933.00	57,755.00	17,268.00	19,203.00
SBS	183,631.00	156,761.00	36,887.00	47,836.00
DCCBS	490,722.00	316,876.00	1,718.00	2,569.00
GLDBIAR	19,210.00	8,584.00	686.00	124.00
URB COp			7,564.00	7,350.00
ARBS	62,560.00	71,082.00	1,610.00	1,057.00
Others	17,696.00	96,620.00	10,847.00	11,882.00

Year 2002-03

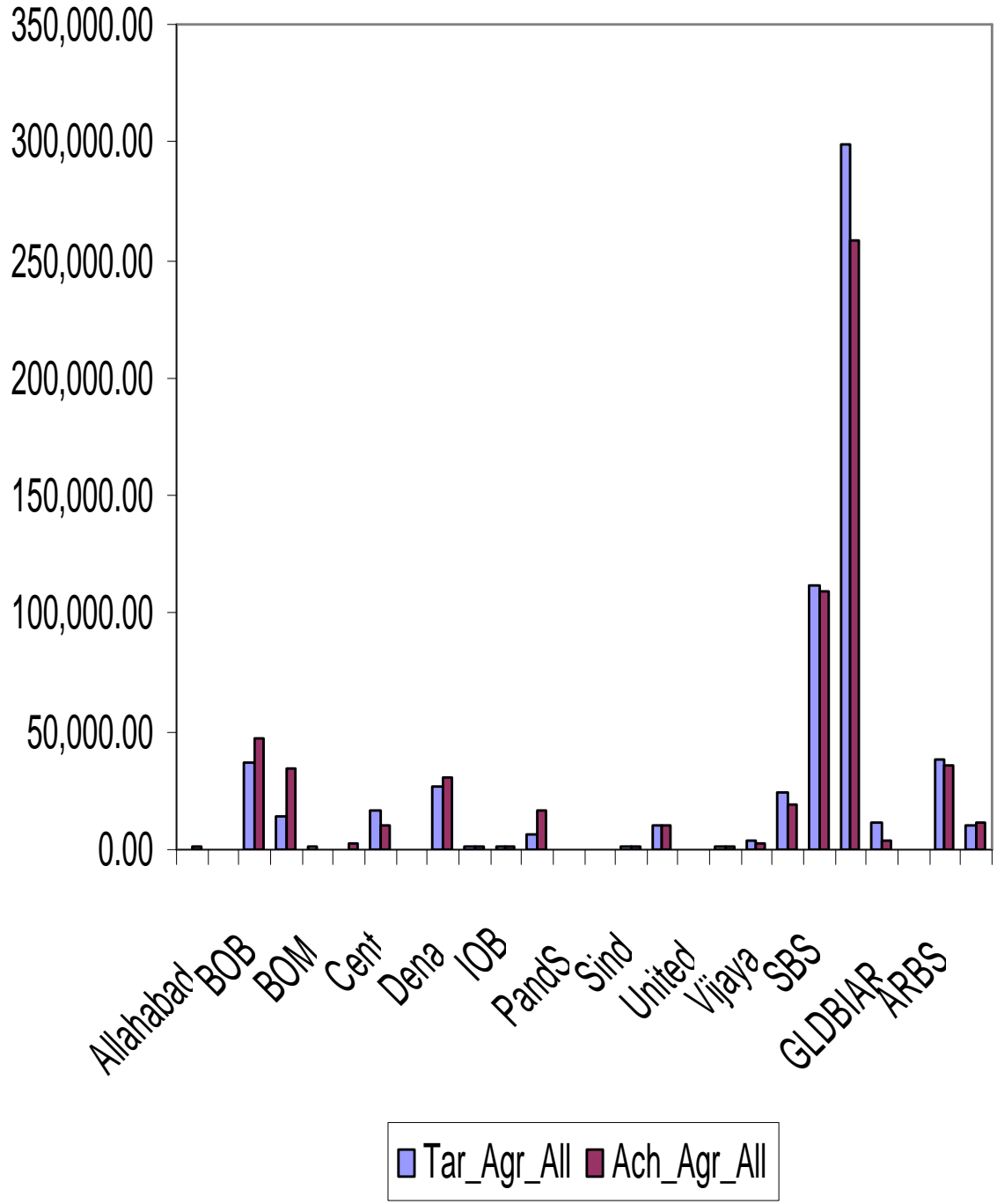




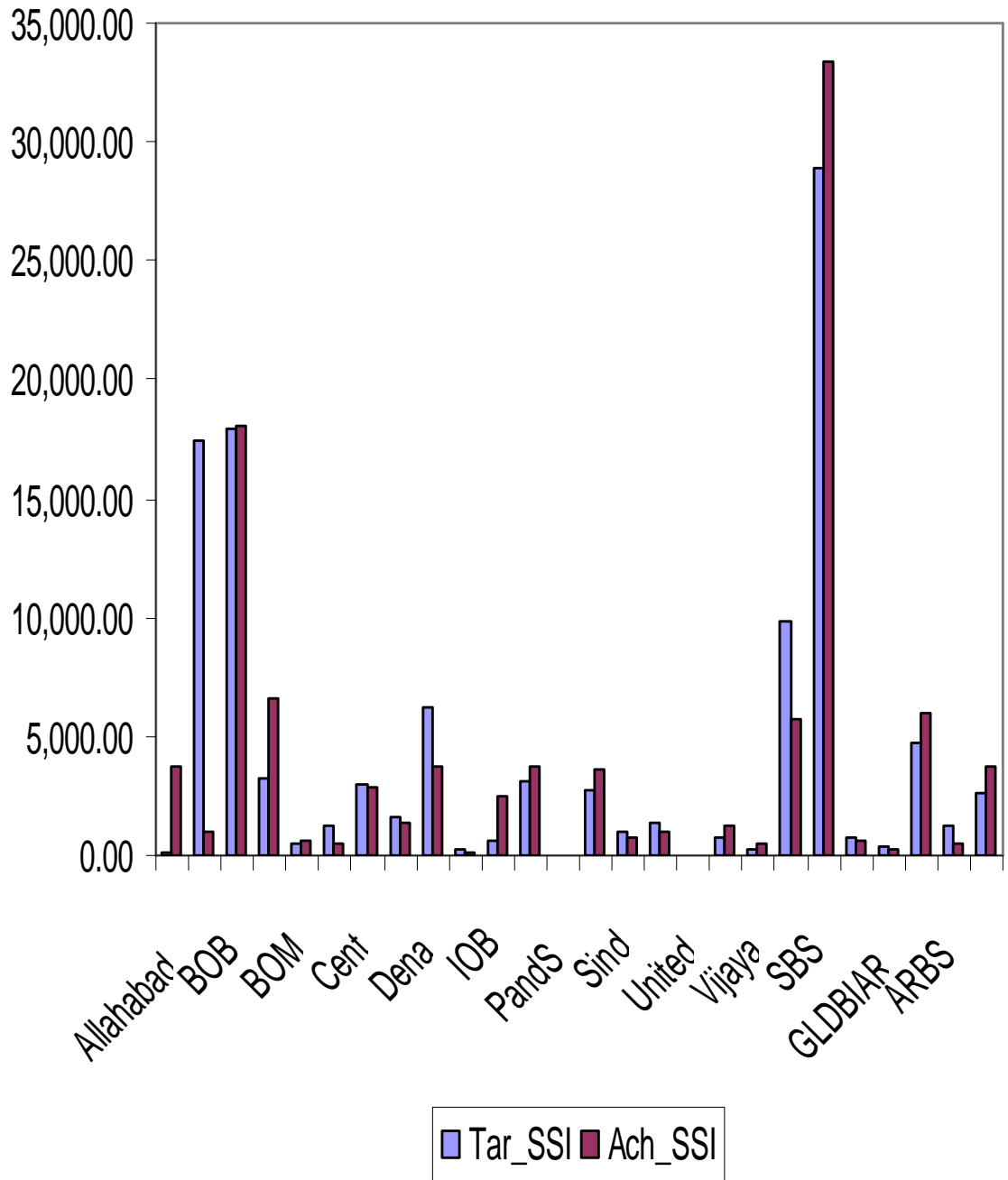
Year 2003-04



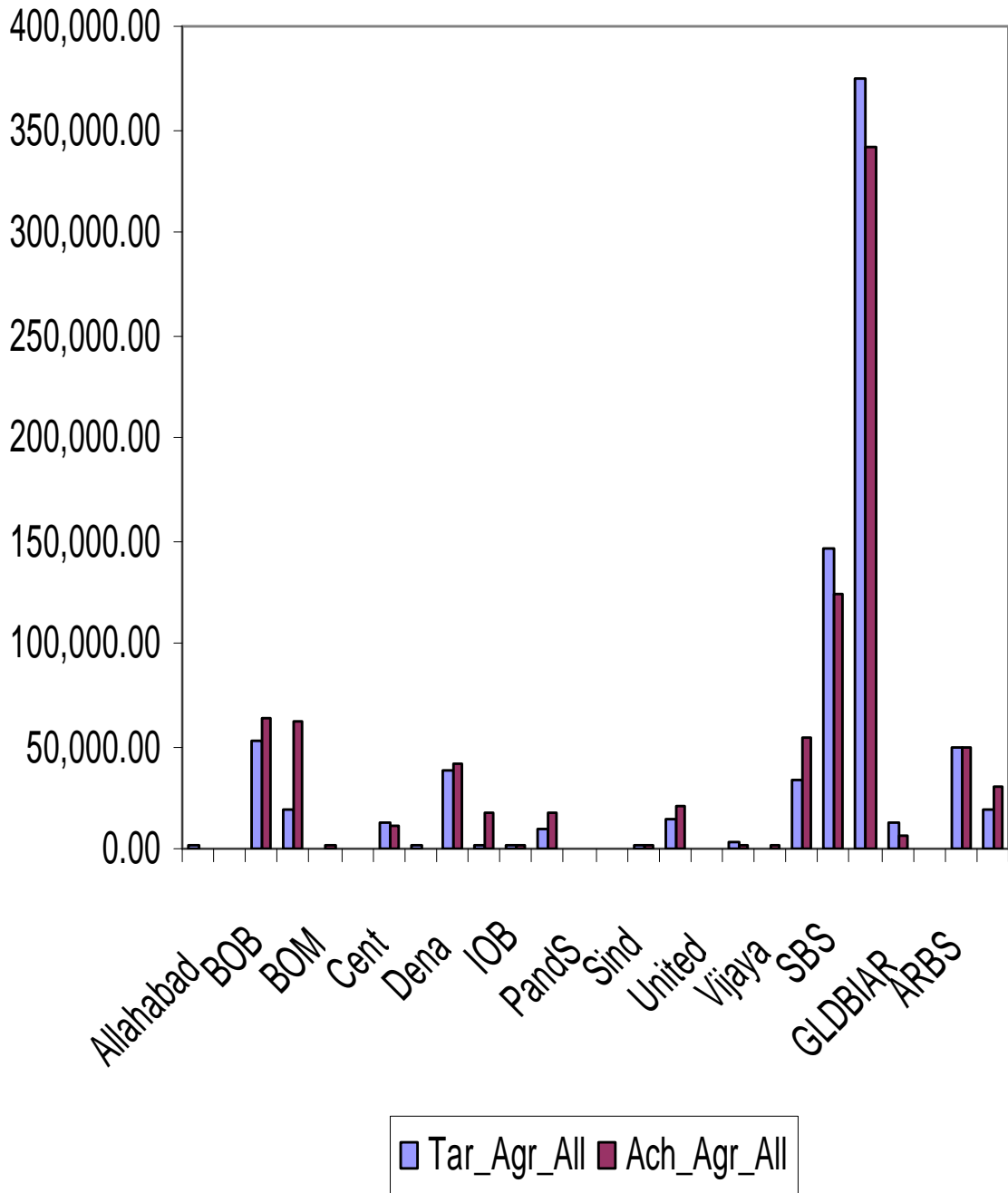
Year 2004-05



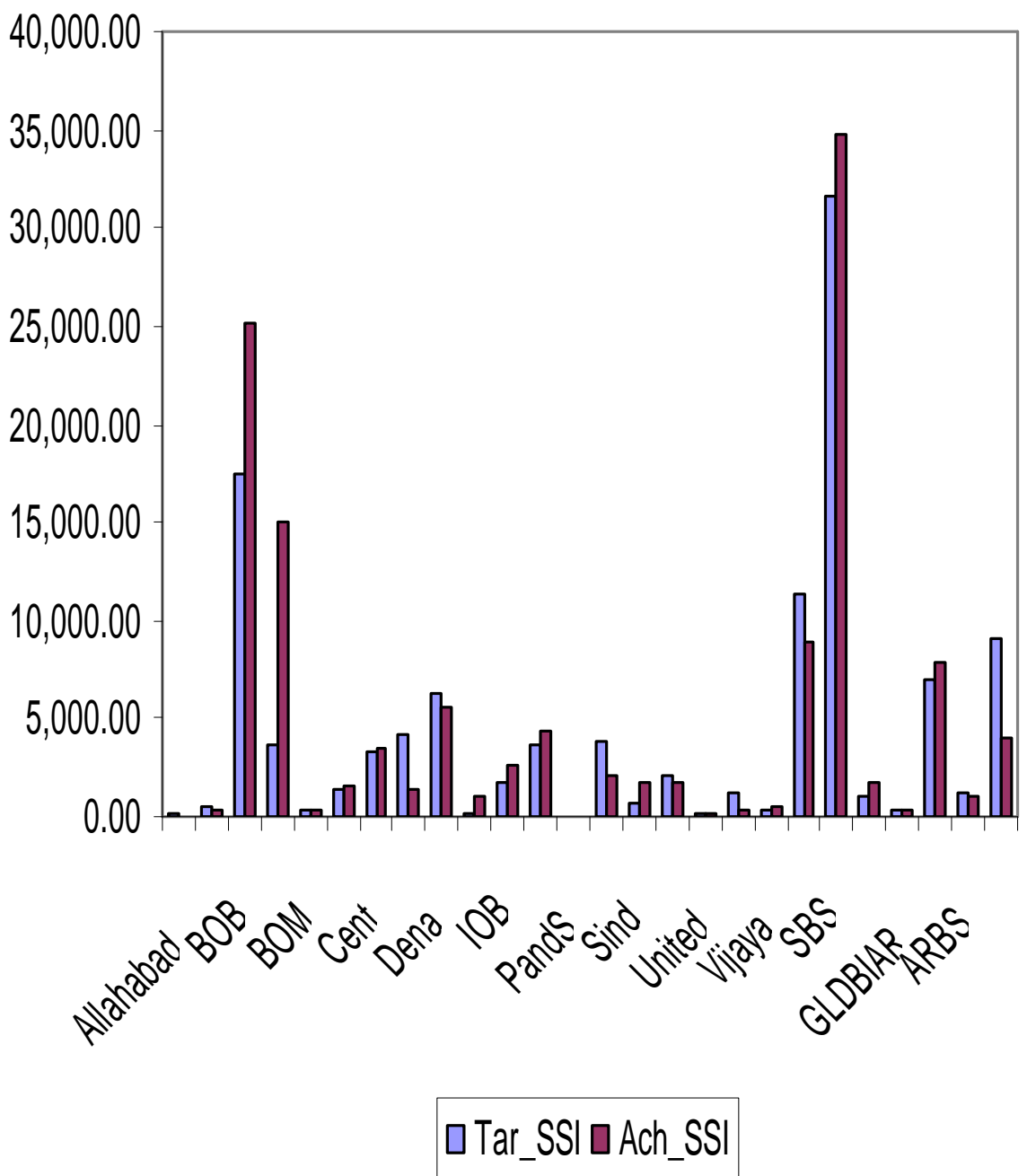
Year 2004-05



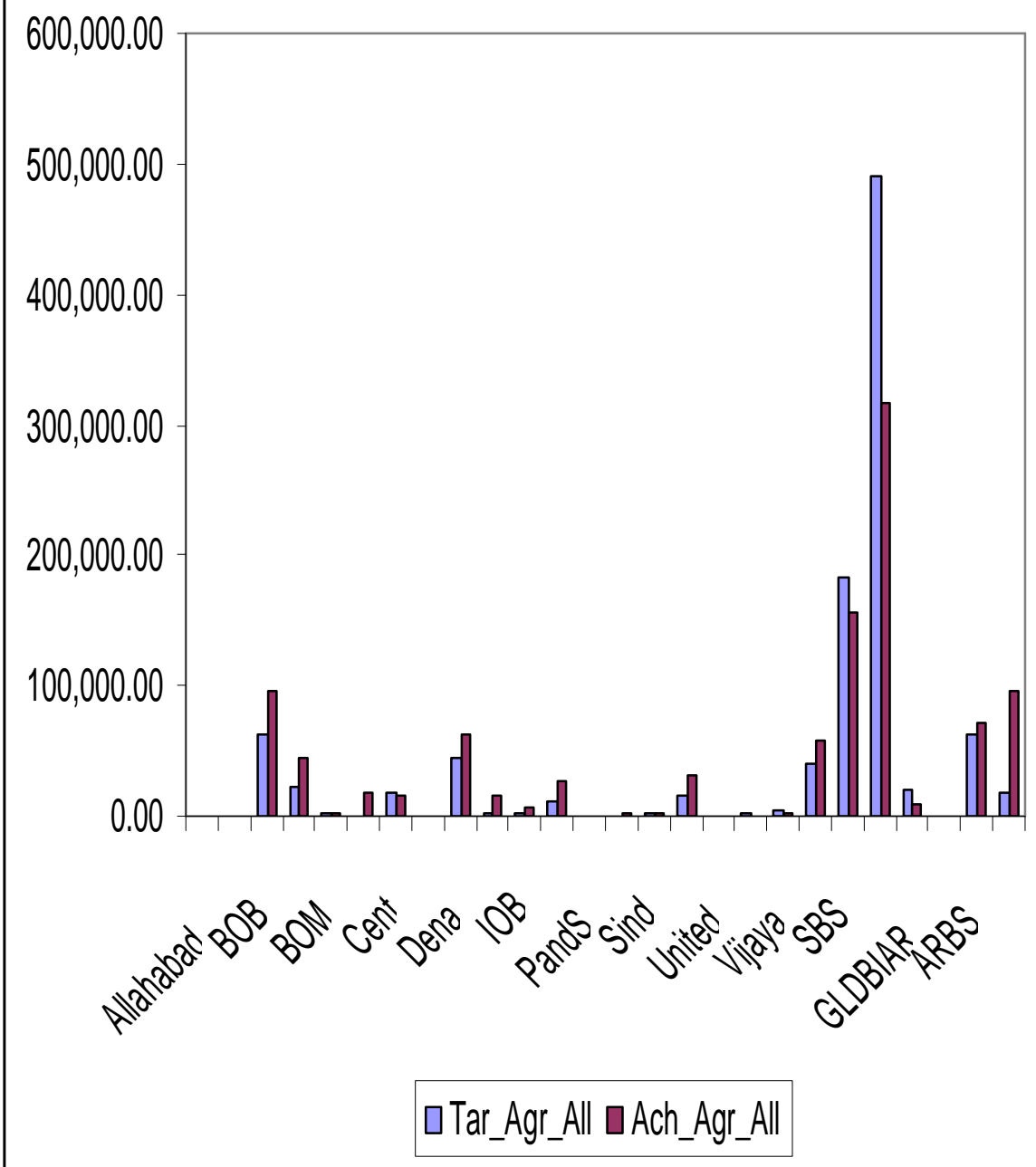
Year 2005-06



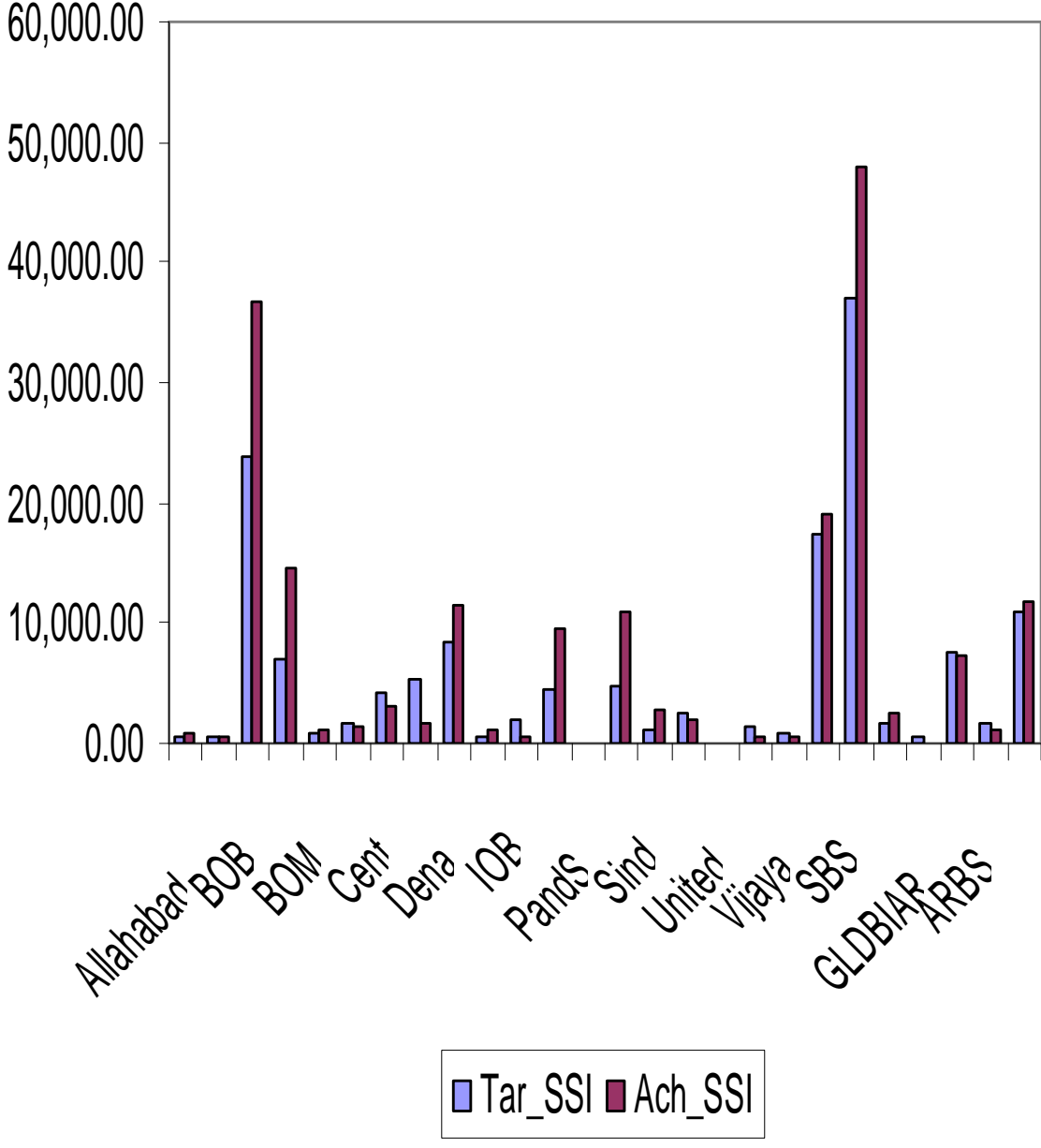
Year 2005-06



Year 2006-07



Year 2006-07



Descriptives

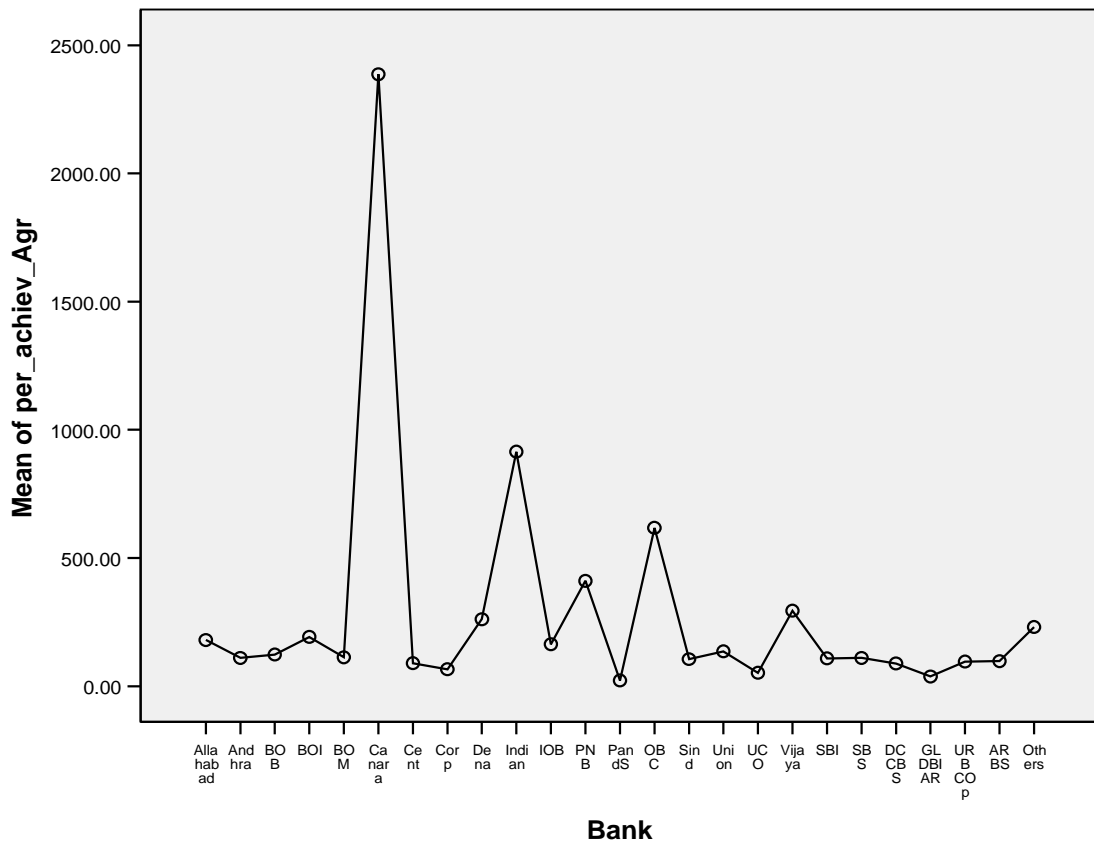
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	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Allahabad	5	179.9859	214.85702	96.08698	41.96	554.05
Andhra	1	110.0000	.	.	110.00	110.00
BOB	5	123.1070	20.58403	9.20546	102.69	155.39
BOI	5	192.2604	95.24065	42.59291	85.13	316.32
BOM	5	112.6769	24.25407	10.84675	86.44	140.65
Canara	5	2386.8651	3864.84792	1728.41254	36.52	9055.98
Cent	5	89.4597	18.54878	8.29527	64.95	115.62
Corp	5	65.7893	30.57715	13.67452	35.47	105.05
Dena	5	260.8951	324.67479	145.19898	94.55	840.80
Indian	5	914.2724	745.04891	333.19600	147.43	1861.69
IOB	5	163.4733	112.82046	50.45484	96.93	363.21
PNB	5	410.5865	315.83602	141.24616	166.65	940.67
PandS	1	21.8182	.	.	21.82	21.82
OBC	5	617.6163	764.80606	342.03167	19.18	1692.13
Sind	5	105.2414	45.74197	20.45643	78.61	186.67
Union	5	135.5846	36.70988	16.41716	99.74	192.05
UCO	5	51.7873	23.71863	10.60729	12.25	73.94
Vijaya	5	293.9895	237.27377	106.11206	54.05	608.70
SBI	5	107.9453	43.64360	19.51801	70.03	165.11
SBS	5	110.1411	29.33021	13.11687	84.61	146.93
DCCBS	5	88.2061	14.36822	6.42566	64.57	99.93
GLDBIAR	5	37.6281	8.90309	3.98158	23.71	44.69
URB COp	1	95.4346	.	.	95.43	95.43
ARBS	5	97.7374	9.96145	4.45490	89.53	113.62
Others	5	230.1608	184.19892	82.37626	96.38	546.00
Total	113	301.8080	911.41340	85.73856	12.25	9055.98

ANOVA

per_achiev_Agr

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27236026.351	24	1134834.431	1.518	.083
Within Groups	65799504.421	88	747721.641		
Total	93035530.772	112			



Descriptives
per_achiev_SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Allahabad	5	588.8912	919.59904	411.25719	9.20	2221.30
Andhra	5	32.3371	39.95913	17.87027	.50	95.74
BOB	5	127.4219	23.98859	10.72802	100.88	153.31
BOI	5	195.3297	130.04666	58.15864	66.65	399.25
BOM	5	120.0602	39.53795	17.68191	74.48	160.42
Canara	5	144.2740	92.51369	41.37338	40.73	260.07
Cent	5	92.6023	14.02684	6.27299	75.41	105.43
Corp	5	55.1216	32.57131	14.56633	28.77	95.91
Dena	5	102.2430	28.90745	12.92781	60.41	135.73
Indian	5	178.2462	133.40059	59.65856	79.11	410.93
IOB	5	413.2377	390.42685	174.60420	30.61	1041.75
PNB	5	129.4602	47.20715	21.11168	75.98	205.26
PandS	4	62.4912	16.05216	8.02608	44.74	83.33
OBC	5	126.3845	61.57268	27.53614	57.80	224.68
Sind	5	150.6982	89.17708	39.88120	74.44	252.17
Union	5	101.6269	56.30643	25.18100	69.50	201.89
United	5	65.9241	39.83712	17.81570	22.95	117.89
UCO	5	114.4817	78.82689	35.25246	23.66	185.37
Vijaya	5	156.1320	73.53494	32.88582	58.33	255.15
SBI	5	56.4020	40.76777	18.23190	15.52	111.21
SBS	5	119.0327	16.02361	7.16598	100.09	140.35
DCCBS	5	107.9525	60.53081	27.07020	24.19	179.72
GLDBIAR	5	74.1509	67.55564	30.21180	14.12	181.23
URB COp	5	125.6097	27.80376	12.43422	97.17	171.41
ARBS	5	58.9046	19.12300	8.55206	39.20	88.41
Others	5	98.9761	40.79244	18.24293	43.02	146.94
Total	129	138.9726	217.45997	19.14628	.50	2221.30

ANOVA

per_achiev_SSI

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1690234.711	25	67609.388	1.596	.054
Within Groups	4362736.525	103	42356.665		
Total	6052971.235	128			

Multiple Comparisons

Dependent Variable: per_achiev_SSI

LSD

(I) Bank	(J) Bank	Mean Difference (I-J)	Std. Error	Sig.
Allahabad	Andhra	556.55409(*)	130.16400	.000
	BOB	461.46925(*)	130.16400	.001
	BOI	393.56144(*)	130.16400	.003
	BOM	468.83102(*)	130.16400	.000
	Canara	444.61719(*)	130.16400	.001
	Cent	496.28886(*)	130.16400	.000
	Corp	533.76957(*)	130.16400	.000
	Dena	486.64817(*)	130.16400	.000
	Indian	410.64503(*)	130.16400	.002
	IOB	175.65354	130.16400	.180
	PNB	459.43101(*)	130.16400	.001
	PandS	526.39996(*)	138.05977	.000
	OBC	462.50674(*)	130.16400	.001
	Sind	438.19299(*)	130.16400	.001
	Union	487.26430(*)	130.16400	.000
	United	522.96708(*)	130.16400	.000
	UCO	474.40952(*)	130.16400	.000

	Vijaya	432.75917(*)	130.16400	.001
	SBI	532.48917(*)	130.16400	.000
	SBS	469.85848(*)	130.16400	.000
	DCCBS	480.93870(*)	130.16400	.000
	GLDBIAR	514.74027(*)	130.16400	.000
	URB COp	463.28145(*)	130.16400	.001
	ARBS	529.98658(*)	130.16400	.000
	Others	489.91510(*)	130.16400	.000
Andhra	Allahabad	-556.55409(*)	130.16400	.000
	BOB	-95.08484	130.16400	.467
	BOI	-162.99264	130.16400	.213
	BOM	-87.72306	130.16400	.502
	Canara	-111.93690	130.16400	.392
	Cent	-60.26522	130.16400	.644
	Corp	-22.78452	130.16400	.861
	Dena	-69.90592	130.16400	.592
	Indian	-145.90906	130.16400	.265
	IOB	-380.90055(*)	130.16400	.004
	PNB	-97.12307	130.16400	.457
	PandS	-30.15413	138.05977	.828
	OBC	-94.04735	130.16400	.472
	Sind	-118.36110	130.16400	.365
	Union	-69.28978	130.16400	.596
	United	-33.58700	130.16400	.797
	UCO	-82.14457	130.16400	.529
	Vijaya	-123.79491	130.16400	.344
	SBI	-24.06491	130.16400	.854
	SBS	-86.69561	130.16400	.507
	DCCBS	-75.61539	130.16400	.563
	GLDBIAR	-41.81382	130.16400	.749

	URB COp	-93.27263	130.16400	.475
	ARBS	-26.56750	130.16400	.839
	Others	-66.63899	130.16400	.610
BOB	Allahabad	-461.46925(*)	130.16400	.001
	Andhra	95.08484	130.16400	.467
	BOI	-67.90781	130.16400	.603
	BOM	7.36177	130.16400	.955
	Canara	-16.85206	130.16400	.897
	Cent	34.81961	130.16400	.790
	Corp	72.30032	130.16400	.580
	Dena	25.17892	130.16400	.847
	Indian	-50.82422	130.16400	.697
	IOB	-285.81571(*)	130.16400	.030
	PNB	-2.03824	130.16400	.988
	PandS	64.93071	138.05977	.639
	OBC	1.03749	130.16400	.994
	Sind	-23.27626	130.16400	.858
	Union	25.79506	130.16400	.843
	United	61.49783	130.16400	.638
	UCO	12.94027	130.16400	.921
	Vijaya	-28.71008	130.16400	.826
	SBI	71.01993	130.16400	.587
	SBS	8.38923	130.16400	.949
	DCCBS	19.46945	130.16400	.881
	GLDBIAR	53.27102	130.16400	.683
	URB COp	1.81220	130.16400	.989
	ARBS	68.51734	130.16400	.600
	Others	28.44585	130.16400	.827
BOI	Allahabad	-393.56144(*)	130.16400	.003
	Andhra	162.99264	130.16400	.213

	BOB	67.90781	130.16400	.603
	BOM	75.26958	130.16400	.564
	Canara	51.05575	130.16400	.696
	Cent	102.72742	130.16400	.432
	Corp	140.20813	130.16400	.284
	Dena	93.08673	130.16400	.476
	Indian	17.08359	130.16400	.896
	IOB	-217.90791	130.16400	.097
	PNB	65.86957	130.16400	.614
	PandS	132.83852	138.05977	.338
	OBC	68.94530	130.16400	.597
	Sind	44.63154	130.16400	.732
	Union	93.70286	130.16400	.473
	United	129.40564	130.16400	.322
	UCO	80.84807	130.16400	.536
	Vijaya	39.19773	130.16400	.764
	SBI	138.92773	130.16400	.288
	SBS	76.29704	130.16400	.559
	DCCBS	87.37726	130.16400	.504
	GLDBIAR	121.17883	130.16400	.354
	URB COp	69.72001	130.16400	.593
	ARBS	136.42514	130.16400	.297
	Others	96.35365	130.16400	.461
BOM	Allahabad	-468.83102(*)	130.16400	.000
	Andhra	87.72306	130.16400	.502
	BOB	-7.36177	130.16400	.955
	BOI	-75.26958	130.16400	.564
	Canara	-24.21383	130.16400	.853
	Cent	27.45784	130.16400	.833
	Corp	64.93855	130.16400	.619

	Dena	17.81715	130.16400	.891
	Indian	-58.18599	130.16400	.656
	IOB	-293.17748(*)	130.16400	.026
	PNB	-9.40001	130.16400	.943
	PandS	57.56894	138.05977	.678
	OBC	-6.32428	130.16400	.961
	Sind	-30.63804	130.16400	.814
	Union	18.43328	130.16400	.888
	United	54.13606	130.16400	.678
	UCO	5.57850	130.16400	.966
	Vijaya	-36.07185	130.16400	.782
	SBI	63.65815	130.16400	.626
	SBS	1.02746	130.16400	.994
	DCCBS	12.10768	130.16400	.926
	GLDBIAR	45.90925	130.16400	.725
	URB COp	-5.54957	130.16400	.966
	ARBS	61.15556	130.16400	.639
	Others	21.08408	130.16400	.872
Canara	Allahabad	-444.61719(*)	130.16400	.001
	Andhra	111.93690	130.16400	.392
	BOB	16.85206	130.16400	.897
	BOI	-51.05575	130.16400	.696
	BOM	24.21383	130.16400	.853
	Cent	51.67167	130.16400	.692
	Corp	89.15238	130.16400	.495
	Dena	42.03098	130.16400	.747
	Indian	-33.97216	130.16400	.795
	IOB	-268.96365(*)	130.16400	.041
	PNB	14.81382	130.16400	.910
	PandS	81.78277	138.05977	.555

	OBC	17.88955	130.16400	.891
	Sind	-6.42420	130.16400	.961
	Union	42.64712	130.16400	.744
	United	78.34989	130.16400	.549
	UCO	29.79233	130.16400	.819
	Vijaya	-11.85802	130.16400	.928
	SBI	87.87199	130.16400	.501
	SBS	25.24129	130.16400	.847
	DCCBS	36.32151	130.16400	.781
	GLDBIAR	70.12308	130.16400	.591
	URB COp	18.66426	130.16400	.886
	ARBS	85.36939	130.16400	.513
	Others	45.29791	130.16400	.729
Cent	Allahabad	-496.28886(*)	130.16400	.000
	Andhra	60.26522	130.16400	.644
	BOB	-34.81961	130.16400	.790
	BOI	-102.72742	130.16400	.432
	BOM	-27.45784	130.16400	.833
	Canara	-51.67167	130.16400	.692
	Corp	37.48071	130.16400	.774
	Dena	-9.64069	130.16400	.941
	Indian	-85.64383	130.16400	.512
	IOB	-320.63533(*)	130.16400	.015
	PNB	-36.85785	130.16400	.778
	PandS	30.11110	138.05977	.828
	OBC	-33.78212	130.16400	.796
	Sind	-58.09588	130.16400	.656
	Union	-9.02456	130.16400	.945
	United	26.67822	130.16400	.838
	UCO	-21.87934	130.16400	.867

	Vijaya	-63.52969	130.16400	.627
	SBI	36.20031	130.16400	.781
	SBS	-26.43038	130.16400	.839
	DCCBS	-15.35016	130.16400	.906
	GLDBIAR	18.45141	130.16400	.888
	URB COp	-33.00741	130.16400	.800
	ARBS	33.69772	130.16400	.796
	Others	-6.37376	130.16400	.961
Corp	Allahabad	-533.76957(*)	130.16400	.000
	Andhra	22.78452	130.16400	.861
	BOB	-72.30032	130.16400	.580
	BOI	-140.20813	130.16400	.284
	BOM	-64.93855	130.16400	.619
	Canara	-89.15238	130.16400	.495
	Cent	-37.48071	130.16400	.774
	Dena	-47.12140	130.16400	.718
	Indian	-123.12454	130.16400	.346
	IOB	-358.11603(*)	130.16400	.007
	PNB	-74.33856	130.16400	.569
	PandS	-7.36961	138.05977	.958
	OBC	-71.26283	130.16400	.585
	Sind	-95.57659	130.16400	.464
	Union	-46.50527	130.16400	.722
	United	-10.80249	130.16400	.934
	UCO	-59.36005	130.16400	.649
	Vijaya	-101.01040	130.16400	.440
	SBI	-1.28040	130.16400	.992
	SBS	-63.91109	130.16400	.624
	DCCBS	-52.83087	130.16400	.686
	GLDBIAR	-19.02930	130.16400	.884

	URB COp	-70.48812	130.16400	.589
	ARBS	-3.78299	130.16400	.977
	Others	-43.85447	130.16400	.737
Dena	Allahabad	-486.64817(*)	130.16400	.000
	Andhra	69.90592	130.16400	.592
	BOB	-25.17892	130.16400	.847
	BOI	-93.08673	130.16400	.476
	BOM	-17.81715	130.16400	.891
	Canara	-42.03098	130.16400	.747
	Cent	9.64069	130.16400	.941
	Corp	47.12140	130.16400	.718
	Indian	-76.00314	130.16400	.561
	IOB	-310.99463(*)	130.16400	.019
	PNB	-27.21716	130.16400	.835
	PandS	39.75179	138.05977	.774
	OBC	-24.14143	130.16400	.853
	Sind	-48.45518	130.16400	.710
	Union	.61613	130.16400	.996
	United	36.31891	130.16400	.781
	UCO	-12.23865	130.16400	.925
	Vijaya	-53.88900	130.16400	.680
	SBI	45.84100	130.16400	.725
	SBS	-16.78969	130.16400	.898
	DCCBS	-5.70947	130.16400	.965
	GLDBIAR	28.09210	130.16400	.830
	URB COp	-23.36672	130.16400	.858
	ARBS	43.33841	130.16400	.740
	Others	3.26693	130.16400	.980
Indian	Allahabad	-410.64503(*)	130.16400	.002
	Andhra	145.90906	130.16400	.265

	BOB	50.82422	130.16400	.697
	BOI	-17.08359	130.16400	.896
	BOM	58.18599	130.16400	.656
	Canara	33.97216	130.16400	.795
	Cent	85.64383	130.16400	.512
	Corp	123.12454	130.16400	.346
	Dena	76.00314	130.16400	.561
	IOB	-234.99149	130.16400	.074
	PNB	48.78599	130.16400	.709
	PandS	115.75493	138.05977	.404
	OBC	51.86171	130.16400	.691
	Sind	27.54796	130.16400	.833
	Union	76.61928	130.16400	.557
	United	112.32206	130.16400	.390
	UCO	63.76449	130.16400	.625
	Vijaya	22.11415	130.16400	.865
	SBI	121.84415	130.16400	.351
	SBS	59.21345	130.16400	.650
	DCCBS	70.29367	130.16400	.590
	GLDBIAR	104.09524	130.16400	.426
	URB COp	52.63643	130.16400	.687
	ARBS	119.34156	130.16400	.361
	Others	79.27007	130.16400	.544
IOB	Allahabad	-175.65354	130.16400	.180
	Andhra	380.90055(*)	130.16400	.004
	BOB	285.81571(*)	130.16400	.030
	BOI	217.90791	130.16400	.097
	BOM	293.17748(*)	130.16400	.026
	Canara	268.96365(*)	130.16400	.041
	Cent	320.63533(*)	130.16400	.015

	Corp	358.11603(*)	130.16400	.007
	Dena	310.99463(*)	130.16400	.019
	Indian	234.99149	130.16400	.074
	PNB	283.77748(*)	130.16400	.032
	PandS	350.74642(*)	138.05977	.013
	OBC	286.85320(*)	130.16400	.030
	Sind	262.53945(*)	130.16400	.046
	Union	311.61077(*)	130.16400	.018
	United	347.31355(*)	130.16400	.009
	UCO	298.75598(*)	130.16400	.024
	Vijaya	257.10564	130.16400	.051
	SBI	356.83564(*)	130.16400	.007
	SBS	294.20494(*)	130.16400	.026
	DCCBS	305.28516(*)	130.16400	.021
	GLDBIAR	339.08673(*)	130.16400	.011
	URB COp	287.62792(*)	130.16400	.029
	ARBS	354.33305(*)	130.16400	.008
	Others	314.26156(*)	130.16400	.018
PNB	Allahabad	-459.43101(*)	130.16400	.001
	Andhra	97.12307	130.16400	.457
	BOB	2.03824	130.16400	.988
	BOI	-65.86957	130.16400	.614
	BOM	9.40001	130.16400	.943
	Canara	-14.81382	130.16400	.910
	Cent	36.85785	130.16400	.778
	Corp	74.33856	130.16400	.569
	Dena	27.21716	130.16400	.835
	Indian	-48.78599	130.16400	.709
	IOB	-283.77748(*)	130.16400	.032
	PandS	66.96895	138.05977	.629

	OBC	3.07572	130.16400	.981
	Sind	-21.23803	130.16400	.871
	Union	27.83329	130.16400	.831
	United	63.53607	130.16400	.627
	UCO	14.97850	130.16400	.909
	Vijaya	-26.67184	130.16400	.838
	SBI	73.05816	130.16400	.576
	SBS	10.42747	130.16400	.936
	DCCBS	21.50769	130.16400	.869
	GLDBIAR	55.30926	130.16400	.672
	URB COp	3.85044	130.16400	.976
	ARBS	70.55557	130.16400	.589
	Others	30.48408	130.16400	.815
Pands	Allahabad	-526.39996(*)	138.05977	.000
	Andhra	30.15413	138.05977	.828
	BOB	-64.93071	138.05977	.639
	BOI	-132.83852	138.05977	.338
	BOM	-57.56894	138.05977	.678
	Canara	-81.78277	138.05977	.555
	Cent	-30.11110	138.05977	.828
	Corp	7.36961	138.05977	.958
	Dena	-39.75179	138.05977	.774
	Indian	-115.75493	138.05977	.404
	IOB	-350.74642(*)	138.05977	.013
	PNB	-66.96895	138.05977	.629
	OBC	-63.89322	138.05977	.644
	Sind	-88.20697	138.05977	.524
	Union	-39.13565	138.05977	.777
	United	-3.43288	138.05977	.980
	UCO	-51.99044	138.05977	.707

	Vijaya	-93.64079	138.05977	.499
	SBI	6.08921	138.05977	.965
	SBS	-56.54148	138.05977	.683
	DCCBS	-45.46126	138.05977	.743
	GLDBIAR	-11.65969	138.05977	.933
	URB COp	-63.11851	138.05977	.649
	ARBS	3.58662	138.05977	.979
	Others	-36.48486	138.05977	.792
OBC	Allahabad	-462.50674(*)	130.16400	.001
	Andhra	94.04735	130.16400	.472
	BOB	-1.03749	130.16400	.994
	BOI	-68.94530	130.16400	.597
	BOM	6.32428	130.16400	.961
	Canara	-17.88955	130.16400	.891
	Cent	33.78212	130.16400	.796
	Corp	71.26283	130.16400	.585
	Dena	24.14143	130.16400	.853
	Indian	-51.86171	130.16400	.691
	IOB	-286.85320(*)	130.16400	.030
	PNB	-3.07572	130.16400	.981
	PandS	63.89322	138.05977	.644
	Sind	-24.31375	130.16400	.852
	Union	24.75757	130.16400	.850
	United	60.46035	130.16400	.643
	UCO	11.90278	130.16400	.927
	Vijaya	-29.74756	130.16400	.820
	SBI	69.98244	130.16400	.592
	SBS	7.35174	130.16400	.955
	DCCBS	18.43196	130.16400	.888
	GLDBIAR	52.23353	130.16400	.689

	URB COp	.77472	130.16400	.995
	ARBS	67.47985	130.16400	.605
	Others	27.40836	130.16400	.834
Sind	Allahabad	-438.19299(*)	130.16400	.001
	Andhra	118.36110	130.16400	.365
	BOB	23.27626	130.16400	.858
	BOI	-44.63154	130.16400	.732
	BOM	30.63804	130.16400	.814
	Canara	6.42420	130.16400	.961
	Cent	58.09588	130.16400	.656
	Corp	95.57659	130.16400	.464
	Dena	48.45518	130.16400	.710
	Indian	-27.54796	130.16400	.833
	IOB	-262.53945(*)	130.16400	.046
	PNB	21.23803	130.16400	.871
	PandS	88.20697	138.05977	.524
	OBC	24.31375	130.16400	.852
	Union	49.07132	130.16400	.707
	United	84.77410	130.16400	.516
	UCO	36.21653	130.16400	.781
	Vijaya	-5.43381	130.16400	.967
	SBI	94.29619	130.16400	.470
	SBS	31.66549	130.16400	.808
	DCCBS	42.74571	130.16400	.743
	GLDBIAR	76.54729	130.16400	.558
	URB COp	25.08847	130.16400	.848
	ARBS	91.79360	130.16400	.482
	Others	51.72211	130.16400	.692
Union	Allahabad	-487.26430(*)	130.16400	.000
	Andhra	69.28978	130.16400	.596

	BOB	-25.79506	130.16400	.843
	BOI	-93.70286	130.16400	.473
	BOM	-18.43328	130.16400	.888
	Canara	-42.64712	130.16400	.744
	Cent	9.02456	130.16400	.945
	Corp	46.50527	130.16400	.722
	Dena	-.61613	130.16400	.996
	Indian	-76.61928	130.16400	.557
	IOB	-311.61077(*)	130.16400	.018
	PNB	-27.83329	130.16400	.831
	PandS	39.13565	138.05977	.777
	OBC	-24.75757	130.16400	.850
	Sind	-49.07132	130.16400	.707
	United	35.70278	130.16400	.784
	UCO	-12.85479	130.16400	.922
	Vijaya	-54.50513	130.16400	.676
	SBI	45.22487	130.16400	.729
	SBS	-17.40583	130.16400	.894
	DCCBS	-6.32561	130.16400	.961
	GLDBIAR	27.47597	130.16400	.833
	URB COp	-23.98285	130.16400	.854
	ARBS	42.72228	130.16400	.743
	Others	2.65079	130.16400	.984
United	Allahabad	-522.96708(*)	130.16400	.000
	Andhra	33.58700	130.16400	.797
	BOB	-61.49783	130.16400	.638
	BOI	-129.40564	130.16400	.322
	BOM	-54.13606	130.16400	.678
	Canara	-78.34989	130.16400	.549
	Cent	-26.67822	130.16400	.838

	Corp	10.80249	130.16400	.934
	Dena	-36.31891	130.16400	.781
	Indian	-112.32206	130.16400	.390
	IOB	-347.31355(*)	130.16400	.009
	PNB	-63.53607	130.16400	.627
	PandS	3.43288	138.05977	.980
	OBC	-60.46035	130.16400	.643
	Sind	-84.77410	130.16400	.516
	Union	-35.70278	130.16400	.784
	UCO	-48.55757	130.16400	.710
	Vijaya	-90.20791	130.16400	.490
	SBI	9.52209	130.16400	.942
	SBS	-53.10860	130.16400	.684
	DCCBS	-42.02838	130.16400	.747
	GLDBIAR	-8.22681	130.16400	.950
	URB COp	-59.68563	130.16400	.648
	ARBS	7.01950	130.16400	.957
	Others	-33.05199	130.16400	.800
UCO	Allahabad	-474.40952(*)	130.16400	.000
	Andhra	82.14457	130.16400	.529
	BOB	-12.94027	130.16400	.921
	BOI	-80.84807	130.16400	.536
	BOM	-5.57850	130.16400	.966
	Canara	-29.79233	130.16400	.819
	Cent	21.87934	130.16400	.867
	Corp	59.36005	130.16400	.649
	Dena	12.23865	130.16400	.925
	Indian	-63.76449	130.16400	.625
	IOB	-298.75598(*)	130.16400	.024
	PNB	-14.97850	130.16400	.909

	PandS	51.99044	138.05977	.707
	OBC	-11.90278	130.16400	.927
	Sind	-36.21653	130.16400	.781
	Union	12.85479	130.16400	.922
	United	48.55757	130.16400	.710
	Vijaya	-41.65034	130.16400	.750
	SBI	58.07966	130.16400	.656
	SBS	-4.55104	130.16400	.972
	DCCBS	6.52918	130.16400	.960
	GLDBIAR	40.33075	130.16400	.757
	URB COp	-11.12806	130.16400	.932
	ARBS	55.57707	130.16400	.670
	Others	15.50558	130.16400	.905
Vijaya	Allahabad	-432.75917(*)	130.16400	.001
	Andhra	123.79491	130.16400	.344
	BOB	28.71008	130.16400	.826
	BOI	-39.19773	130.16400	.764
	BOM	36.07185	130.16400	.782
	Canara	11.85802	130.16400	.928
	Cent	63.52969	130.16400	.627
	Corp	101.01040	130.16400	.440
	Dena	53.88900	130.16400	.680
	Indian	-22.11415	130.16400	.865
	IOB	-257.10564	130.16400	.051
	PNB	26.67184	130.16400	.838
	PandS	93.64079	138.05977	.499
	OBC	29.74756	130.16400	.820
	Sind	5.43381	130.16400	.967
	Union	54.50513	130.16400	.676
	United	90.20791	130.16400	.490

	UCO	41.65034	130.16400	.750
	SBI	99.73000	130.16400	.445
	SBS	37.09931	130.16400	.776
	DCCBS	48.17953	130.16400	.712
	GLDBIAR	81.98110	130.16400	.530
	URB COp	30.52228	130.16400	.815
	ARBS	97.22741	130.16400	.457
	Others	57.15592	130.16400	.662
SBI	Allahabad	-532.48917(*)	130.16400	.000
	Andhra	24.06491	130.16400	.854
	BOB	-71.01993	130.16400	.587
	BOI	-138.92773	130.16400	.288
	BOM	-63.65815	130.16400	.626
	Canara	-87.87199	130.16400	.501
	Cent	-36.20031	130.16400	.781
	Corp	1.28040	130.16400	.992
	Dena	-45.84100	130.16400	.725
	Indian	-121.84415	130.16400	.351
	IOB	-356.83564(*)	130.16400	.007
	PNB	-73.05816	130.16400	.576
	PandS	-6.08921	138.05977	.965
	OBC	-69.98244	130.16400	.592
	Sind	-94.29619	130.16400	.470
	Union	-45.22487	130.16400	.729
	United	-9.52209	130.16400	.942
	UCO	-58.07966	130.16400	.656
	Vijaya	-99.73000	130.16400	.445
	SBS	-62.63069	130.16400	.631
	DCCBS	-51.55048	130.16400	.693
	GLDBIAR	-17.74890	130.16400	.892

	URB COp	-69.20772	130.16400	.596
	ARBS	-2.50259	130.16400	.985
	Others	-42.57408	130.16400	.744
SBS	Allahabad	-469.85848(*)	130.16400	.000
	Andhra	86.69561	130.16400	.507
	BOB	-8.38923	130.16400	.949
	BOI	-76.29704	130.16400	.559
	BOM	-1.02746	130.16400	.994
	Canara	-25.24129	130.16400	.847
	Cent	26.43038	130.16400	.839
	Corp	63.91109	130.16400	.624
	Dena	16.78969	130.16400	.898
	Indian	-59.21345	130.16400	.650
	IOB	-294.20494(*)	130.16400	.026
	PNB	-10.42747	130.16400	.936
	PandS	56.54148	138.05977	.683
	OBC	-7.35174	130.16400	.955
	Sind	-31.66549	130.16400	.808
	Union	17.40583	130.16400	.894
	United	53.10860	130.16400	.684
	UCO	4.55104	130.16400	.972
	Vijaya	-37.09931	130.16400	.776
	SBI	62.63069	130.16400	.631
	DCCBS	11.08022	130.16400	.932
	GLDBIAR	44.88179	130.16400	.731
	URB COp	-6.57703	130.16400	.960
	ARBS	60.12810	130.16400	.645
	Others	20.05662	130.16400	.878
DCCBS	Allahabad	-480.93870(*)	130.16400	.000
	Andhra	75.61539	130.16400	.563

	BOB	-19.46945	130.16400	.881
	BOI	-87.37726	130.16400	.504
	BOM	-12.10768	130.16400	.926
	Canara	-36.32151	130.16400	.781
	Cent	15.35016	130.16400	.906
	Corp	52.83087	130.16400	.686
	Dena	5.70947	130.16400	.965
	Indian	-70.29367	130.16400	.590
	IOB	-305.28516(*)	130.16400	.021
	PNB	-21.50769	130.16400	.869
	PandS	45.46126	138.05977	.743
	OBC	-18.43196	130.16400	.888
	Sind	-42.74571	130.16400	.743
	Union	6.32561	130.16400	.961
	United	42.02838	130.16400	.747
	UCO	-6.52918	130.16400	.960
	Vijaya	-48.17953	130.16400	.712
	SBI	51.55048	130.16400	.693
	SBS	-11.08022	130.16400	.932
	GLDBIAR	33.80157	130.16400	.796
	URB COp	-17.65725	130.16400	.892
	ARBS	49.04788	130.16400	.707
	Others	8.97640	130.16400	.945
GLDBIAR	Allahabad	-514.74027(*)	130.16400	.000
	Andhra	41.81382	130.16400	.749
	BOB	-53.27102	130.16400	.683
	BOI	-121.17883	130.16400	.354
	BOM	-45.90925	130.16400	.725
	Canara	-70.12308	130.16400	.591
	Cent	-18.45141	130.16400	.888

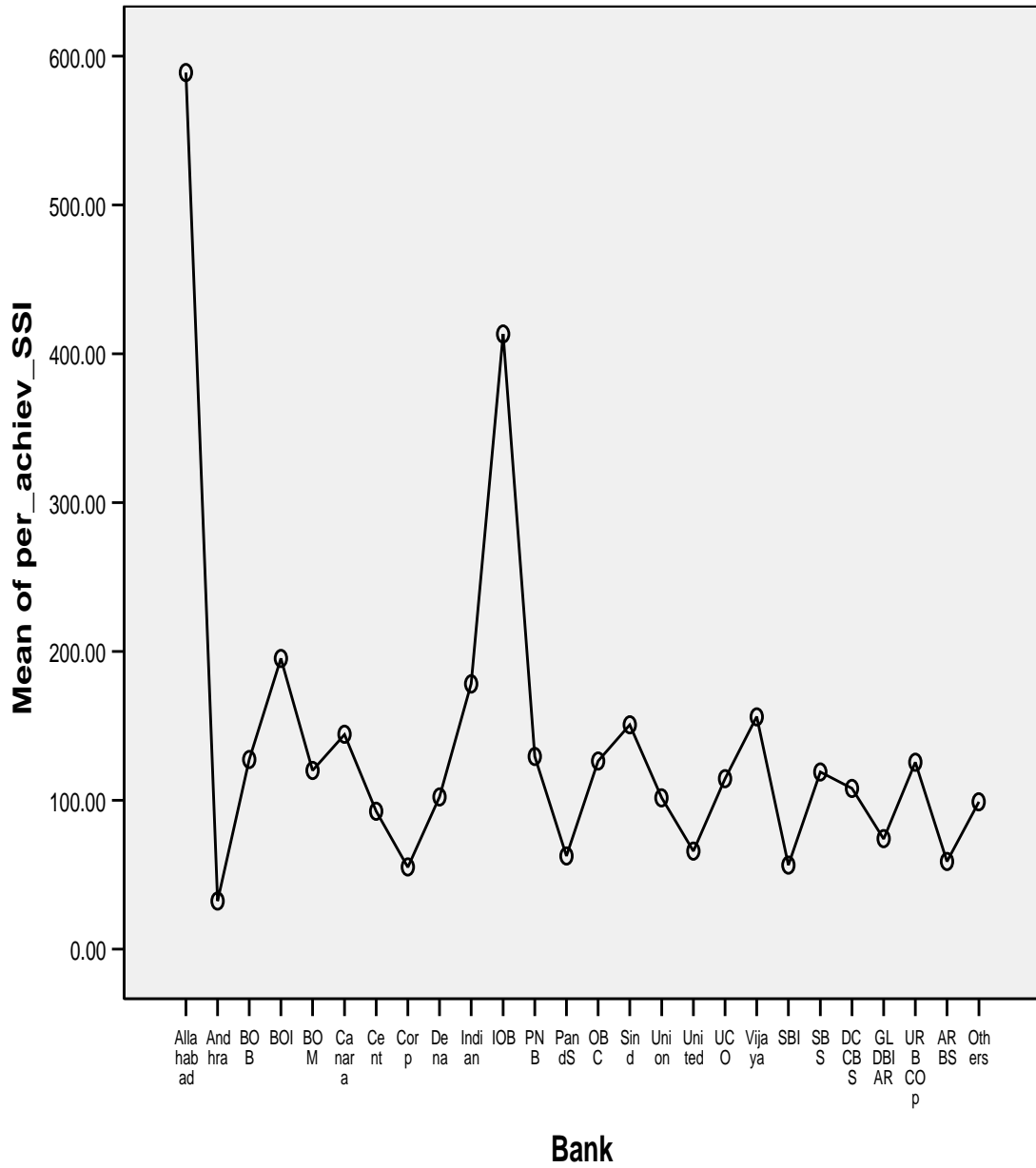
	Corp	19.02930	130.16400	.884
	Dena	-28.09210	130.16400	.830
	Indian	-104.09524	130.16400	.426
	IOB	-339.08673(*)	130.16400	.011
	PNB	-55.30926	130.16400	.672
	PandS	11.65969	138.05977	.933
	OBC	-52.23353	130.16400	.689
	Sind	-76.54729	130.16400	.558
	Union	-27.47597	130.16400	.833
	United	8.22681	130.16400	.950
	UCO	-40.33075	130.16400	.757
	Vijaya	-81.98110	130.16400	.530
	SBI	17.74890	130.16400	.892
	SBS	-44.88179	130.16400	.731
	DCCBS	-33.80157	130.16400	.796
	URB COp	-51.45882	130.16400	.693
	ARBS	15.24631	130.16400	.907
	Others	-24.82517	130.16400	.849
URB COp	Allahabad	-463.28145(*)	130.16400	.001
	Andhra	93.27263	130.16400	.475
	BOB	-1.81220	130.16400	.989
	BOI	-69.72001	130.16400	.593
	BOM	5.54957	130.16400	.966
	Canara	-18.66426	130.16400	.886
	Cent	33.00741	130.16400	.800
	Corp	70.48812	130.16400	.589
	Dena	23.36672	130.16400	.858
	Indian	-52.63643	130.16400	.687
	IOB	-287.62792(*)	130.16400	.029
	PNB	-3.85044	130.16400	.976

	PandS	63.11851	138.05977	.649
	OBC	-.77472	130.16400	.995
	Sind	-25.08847	130.16400	.848
	Union	23.98285	130.16400	.854
	United	59.68563	130.16400	.648
	UCO	11.12806	130.16400	.932
	Vijaya	-30.52228	130.16400	.815
	SBI	69.20772	130.16400	.596
	SBS	6.57703	130.16400	.960
	DCCBS	17.65725	130.16400	.892
	GLDBIAR	51.45882	130.16400	.693
	ARBS	66.70513	130.16400	.609
	Others	26.63364	130.16400	.838
ARBS	Allahabad	-529.98658(*)	130.16400	.000
	Andhra	26.56750	130.16400	.839
	BOB	-68.51734	130.16400	.600
	BOI	-136.42514	130.16400	.297
	BOM	-61.15556	130.16400	.639
	Canara	-85.36939	130.16400	.513
	Cent	-33.69772	130.16400	.796
	Corp	3.78299	130.16400	.977
	Dena	-43.33841	130.16400	.740
	Indian	-119.34156	130.16400	.361
	IOB	-354.33305(*)	130.16400	.008
	PNB	-70.55557	130.16400	.589
	PandS	-3.58662	138.05977	.979
	OBC	-67.47985	130.16400	.605
	Sind	-91.79360	130.16400	.482
	Union	-42.72228	130.16400	.743
	United	-7.01950	130.16400	.957

	UCO	-55.57707	130.16400	.670
	Vijaya	-97.22741	130.16400	.457
	SBI	2.50259	130.16400	.985
	SBS	-60.12810	130.16400	.645
	DCCBS	-49.04788	130.16400	.707
	GLDBIAR	-15.24631	130.16400	.907
	URB COp	-66.70513	130.16400	.609
	Others	-40.07149	130.16400	.759
Others	Allahabad	-489.91510(*)	130.16400	.000
	Andhra	66.63899	130.16400	.610
	BOB	-28.44585	130.16400	.827
	BOI	-96.35365	130.16400	.461
	BOM	-21.08408	130.16400	.872
	Canara	-45.29791	130.16400	.729
	Cent	6.37376	130.16400	.961
	Corp	43.85447	130.16400	.737
	Dena	-3.26693	130.16400	.980
	Indian	-79.27007	130.16400	.544
	IOB	-314.26156(*)	130.16400	.018
	PNB	-30.48408	130.16400	.815
	PandS	36.48486	138.05977	.792
	OBC	-27.40836	130.16400	.834
	Sind	-51.72211	130.16400	.692
	Union	-2.65079	130.16400	.984
	United	33.05199	130.16400	.800
	UCO	-15.50558	130.16400	.905
	Vijaya	-57.15592	130.16400	.662
	SBI	42.57408	130.16400	.744
	SBS	-20.05662	130.16400	.878
	DCCBS	-8.97640	130.16400	.945

	GLDBIAR	24.82517	130.16400	.849
	URB COp	-26.63364	130.16400	.838
	ARBS	40.07149	130.16400	.759

*The mean difference is significant at the .05 level.



Descriptives

% achievement in SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Ahmedabad	4	144.5174	82.94427	41.47214	86.59	267.42
Banaskantha	4	39.5669	23.37543	11.68771	19.07	69.61
Gandhinagar	4	173.4556	128.66693	64.33346	28.73	289.35
Mehsana	4	194.0002	288.20365	144.10182	21.42	624.91
Sabarkantha	4	195.9311	125.10479	62.55239	75.61	308.42
Patan	4	230.9188	116.93304	58.46652	82.33	341.18
Amreli	4	98.6068	66.05838	33.02919	24.14	164.79
Bhavnagar	4	88.6335	28.03983	14.01992	56.54	117.07
Jamnagar	4	77.6158	36.46553	18.23277	42.28	128.74
Junagadh	4	93.1322	42.78003	21.39001	44.53	148.83
Kutch	4	69.7905	24.13806	12.06903	40.65	90.59
Rajkot	4	130.6485	57.64916	28.82458	60.59	201.09
Surendranagar	4	181.3126	81.38939	40.69469	100.39	282.48
Porbandar	4	69.8863	31.38154	15.69077	33.85	108.88
Dahod	4	32.0961	34.73271	17.36635	4.68	81.18
Baroda	4	154.4472	47.56110	23.78055	121.07	222.16
Kheda	4	98.7021	62.84108	31.42054	20.00	169.15
Panchmahal	4	40.6939	20.07045	10.03523	21.00	60.80
Anand	4	86.9600	32.97964	16.48982	52.93	118.28
Bharuch	4	79.4390	76.75853	38.37926	15.29	190.93
Valsad	4	82.2161	33.41729	16.70864	34.12	110.40
Dang	4	85.7408	81.86446	40.93223	13.79	202.25
Narmada	4	47.5188	31.57181	15.78591	6.38	75.82
Navsari	4	110.2870	54.59470	27.29735	56.33	186.11
Surat	4	143.1004	18.55813	9.27906	117.14	160.54
Total	100	109.9687	91.68399	9.16840	4.68	624.91

Test of Homogeneity of Variances

% achievement in SSI

Levene Statistic	df1	df2	Sig.
4.968	24	75	.000

ANOVA

% achievement in SSI

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	282792.810	24	11783.034	1.609	.062
Within Groups	549396.549	75	7325.287		
Total	832189.359	99			

Multiple Comparisons

Dependent Variable: % achievement in SSI

LSD

(I) District	(J) District	Mean Difference (I-J)	Std. Error	Sig.
Ahmedabad	Banaskantha	104.95054	60.51978	.087
	Gandhinagar	-28.93820	60.51978	.634
	Mehsana	-49.48276	60.51978	.416
	Sabarkantha	-51.41362	60.51978	.398
	Patan	-86.40138	60.51978	.158
	Amreli	45.91066	60.51978	.450
	Bhavnagar	55.88399	60.51978	.359
	Jamnagar	66.90165	60.51978	.272
	Junagadh	51.38526	60.51978	.399
	Kutch	74.72697	60.51978	.221

	Rajkot	13.86896	60.51978	.819
	Surendranagar	-36.79516	60.51978	.545
	Porbandar	74.63112	60.51978	.221
	Dahod	112.42135	60.51978	.067
	Baroda	-9.92980	60.51978	.870
	Kheda	45.81536	60.51978	.451
	Panchmahal	103.82355	60.51978	.090
	Anand	57.55741	60.51978	.345
	Bharuch	65.07844	60.51978	.286
	Valsad	62.30136	60.51978	.307
	Dang	58.77660	60.51978	.335
	Narmada	96.99860	60.51978	.113
	Navsari	34.23047	60.51978	.573
	Surat	1.41708	60.51978	.981
Banaskantha	Ahmedabad	-104.95054	60.51978	.087
	Gandhinagar	-133.88874(*)	60.51978	.030
	Mehsana	-154.43330(*)	60.51978	.013
	Sabarkantha	-156.36416(*)	60.51978	.012
	Patan	-191.35192(*)	60.51978	.002
	Amreli	-59.03988	60.51978	.332
	Bhavnagar	-49.06655	60.51978	.420
	Jamnagar	-38.04890	60.51978	.531
	Junagadh	-53.56528	60.51978	.379
	Kutch	-30.22357	60.51978	.619
	Rajkot	-91.08159	60.51978	.137
	Surendranagar	-141.74570(*)	60.51978	.022
	Porbandar	-30.31943	60.51978	.618
	Dahod	7.47081	60.51978	.902
	Baroda	-114.88034	60.51978	.062
	Kheda	-59.13518	60.51978	.332

	Panchmahal	-1.12699	60.51978	.985
	Anand	-47.39314	60.51978	.436
	Bharuch	-39.87210	60.51978	.512
	Valsad	-42.64919	60.51978	.483
	Dang	-46.17394	60.51978	.448
	Narmada	-7.95194	60.51978	.896
	Navsari	-70.72007	60.51978	.246
	Surat	-103.53347	60.51978	.091
Gandhinagar	Ahmedabad	28.93820	60.51978	.634
	Banaskantha	133.88874(*)	60.51978	.030
	Mehsana	-20.54456	60.51978	.735
	Sabarkantha	-22.47542	60.51978	.711
	Patan	-57.46318	60.51978	.345
	Amreli	74.84886	60.51978	.220
	Bhavnagar	84.82219	60.51978	.165
	Jamnagar	95.83984	60.51978	.117
	Junagadh	80.32346	60.51978	.188
	Kutch	103.66517	60.51978	.091
	Rajkot	42.80716	60.51978	.482
	Surendranagar	-7.85696	60.51978	.897
	Porbandar	103.56932	60.51978	.091
	Dahod	141.35955(*)	60.51978	.022
	Baroda	19.00840	60.51978	.754
	Kheda	74.75356	60.51978	.221
	Panchmahal	132.76175(*)	60.51978	.031
	Anand	86.49560	60.51978	.157
	Bharuch	94.01664	60.51978	.125
	Valsad	91.23956	60.51978	.136
	Dang	87.71480	60.51978	.151
	Narmada	125.93680(*)	60.51978	.041

	Navsari	63.16867	60.51978	.300
	Surat	30.35527	60.51978	.617
Mehsana	Ahmedabad	49.48276	60.51978	.416
	Banaskantha	154.43330(*)	60.51978	.013
	Gandhinagar	20.54456	60.51978	.735
	Sabarkantha	-1.93086	60.51978	.975
	Patan	-36.91862	60.51978	.544
	Amreli	95.39342	60.51978	.119
	Bhavnagar	105.36675	60.51978	.086
	Jamnagar	116.38440	60.51978	.058
	Junagadh	100.86802	60.51978	.100
	Kutch	124.20973(*)	60.51978	.044
	Rajkot	63.35172	60.51978	.299
	Surendranagar	12.68760	60.51978	.835
	Porbandar	124.11388(*)	60.51978	.044
	Dahod	161.90411(*)	60.51978	.009
	Baroda	39.55296	60.51978	.515
	Kheda	95.29812	60.51978	.120
	Panchmahal	153.30631(*)	60.51978	.013
	Anand	107.04016	60.51978	.081
	Bharuch	114.56120	60.51978	.062
	Valsad	111.78412	60.51978	.069
	Dang	108.25936	60.51978	.078
	Narmada	146.48136(*)	60.51978	.018
	Navsari	83.71323	60.51978	.171
	Surat	50.89983	60.51978	.403
Sabarkantha	Ahmedabad	51.41362	60.51978	.398
	Banaskantha	156.36416(*)	60.51978	.012
	Gandhinagar	22.47542	60.51978	.711
	Mehsana	1.93086	60.51978	.975

	Patan	-34.98776	60.51978	.565
	Amreli	97.32428	60.51978	.112
	Bhavnagar	107.29761	60.51978	.080
	Jamnagar	118.31526	60.51978	.054
	Junagadh	102.79888	60.51978	.094
	Kutch	126.14059(*)	60.51978	.041
	Rajkot	65.28258	60.51978	.284
	Surendranagar	14.61846	60.51978	.810
	Porbandar	126.04474(*)	60.51978	.041
	Dahod	163.83497(*)	60.51978	.008
	Baroda	41.48382	60.51978	.495
	Kheda	97.22898	60.51978	.112
	Panchmahal	155.23717(*)	60.51978	.012
	Anand	108.97102	60.51978	.076
	Bharuch	116.49206	60.51978	.058
	Valsad	113.71498	60.51978	.064
	Dang	110.19022	60.51978	.073
	Narmada	148.41222(*)	60.51978	.017
	Navsari	85.64409	60.51978	.161
	Surat	52.83069	60.51978	.385
Patan	Ahmedabad	86.40138	60.51978	.158
	Banaskantha	191.35192(*)	60.51978	.002
	Gandhinagar	57.46318	60.51978	.345
	Mehsana	36.91862	60.51978	.544
	Sabarkantha	34.98776	60.51978	.565
	Amreli	132.31204(*)	60.51978	.032
	Bhavnagar	142.28537(*)	60.51978	.021
	Jamnagar	153.30303(*)	60.51978	.013
	Junagadh	137.78664(*)	60.51978	.026
	Kutch	161.12835(*)	60.51978	.009

	Rajkot	100.27034	60.51978	.102
	Surendranagar	49.60622	60.51978	.415
	Porbandar	161.03250(*)	60.51978	.010
	Dahod	198.82273(*)	60.51978	.002
	Baroda	76.47158	60.51978	.210
	Kheda	132.21674(*)	60.51978	.032
	Panchmahal	190.22493(*)	60.51978	.002
	Anand	143.95879(*)	60.51978	.020
	Bharuch	151.47983(*)	60.51978	.014
	Valsad	148.70274(*)	60.51978	.016
	Dang	145.17798(*)	60.51978	.019
	Narmada	183.39998(*)	60.51978	.003
	Navsari	120.63185(*)	60.51978	.050
	Surat	87.81846	60.51978	.151
Amreli	Ahmedabad	-45.91066	60.51978	.450
	Banaskantha	59.03988	60.51978	.332
	Gandhinagar	-74.84886	60.51978	.220
	Mehsana	-95.39342	60.51978	.119
	Sabarkantha	-97.32428	60.51978	.112
	Patan	-132.31204(*)	60.51978	.032
	Bhavnagar	9.97334	60.51978	.870
	Jamnagar	20.99099	60.51978	.730
	Junagadh	5.47460	60.51978	.928
	Kutch	28.81631	60.51978	.635
	Rajkot	-32.04170	60.51978	.598
	Surendranagar	-82.70581	60.51978	.176
	Porbandar	28.72046	60.51978	.636
	Dahod	66.51070	60.51978	.275
	Baroda	-55.84046	60.51978	.359
	Kheda	-.09530	60.51978	.999

	Panchmahal	57.91289	60.51978	.342
	Anand	11.64675	60.51978	.848
	Bharuch	19.16779	60.51978	.752
	Valsad	16.39070	60.51978	.787
	Dang	12.86594	60.51978	.832
	Narmada	51.08794	60.51978	.401
	Navsari	-11.68019	60.51978	.847
	Surat	-44.49358	60.51978	.465
Bhavnagar	Ahmedabad	-55.88399	60.51978	.359
	Banaskantha	49.06655	60.51978	.420
	Gandhinagar	-84.82219	60.51978	.165
	Mehsana	-105.36675	60.51978	.086
	Sabarkantha	-107.29761	60.51978	.080
	Patan	-142.28537(*)	60.51978	.021
	Amreli	-9.97334	60.51978	.870
	Jamnagar	11.01765	60.51978	.856
	Junagadh	-4.49873	60.51978	.941
	Kutch	18.84298	60.51978	.756
	Rajkot	-42.01504	60.51978	.490
	Surendranagar	-92.67915	60.51978	.130
	Porbandar	18.74712	60.51978	.758
	Dahod	56.53736	60.51978	.353
	Baroda	-65.81379	60.51978	.280
	Kheda	-10.06863	60.51978	.868
	Panchmahal	47.93956	60.51978	.431
	Anand	1.67341	60.51978	.978
	Bharuch	9.19445	60.51978	.880
	Valsad	6.41736	60.51978	.916
	Dang	2.89261	60.51978	.962
	Narmada	41.11461	60.51978	.499

	Navsari	-21.65352	60.51978	.722
	Surat	-54.46692	60.51978	.371
Jamnagar	Ahmedabad	-66.90165	60.51978	.272
	Banaskantha	38.04890	60.51978	.531
	Gandhinagar	-95.83984	60.51978	.117
	Mehsana	-116.38440	60.51978	.058
	Sabarkantha	-118.31526	60.51978	.054
	Patan	-153.30303(*)	60.51978	.013
	Amreli	-20.99099	60.51978	.730
	Bhavnagar	-11.01765	60.51978	.856
	Junagadh	-15.51639	60.51978	.798
	Kutch	7.82533	60.51978	.897
	Rajkot	-53.03269	60.51978	.384
	Surendranagar	-103.69680	60.51978	.091
	Porbandar	7.72947	60.51978	.899
	Dahod	45.51971	60.51978	.454
	Baroda	-76.83145	60.51978	.208
	Kheda	-21.08628	60.51978	.729
	Panchmahal	36.92191	60.51978	.544
	Anand	-9.34424	60.51978	.878
	Bharuch	-1.82320	60.51978	.976
	Valsad	-4.60029	60.51978	.940
	Dang	-8.12504	60.51978	.894
	Narmada	30.09696	60.51978	.620
	Navsari	-32.67117	60.51978	.591
	Surat	-65.48457	60.51978	.283
Junagadh	Ahmedabad	-51.38526	60.51978	.399
	Banaskantha	53.56528	60.51978	.379
	Gandhinagar	-80.32346	60.51978	.188
	Mehsana	-100.86802	60.51978	.100

	Sabarkantha	-102.79888	60.51978	.094
	Patan	-137.78664(*)	60.51978	.026
	Amreli	-5.47460	60.51978	.928
	Bhavnagar	4.49873	60.51978	.941
	Jamnagar	15.51639	60.51978	.798
	Kutch	23.34171	60.51978	.701
	Rajkot	-37.51630	60.51978	.537
	Surendranagar	-88.18042	60.51978	.149
	Porbandar	23.24586	60.51978	.702
	Dahod	61.03609	60.51978	.316
	Baroda	-61.31506	60.51978	.314
	Kheda	-5.56990	60.51978	.927
	Panchmahal	52.43829	60.51978	.389
	Anand	6.17215	60.51978	.919
	Bharuch	13.69319	60.51978	.822
	Valsad	10.91610	60.51978	.857
	Dang	7.39134	60.51978	.903
	Narmada	45.61334	60.51978	.453
	Navsari	-17.15479	60.51978	.778
	Surat	-49.96818	60.51978	.412
Kutch	Ahmedabad	-74.72697	60.51978	.221
	Banaskantha	30.22357	60.51978	.619
	Gandhinagar	-103.66517	60.51978	.091
	Mehsana	-124.20973(*)	60.51978	.044
	Sabarkantha	-126.14059(*)	60.51978	.041
	Patan	-161.12835(*)	60.51978	.009
	Amreli	-28.81631	60.51978	.635
	Bhavnagar	-18.84298	60.51978	.756
	Jamnagar	-7.82533	60.51978	.897
	Junagadh	-23.34171	60.51978	.701

	Rajkot	-60.85801	60.51978	.318
	Surendranagar	-111.52213	60.51978	.069
	Porbandar	-.09585	60.51978	.999
	Dahod	37.69438	60.51978	.535
	Baroda	-84.65677	60.51978	.166
	Kheda	-28.91161	60.51978	.634
	Panchmahal	29.09658	60.51978	.632
	Anand	-17.16956	60.51978	.777
	Bharuch	-9.64853	60.51978	.874
	Valsad	-12.42561	60.51978	.838
	Dang	-15.95037	60.51978	.793
	Narmada	22.27163	60.51978	.714
	Navsari	-40.49650	60.51978	.505
	Surat	-73.30990	60.51978	.230
Rajkot	Ahmedabad	-13.86896	60.51978	.819
	Banaskantha	91.08159	60.51978	.137
	Gandhinagar	-42.80716	60.51978	.482
	Mehsana	-63.35172	60.51978	.299
	Sabarkantha	-65.28258	60.51978	.284
	Patan	-100.27034	60.51978	.102
	Amreli	32.04170	60.51978	.598
	Bhavnagar	42.01504	60.51978	.490
	Jamnagar	53.03269	60.51978	.384
	Junagadh	37.51630	60.51978	.537
	Kutch	60.85801	60.51978	.318
	Surendranagar	-50.66411	60.51978	.405
	Porbandar	60.76216	60.51978	.319
	Dahod	98.55240	60.51978	.108
	Baroda	-23.79876	60.51978	.695
	Kheda	31.94640	60.51978	.599

	Panchmahal	89.95459	60.51978	.141
	Anand	43.68845	60.51978	.473
	Bharuch	51.20949	60.51978	.400
	Valsad	48.43240	60.51978	.426
	Dang	44.90764	60.51978	.460
	Narmada	83.12964	60.51978	.174
	Navsari	20.36151	60.51978	.737
	Surat	-12.45188	60.51978	.838
Surendranagar	Ahmedabad	36.79516	60.51978	.545
	Banaskantha	141.74570(*)	60.51978	.022
	Gandhinagar	7.85696	60.51978	.897
	Mehsana	-12.68760	60.51978	.835
	Sabarkantha	-14.61846	60.51978	.810
	Patan	-49.60622	60.51978	.415
	Amreli	82.70581	60.51978	.176
	Bhavnagar	92.67915	60.51978	.130
	Jamnagar	103.69680	60.51978	.091
	Junagadh	88.18042	60.51978	.149
	Kutch	111.52213	60.51978	.069
	Rajkot	50.66411	60.51978	.405
	Porbandar	111.42627	60.51978	.070
	Dahod	149.21651(*)	60.51978	.016
	Baroda	26.86536	60.51978	.658
	Kheda	82.61052	60.51978	.176
	Panchmahal	140.61871(*)	60.51978	.023
	Anand	94.35256	60.51978	.123
	Bharuch	101.87360	60.51978	.096
	Valsad	99.09651	60.51978	.106
	Dang	95.57176	60.51978	.119
	Narmada	133.79376(*)	60.51978	.030

	Navsari	71.02563	60.51978	.244
	Surat	38.21223	60.51978	.530
Porbandar	Ahmedabad	-74.63112	60.51978	.221
	Banaskantha	30.31943	60.51978	.618
	Gandhinagar	-103.56932	60.51978	.091
	Mehsana	-124.11388(*)	60.51978	.044
	Sabarkantha	-126.04474(*)	60.51978	.041
	Patan	-161.03250(*)	60.51978	.010
	Amreli	-28.72046	60.51978	.636
	Bhavnagar	-18.74712	60.51978	.758
	Jamnagar	-7.72947	60.51978	.899
	Junagadh	-23.24586	60.51978	.702
	Kutch	.09585	60.51978	.999
	Rajkot	-60.76216	60.51978	.319
	Surendranagar	-111.42627	60.51978	.070
	Dahod	37.79024	60.51978	.534
	Baroda	-84.56092	60.51978	.166
	Kheda	-28.81576	60.51978	.635
	Panchmahal	29.19243	60.51978	.631
	Anand	-17.07371	60.51978	.779
	Bharuch	-9.55267	60.51978	.875
	Valsad	-12.32976	60.51978	.839
	Dang	-15.85451	60.51978	.794
	Narmada	22.36748	60.51978	.713
	Navsari	-40.40065	60.51978	.506
	Surat	-73.21404	60.51978	.230
Dahod	Ahmedabad	-112.42135	60.51978	.067
	Banaskantha	-7.47081	60.51978	.902
	Gandhinagar	-141.35955(*)	60.51978	.022
	Mehsana	-161.90411(*)	60.51978	.009

	Sabarkantha	-163.83497(*)	60.51978	.008
	Patan	-198.82273(*)	60.51978	.002
	Amreli	-66.51070	60.51978	.275
	Bhavnagar	-56.53736	60.51978	.353
	Jamnagar	-45.51971	60.51978	.454
	Junagadh	-61.03609	60.51978	.316
	Kutch	-37.69438	60.51978	.535
	Rajkot	-98.55240	60.51978	.108
	Surendranagar	-149.21651(*)	60.51978	.016
	Porbandar	-37.79024	60.51978	.534
	Baroda	-122.35115(*)	60.51978	.047
	Kheda	-66.60599	60.51978	.275
	Panchmahal	-8.59780	60.51978	.887
	Anand	-54.86395	60.51978	.368
	Bharuch	-47.34291	60.51978	.437
	Valsad	-50.12000	60.51978	.410
	Dang	-53.64475	60.51978	.378
	Narmada	-15.42275	60.51978	.800
	Navsari	-78.19088	60.51978	.200
	Surat	-111.00428	60.51978	.071
Baroda	Ahmedabad	9.92980	60.51978	.870
	Banaskantha	114.88034	60.51978	.062
	Gandhinagar	-19.00840	60.51978	.754
	Mehsana	-39.55296	60.51978	.515
	Sabarkantha	-41.48382	60.51978	.495
	Patan	-76.47158	60.51978	.210
	Amreli	55.84046	60.51978	.359
	Bhavnagar	65.81379	60.51978	.280
	Jamnagar	76.83145	60.51978	.208
	Junagadh	61.31506	60.51978	.314

	Kutch	84.65677	60.51978	.166
	Rajkot	23.79876	60.51978	.695
	Surendranagar	-26.86536	60.51978	.658
	Porbandar	84.56092	60.51978	.166
	Dahod	122.35115(*)	60.51978	.047
	Kheda	55.74516	60.51978	.360
	Panchmahal	113.75335	60.51978	.064
	Anand	67.48721	60.51978	.268
	Bharuch	75.00825	60.51978	.219
	Valsad	72.23116	60.51978	.236
	Dang	68.70640	60.51978	.260
	Narmada	106.92840	60.51978	.081
	Navsari	44.16027	60.51978	.468
	Surat	11.34688	60.51978	.852
Kheda	Ahmedabad	-45.81536	60.51978	.451
	Banaskantha	59.13518	60.51978	.332
	Gandhinagar	-74.75356	60.51978	.221
	Mehsana	-95.29812	60.51978	.120
	Sabarkantha	-97.22898	60.51978	.112
	Patan	-132.21674(*)	60.51978	.032
	Amreli	.09530	60.51978	.999
	Bhavnagar	10.06863	60.51978	.868
	Jamnagar	21.08628	60.51978	.729
	Junagadh	5.56990	60.51978	.927
	Kutch	28.91161	60.51978	.634
	Rajkot	-31.94640	60.51978	.599
	Surendranagar	-82.61052	60.51978	.176
	Porbandar	28.81576	60.51978	.635
	Dahod	66.60599	60.51978	.275
	Baroda	-55.74516	60.51978	.360

	Panchmahal	58.00819	60.51978	.341
	Anand	11.74204	60.51978	.847
	Bharuch	19.26308	60.51978	.751
	Valsad	16.48600	60.51978	.786
	Dang	12.96124	60.51978	.831
	Narmada	51.18324	60.51978	.400
	Navsari	-11.58489	60.51978	.849
	Surat	-44.39829	60.51978	.465
Panchmahal	Ahmedabad	-103.82355	60.51978	.090
	Banaskantha	1.12699	60.51978	.985
	Gandhinagar	-132.76175(*)	60.51978	.031
	Mehsana	-153.30631(*)	60.51978	.013
	Sabarkantha	-155.23717(*)	60.51978	.012
	Patan	-190.22493(*)	60.51978	.002
	Amreli	-57.91289	60.51978	.342
	Bhavnagar	-47.93956	60.51978	.431
	Jamnagar	-36.92191	60.51978	.544
	Junagadh	-52.43829	60.51978	.389
	Kutch	-29.09658	60.51978	.632
	Rajkot	-89.95459	60.51978	.141
	Surendranagar	-140.61871(*)	60.51978	.023
	Porbandar	-29.19243	60.51978	.631
	Dahod	8.59780	60.51978	.887
	Baroda	-113.75335	60.51978	.064
	Kheda	-58.00819	60.51978	.341
	Anand	-46.26615	60.51978	.447
	Bharuch	-38.74511	60.51978	.524
	Valsad	-41.52219	60.51978	.495
	Dang	-45.04695	60.51978	.459
	Narmada	-6.82495	60.51978	.911

	Navsari	-69.59308	60.51978	.254
	Surat	-102.40648	60.51978	.095
Anand	Ahmedabad	-57.55741	60.51978	.345
	Banaskantha	47.39314	60.51978	.436
	Gandhinagar	-86.49560	60.51978	.157
	Mehsana	-107.04016	60.51978	.081
	Sabarkantha	-108.97102	60.51978	.076
	Patan	-143.95879(*)	60.51978	.020
	Amreli	-11.64675	60.51978	.848
	Bhavnagar	-1.67341	60.51978	.978
	Jamnagar	9.34424	60.51978	.878
	Junagadh	-6.17215	60.51978	.919
	Kutch	17.16956	60.51978	.777
	Rajkot	-43.68845	60.51978	.473
	Surendranagar	-94.35256	60.51978	.123
	Porbandar	17.07371	60.51978	.779
	Dahod	54.86395	60.51978	.368
	Baroda	-67.48721	60.51978	.268
	Kheda	-11.74204	60.51978	.847
	Panchmahal	46.26615	60.51978	.447
	Bharuch	7.52104	60.51978	.901
	Valsad	4.74395	60.51978	.938
	Dang	1.21920	60.51978	.984
	Narmada	39.44120	60.51978	.517
	Navsari	-23.32693	60.51978	.701
	Surat	-56.14033	60.51978	.357
Bharuch	Ahmedabad	-65.07844	60.51978	.286
	Banaskantha	39.87210	60.51978	.512
	Gandhinagar	-94.01664	60.51978	.125
	Mehsana	-114.56120	60.51978	.062

	Sabarkantha	-116.49206	60.51978	.058
	Patan	-151.47983(*)	60.51978	.014
	Amreli	-19.16779	60.51978	.752
	Bhavnagar	-9.19445	60.51978	.880
	Jamnagar	1.82320	60.51978	.976
	Junagadh	-13.69319	60.51978	.822
	Kutch	9.64853	60.51978	.874
	Rajkot	-51.20949	60.51978	.400
	Surendranagar	-101.87360	60.51978	.096
	Porbandar	9.55267	60.51978	.875
	Dahod	47.34291	60.51978	.437
	Baroda	-75.00825	60.51978	.219
	Kheda	-19.26308	60.51978	.751
	Panchmahal	38.74511	60.51978	.524
	Anand	-7.52104	60.51978	.901
	Valsad	-2.77709	60.51978	.964
	Dang	-6.30184	60.51978	.917
	Narmada	31.92016	60.51978	.599
	Navsari	-30.84797	60.51978	.612
	Surat	-63.66137	60.51978	.296
Valsad	Ahmedabad	-62.30136	60.51978	.307
	Banaskantha	42.64919	60.51978	.483
	Gandhinagar	-91.23956	60.51978	.136
	Mehsana	-111.78412	60.51978	.069
	Sabarkantha	-113.71498	60.51978	.064
	Patan	-148.70274(*)	60.51978	.016
	Amreli	-16.39070	60.51978	.787
	Bhavnagar	-6.41736	60.51978	.916
	Jamnagar	4.60029	60.51978	.940
	Junagadh	-10.91610	60.51978	.857

	Kutch	12.42561	60.51978	.838
	Rajkot	-48.43240	60.51978	.426
	Surendranagar	-99.09651	60.51978	.106
	Porbandar	12.32976	60.51978	.839
	Dahod	50.12000	60.51978	.410
	Baroda	-72.23116	60.51978	.236
	Kheda	-16.48600	60.51978	.786
	Panchmahal	41.52219	60.51978	.495
	Anand	-4.74395	60.51978	.938
	Bharuch	2.77709	60.51978	.964
	Dang	-3.52476	60.51978	.954
	Narmada	34.69724	60.51978	.568
	Navsari	-28.07089	60.51978	.644
	Surat	-60.88428	60.51978	.318
Dang	Ahmedabad	-58.77660	60.51978	.335
	Banaskantha	46.17394	60.51978	.448
	Gandhinagar	-87.71480	60.51978	.151
	Mehsana	-108.25936	60.51978	.078
	Sabarkantha	-110.19022	60.51978	.073
	Patan	-145.17798(*)	60.51978	.019
	Amreli	-12.86594	60.51978	.832
	Bhavnagar	-2.89261	60.51978	.962
	Jamnagar	8.12504	60.51978	.894
	Junagadh	-7.39134	60.51978	.903
	Kutch	15.95037	60.51978	.793
	Rajkot	-44.90764	60.51978	.460
	Surendranagar	-95.57176	60.51978	.119
	Porbandar	15.85451	60.51978	.794
	Dahod	53.64475	60.51978	.378
	Baroda	-68.70640	60.51978	.260

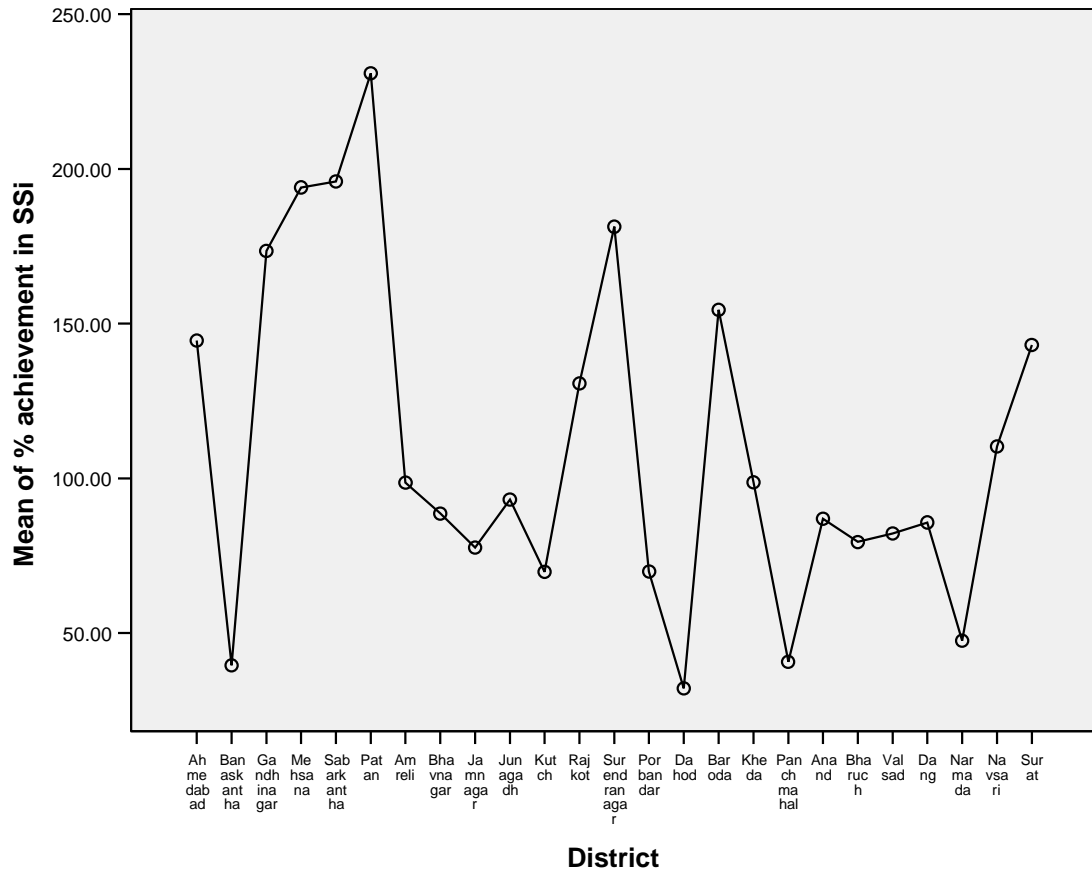
	Kheda	-12.96124	60.51978	.831
	Panchmahal	45.04695	60.51978	.459
	Anand	-1.21920	60.51978	.984
	Bharuch	6.30184	60.51978	.917
	Valsad	3.52476	60.51978	.954
	Narmada	38.22200	60.51978	.530
	Navsari	-24.54613	60.51978	.686
	Surat	-57.35953	60.51978	.346
Narmada	Ahmedabad	-96.99860	60.51978	.113
	Banaskantha	7.95194	60.51978	.896
	Gandhinagar	-125.93680(*)	60.51978	.041
	Mehsana	-146.48136(*)	60.51978	.018
	Sabarkantha	-148.41222(*)	60.51978	.017
	Patan	-183.39998(*)	60.51978	.003
	Amreli	-51.08794	60.51978	.401
	Bhavnagar	-41.11461	60.51978	.499
	Jamnagar	-30.09696	60.51978	.620
	Junagadh	-45.61334	60.51978	.453
	Kutch	-22.27163	60.51978	.714
	Rajkot	-83.12964	60.51978	.174
	Surendranagar	-133.79376(*)	60.51978	.030
	Porbandar	-22.36748	60.51978	.713
	Dahod	15.42275	60.51978	.800
	Baroda	-106.92840	60.51978	.081
	Kheda	-51.18324	60.51978	.400
	Panchmahal	6.82495	60.51978	.911
	Anand	-39.44120	60.51978	.517
	Bharuch	-31.92016	60.51978	.599
	Valsad	-34.69724	60.51978	.568

	Dang	-38.22200	60.51978	.530
	Navsari	-62.76813	60.51978	.303
	Surat	-95.58153	60.51978	.118
Navsari	Ahmedabad	-34.23047	60.51978	.573
	Banaskantha	70.72007	60.51978	.246
	Gandhinagar	-63.16867	60.51978	.300
	Mehsana	-83.71323	60.51978	.171
	Sabarkantha	-85.64409	60.51978	.161
	Patan	-120.63185(*)	60.51978	.050
	Amreli	11.68019	60.51978	.847
	Bhavnagar	21.65352	60.51978	.722
	Jamnagar	32.67117	60.51978	.591
	Junagadh	17.15479	60.51978	.778
	Kutch	40.49650	60.51978	.505
	Rajkot	-20.36151	60.51978	.737
	Surendranagar	-71.02563	60.51978	.244
	Porbandar	40.40065	60.51978	.506
	Dahod	78.19088	60.51978	.200
	Baroda	-44.16027	60.51978	.468
	Kheda	11.58489	60.51978	.849
	Panchmahal	69.59308	60.51978	.254
	Anand	23.32693	60.51978	.701
	Bharuch	30.84797	60.51978	.612
	Valsad	28.07089	60.51978	.644
	Dang	24.54613	60.51978	.686
	Narmada	62.76813	60.51978	.303
	Surat	-32.81340	60.51978	.589
Surat	Ahmedabad	-1.41708	60.51978	.981
	Banaskantha	103.53347	60.51978	.091
	Gandhinagar	-30.35527	60.51978	.617

	Mehsana	-50.89983	60.51978	.403
	Sabarkantha	-52.83069	60.51978	.385
	Patan	-87.81846	60.51978	.151
	Amreli	44.49358	60.51978	.465
	Bhavnagar	54.46692	60.51978	.371
	Jamnagar	65.48457	60.51978	.283
	Junagadh	49.96818	60.51978	.412
	Kutch	73.30990	60.51978	.230
	Rajkot	12.45188	60.51978	.838
	Surendranagar	-38.21223	60.51978	.530
	Porbandar	73.21404	60.51978	.230
	Dahod	111.00428	60.51978	.071
	Baroda	-11.34688	60.51978	.852
	Kheda	44.39829	60.51978	.465
	Panchmahal	102.40648	60.51978	.095
	Anand	56.14033	60.51978	.357
	Bharuch	63.66137	60.51978	.296
	Valsad	60.88428	60.51978	.318
	Dang	57.35953	60.51978	.346
	Narmada	95.58153	60.51978	.118
	Navsari	32.81340	60.51978	.589

* The mean difference is significant at the .05 level.

Means Plots



Descriptives

% achievement in Agr and Allied

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Ahmedabad	4	109.0547	12.23421	6.11710	100.54	126.83
Banaskantha	4	90.0752	14.28433	7.14216	72.00	106.94
Gandhinagar	4	178.7657	140.78507	70.39254	76.67	386.00
Mehsana	4	80.4828	16.97844	8.48922	60.96	98.96
Sabarkantha	4	107.5115	15.49741	7.74871	86.81	124.32
Patan	4	88.0990	27.32530	13.66265	64.54	115.18
Amreli	4	85.3972	8.18087	4.09043	80.45	97.55
Bhavnagar	4	105.0656	23.03602	11.51801	90.78	139.14
Jamnagar	4	91.2580	11.19895	5.59948	78.16	105.16
Junagadh	4	110.7996	15.43404	7.71702	89.36	122.86
Kutch	4	94.5984	26.95106	13.47553	71.08	123.43
Rajkot	4	98.4898	19.82765	9.91383	81.18	120.75
Surendranagar	4	98.1025	10.41333	5.20667	85.34	110.56
Porbandar	4	202.6181	116.74838	58.37419	96.85	347.32
Dahod	4	80.4205	58.76880	29.38440	13.76	148.85
Baroda	4	135.1884	45.57431	22.78715	84.35	185.06
Kheda	4	82.6371	13.84173	6.92087	67.88	95.95
Panchmahal	4	77.5840	30.23887	15.11944	40.26	112.40
Anand	4	91.7442	26.97870	13.48935	66.19	129.77
Bharuch	4	103.6718	6.64471	3.32235	97.56	113.08
Valsad	4	123.0228	43.98421	21.99211	76.72	180.72
Dang	4	103.3418	50.86532	25.43266	60.34	163.82
Narmada	4	99.1840	10.96350	5.48175	92.68	115.57
Navsari	4	104.0517	6.12179	3.06089	98.57	110.51
Surat	4	114.5910	54.82815	27.41407	81.38	196.58
Total	100	106.2302	49.04801	4.90480	13.76	386.00

Test of Homogeneity of Variances

% achievement in Agr and Allied

Levene Statistic	df1	df2	Sig.
5.967	24	75	.000

ANOVA

% achievement in Agr and Allied

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	81075.815	24	3378.159	1.613	.061
Within Groups	157089.172	75	2094.522		
Total	238164.987	99			

Multiple Comparisons

Dependent Variable: % achievement in Agr and Allied

LSD

(I) District	(J) District	Mean Difference (I-J)	Std. Error	Sig.
Ahmedabad	Banaskantha	18.97949	32.36141	.559
	Gandhinagar	-69.71096(*)	32.36141	.034
	Mehsana	28.57198	32.36141	.380
	Sabarkantha	1.54323	32.36141	.962
	Patan	20.95572	32.36141	.519
	Amreli	23.65750	32.36141	.467
	Bhavnagar	3.98912	32.36141	.902
	Jamnagar	17.79669	32.36141	.584
	Junagadh	-1.74486	32.36141	.957

	Kutch	14.45631	32.36141	.656
	Rajkot	10.56491	32.36141	.745
	Surendranagar	10.95221	32.36141	.736
	Porbandar	-93.56332(*)	32.36141	.005
	Dahod	28.63425	32.36141	.379
	Baroda	-26.13369	32.36141	.422
	Kheda	26.41766	32.36141	.417
	Panchmahal	31.47075	32.36141	.334
	Anand	17.31050	32.36141	.594
	Bharuch	5.38290	32.36141	.868
	Valsad	-13.96803	32.36141	.667
	Dang	5.71295	32.36141	.860
	Narmada	9.87073	32.36141	.761
	Navsari	5.00306	32.36141	.878
	Surat	-5.53624	32.36141	.865
Banaskantha	Ahmedabad	-18.97949	32.36141	.559
	Gandhinagar	-88.69045(*)	32.36141	.008
	Mehsana	9.59249	32.36141	.768
	Sabarkantha	-17.43625	32.36141	.592
	Patan	1.97624	32.36141	.951
	Amreli	4.67802	32.36141	.885
	Bhavnagar	-14.99037	32.36141	.645
	Jamnagar	-1.18280	32.36141	.971
	Junagadh	-20.72434	32.36141	.524
	Kutch	-4.52317	32.36141	.889
	Rajkot	-8.41457	32.36141	.796
	Surendranagar	-8.02728	32.36141	.805
	Porbandar	-112.54280(*)	32.36141	.001
	Dahod	9.65477	32.36141	.766
	Baroda	-45.11317	32.36141	.167

	Kheda	7.43817	32.36141	.819
	Panchmahal	12.49126	32.36141	.701
	Anand	-1.66898	32.36141	.959
	Bharuch	-13.59659	32.36141	.676
	Valsad	-32.94751	32.36141	.312
	Dang	-13.26653	32.36141	.683
	Narmada	-9.10876	32.36141	.779
	Navsari	-13.97642	32.36141	.667
	Surat	-24.51573	32.36141	.451
Gandhinagar	Ahmedabad	69.71096(*)	32.36141	.034
	Banaskantha	88.69045(*)	32.36141	.008
	Mehsana	98.28293(*)	32.36141	.003
	Sabarkantha	71.25419(*)	32.36141	.031
	Patan	90.66668(*)	32.36141	.006
	Amreli	93.36846(*)	32.36141	.005
	Bhavnagar	73.70008(*)	32.36141	.026
	Jamnagar	87.50765(*)	32.36141	.008
	Junagadh	67.96610(*)	32.36141	.039
	Kutch	84.16727(*)	32.36141	.011
	Rajkot	80.27587(*)	32.36141	.015
	Surendranagar	80.66317(*)	32.36141	.015
	Porbandar	-23.85236	32.36141	.463
	Dahod	98.34521(*)	32.36141	.003
	Baroda	43.57727	32.36141	.182
	Kheda	96.12862(*)	32.36141	.004
	Panchmahal	101.18171(*)	32.36141	.003
	Anand	87.02146(*)	32.36141	.009
	Bharuch	75.09386(*)	32.36141	.023
	Valsad	55.74293	32.36141	.089
	Dang	75.42391(*)	32.36141	.022

	Narmada	79.58169(*	32.36141	.016
)		
	Navsari	74.71402(*)	32.36141	.024
	Surat	64.17472	32.36141	.051
Mehsana	Ahmedabad	-28.57198	32.36141	.380
	Banaskantha	-9.59249	32.36141	.768
	Gandhinagar	-98.28293(*)	32.36141	.003
	Sabarkantha	-27.02874	32.36141	.406
	Patan	-7.61625	32.36141	.815
	Amreli	-4.91447	32.36141	.880
	Bhavnagar	-24.58286	32.36141	.450
	Jamnagar	-10.77529	32.36141	.740
	Junagadh	-30.31683	32.36141	.352
	Kutch	-14.11566	32.36141	.664
	Rajkot	-18.00706	32.36141	.580
	Surendranagar	-17.61977	32.36141	.588
	Porbandar	-122.13529(*)	32.36141	.000
	Dahod	.06228	32.36141	.998
	Baroda	-54.70566	32.36141	.095
	Kheda	-2.15431	32.36141	.947
	Panchmahal	2.89877	32.36141	.929
	Anand	-11.26147	32.36141	.729
	Bharuch	-23.18908	32.36141	.476
	Valsad	-42.54000	32.36141	.193
	Dang	-22.85902	32.36141	.482
	Narmada	-18.70125	32.36141	.565
	Navsari	-23.56891	32.36141	.469
	Surat	-34.10821	32.36141	.295
Sabarkantha	Ahmedabad	-1.54323	32.36141	.962
	Banaskantha	17.43625	32.36141	.592

	Gandhinagar	-71.25419(*)	32.36141	.031
	Mehsana	27.02874	32.36141	.406
	Patan	19.41249	32.36141	.550
	Amreli	22.11427	32.36141	.496
	Bhavnagar	2.44588	32.36141	.940
	Jamnagar	16.25346	32.36141	.617
	Junagadh	-3.28809	32.36141	.919
	Kutch	12.91308	32.36141	.691
	Rajkot	9.02168	32.36141	.781
	Surendranagar	9.40897	32.36141	.772
	Porbandar	-95.10655(*)	32.36141	.004
	Dahod	27.09102	32.36141	.405
	Baroda	-27.67692	32.36141	.395
	Kheda	24.87443	32.36141	.445
	Panchmahal	29.92752	32.36141	.358
	Anand	15.76727	32.36141	.628
	Bharuch	3.83967	32.36141	.906
	Valsad	-15.51126	32.36141	.633
	Dang	4.16972	32.36141	.898
	Narmada	8.32749	32.36141	.798
	Navsari	3.45983	32.36141	.915
	Surat	-7.07947	32.36141	.827
Patan	Ahmedabad	-20.95572	32.36141	.519
	Banaskantha	-1.97624	32.36141	.951
	Gandhinagar	-90.66668(*)	32.36141	.006
	Mehsana	7.61625	32.36141	.815
	Sabarkantha	-19.41249	32.36141	.550
	Amreli	2.70178	32.36141	.934
	Bhavnagar	-16.96661	32.36141	.602
	Jamnagar	-3.15904	32.36141	.922

	Junagadh	-22.70058	32.36141	.485
	Kutch	-6.49941	32.36141	.841
	Rajkot	-10.39081	32.36141	.749
	Surendranagar	-10.00352	32.36141	.758
	Porbandar	-114.51904(*)	32.36141	.001
	Dahod	7.67853	32.36141	.813
	Baroda	-47.08941	32.36141	.150
	Kheda	5.46194	32.36141	.866
	Panchmahal	10.51503	32.36141	.746
	Anand	-3.64522	32.36141	.911
	Bharuch	-15.57283	32.36141	.632
	Valsad	-34.92375	32.36141	.284
	Dang	-15.24277	32.36141	.639
	Narmada	-11.08500	32.36141	.733
	Navsari	-15.95266	32.36141	.623
	Surat	-26.49196	32.36141	.416
Amreli	Ahmedabad	-23.65750	32.36141	.467
	Banaskantha	-4.67802	32.36141	.885
	Gandhinagar	-93.36846(*)	32.36141	.005
	Mehsana	4.91447	32.36141	.880
	Sabarkantha	-22.11427	32.36141	.496
	Patan	-2.70178	32.36141	.934
	Bhavnagar	-19.66839	32.36141	.545
	Jamnagar	-5.86081	32.36141	.857
	Junagadh	-25.40236	32.36141	.435
	Kutch	-9.20119	32.36141	.777
	Rajkot	-13.09259	32.36141	.687
	Surendranagar	-12.70530	32.36141	.696
	Porbandar	-117.22082(*)	32.36141	.001
	Dahod	4.97675	32.36141	.878

	Baroda	-49.79119	32.36141	.128
	Kheda	2.76016	32.36141	.932
	Panchmahal	7.81325	32.36141	.810
	Anand	-6.34700	32.36141	.845
	Bharuch	-18.27461	32.36141	.574
	Valsad	-37.62553	32.36141	.249
	Dang	-17.94455	32.36141	.581
	Narmada	-13.78678	32.36141	.671
	Navsari	-18.65444	32.36141	.566
	Surat	-29.19374	32.36141	.370
Bhavnagar	Ahmedabad	-3.98912	32.36141	.902
	Banaskantha	14.99037	32.36141	.645
	Gandhinagar	-73.70008(*)	32.36141	.026
	Mehsana	24.58286	32.36141	.450
	Sabarkantha	-2.44588	32.36141	.940
	Patan	16.96661	32.36141	.602
	Amreli	19.66839	32.36141	.545
	Jamnagar	13.80757	32.36141	.671
	Junagadh	-5.73397	32.36141	.860
	Kutch	10.46720	32.36141	.747
	Rajkot	6.57580	32.36141	.840
	Surendranagar	6.96309	32.36141	.830
	Porbandar	-97.55243(*)	32.36141	.004
	Dahod	24.64514	32.36141	.449
	Baroda	-30.12280	32.36141	.355
	Kheda	22.42854	32.36141	.490
	Panchmahal	27.48163	32.36141	.398
	Anand	13.32139	32.36141	.682
	Bharuch	1.39378	32.36141	.966
	Valsad	-17.95714	32.36141	.581

	Dang	1.72384	32.36141	.958
	Narmada	5.88161	32.36141	.856
	Navsari	1.01395	32.36141	.975
	Surat	-9.52536	32.36141	.769
Jamnagar	Ahmedabad	-17.79669	32.36141	.584
	Banaskantha	1.18280	32.36141	.971
	Gandhinagar	-87.50765(*)	32.36141	.008
	Mehsana	10.77529	32.36141	.740
	Sabarkantha	-16.25346	32.36141	.617
	Patan	3.15904	32.36141	.922
	Amreli	5.86081	32.36141	.857
	Bhavnagar	-13.80757	32.36141	.671
	Junagadh	-19.54155	32.36141	.548
	Kutch	-3.34037	32.36141	.918
	Rajkot	-7.23178	32.36141	.824
	Surendranagar	-6.84448	32.36141	.833
	Porbandar	-111.36001(*)	32.36141	.001
	Dahod	10.83756	32.36141	.739
	Baroda	-43.93038	32.36141	.179
	Kheda	8.62097	32.36141	.791
	Panchmahal	13.67406	32.36141	.674
	Anand	-.48619	32.36141	.988
	Bharuch	-12.41379	32.36141	.702
	Valsad	-31.76472	32.36141	.329
	Dang	-12.08374	32.36141	.710
	Narmada	-7.92596	32.36141	.807
	Navsari	-12.79363	32.36141	.694
	Surat	-23.33293	32.36141	.473
Junagadh	Ahmedabad	1.74486	32.36141	.957
	Banaskantha	20.72434	32.36141	.524

	Gandhinagar	-67.96610(*)	32.36141	.039
	Mehsana	30.31683	32.36141	.352
	Sabarkantha	3.28809	32.36141	.919
	Patan	22.70058	32.36141	.485
	Amreli	25.40236	32.36141	.435
	Bhavnagar	5.73397	32.36141	.860
	Jamnagar	19.54155	32.36141	.548
	Kutch	16.20117	32.36141	.618
	Rajkot	12.30977	32.36141	.705
	Surendranagar	12.69706	32.36141	.696
	Porbandar	-91.81846(*)	32.36141	.006
	Dahod	30.37911	32.36141	.351
	Baroda	-24.38883	32.36141	.453
	Kheda	28.16252	32.36141	.387
	Panchmahal	33.21561	32.36141	.308
	Anand	19.05536	32.36141	.558
	Bharuch	7.12775	32.36141	.826
	Valsad	-12.22317	32.36141	.707
	Dang	7.45781	32.36141	.818
	Narmada	11.61558	32.36141	.721
	Navsari	6.74792	32.36141	.835
	Surat	-3.79138	32.36141	.907
Kutch	Ahmedabad	-14.45631	32.36141	.656
	Banaskantha	4.52317	32.36141	.889
	Gandhinagar	-84.16727(*)	32.36141	.011
	Mehsana	14.11566	32.36141	.664
	Sabarkantha	-12.91308	32.36141	.691
	Patan	6.49941	32.36141	.841
	Amreli	9.20119	32.36141	.777
	Bhavnagar	-10.46720	32.36141	.747

	Jamnagar	3.34037	32.36141	.918
	Junagadh	-16.20117	32.36141	.618
	Rajkot	-3.89140	32.36141	.905
	Surendranagar	-3.50411	32.36141	.914
	Porbandar	-108.01963(*)	32.36141	.001
	Dahod	14.17794	32.36141	.663
	Baroda	-40.59000	32.36141	.214
	Kheda	11.96135	32.36141	.713
	Panchmahal	17.01443	32.36141	.601
	Anand	2.85419	32.36141	.930
	Bharuch	-9.07342	32.36141	.780
	Valsad	-28.42434	32.36141	.383
	Dang	-8.74336	32.36141	.788
	Narmada	-4.58559	32.36141	.888
	Navsari	-9.45325	32.36141	.771
	Surat	-19.99255	32.36141	.539
Rajkot	Ahmedabad	-10.56491	32.36141	.745
	Banaskantha	8.41457	32.36141	.796
	Gandhinagar	-80.27587(*)	32.36141	.015
	Mehsana	18.00706	32.36141	.580
	Sabarkantha	-9.02168	32.36141	.781
	Patan	10.39081	32.36141	.749
	Amreli	13.09259	32.36141	.687
	Bhavnagar	-6.57580	32.36141	.840
	Jamnagar	7.23178	32.36141	.824
	Junagadh	-12.30977	32.36141	.705
	Kutch	3.89140	32.36141	.905
	Surendranagar	.38729	32.36141	.990
	Porbandar	-104.12823(*)	32.36141	.002
	Dahod	18.06934	32.36141	.578

	Baroda	-36.69860	32.36141	.260
	Kheda	15.85275	32.36141	.626
	Panchmahal	20.90584	32.36141	.520
	Anand	6.74559	32.36141	.835
	Bharuch	-5.18201	32.36141	.873
	Valsad	-24.53294	32.36141	.451
	Dang	-4.85196	32.36141	.881
	Narmada	-.69419	32.36141	.983
	Navsari	-5.56185	32.36141	.864
	Surat	-16.10115	32.36141	.620
Surendranagar	Ahmedabad	-10.95221	32.36141	.736
	Banaskantha	8.02728	32.36141	.805
	Gandhinagar	-80.66317(*)	32.36141	.015
	Mehsana	17.61977	32.36141	.588
	Sabarkantha	-9.40897	32.36141	.772
	Patan	10.00352	32.36141	.758
	Amreli	12.70530	32.36141	.696
	Bhavnagar	-6.96309	32.36141	.830
	Jamnagar	6.84448	32.36141	.833
	Junagadh	-12.69706	32.36141	.696
	Kutch	3.50411	32.36141	.914
	Rajkot	-.38729	32.36141	.990
	Porbandar	-104.51552(*)	32.36141	.002
	Dahod	17.68205	32.36141	.586
	Baroda	-37.08589	32.36141	.255
	Kheda	15.46545	32.36141	.634
	Panchmahal	20.51854	32.36141	.528
	Anand	6.35830	32.36141	.845
	Bharuch	-5.56931	32.36141	.864
	Valsad	-24.92023	32.36141	.444

	Dang	-5.23925	32.36141	.872
	Narmada	-1.08148	32.36141	.973
	Navsari	-5.94914	32.36141	.855
	Surat	-16.48845	32.36141	.612
Porbandar	Ahmedabad	93.56332(*)	32.36141	.005
	Banaskantha	112.54280(*)	32.36141	.001
	Gandhinagar	23.85236	32.36141	.463
	Mehsana	122.13529(*)	32.36141	.000
	Sabarkantha	95.10655(*)	32.36141	.004
	Patan	114.51904(*)	32.36141	.001
	Amreli	117.22082(*)	32.36141	.001
	Bhavnagar	97.55243(*)	32.36141	.004
	Jamnagar	111.36001(*)	32.36141	.001
	Junagadh	91.81846(*)	32.36141	.006
	Kutch	108.01963(*)	32.36141	.001
	Rajkot	104.12823(*)	32.36141	.002
	Surendranagar	104.51552(*)	32.36141	.002
	Dahod	122.19757(*)	32.36141	.000
	Baroda	67.42963(*)	32.36141	.041
	Kheda	119.98098(*)	32.36141	.000
	Panchmahal	125.03407(*)	32.36141	.000
	Anand	110.87382(*)	32.36141	.001
	Bharuch	98.94622(*)	32.36141	.003
	Valsad	79.59529(*)	32.36141	.016
	Dang	99.27627(*)	32.36141	.003
	Narmada	103.43404(*)	32.36141	.002
	Navsari	98.56638(*)	32.36141	.003
	Surat	88.02708(*)	32.36141	.008
Dahod	Ahmedabad	-28.63425	32.36141	.379
	Banaskantha	-9.65477	32.36141	.766

	Gandhinagar	-98.34521(*)	32.36141	.003
	Mehsana	-.06228	32.36141	.998
	Sabarkantha	-27.09102	32.36141	.405
	Patan	-7.67853	32.36141	.813
	Amreli	-4.97675	32.36141	.878
	Bhavnagar	-24.64514	32.36141	.449
	Jamnagar	-10.83756	32.36141	.739
	Junagadh	-30.37911	32.36141	.351
	Kutch	-14.17794	32.36141	.663
	Rajkot	-18.06934	32.36141	.578
	Surendranagar	-17.68205	32.36141	.586
	Porbandar	-122.19757(*)	32.36141	.000
	Baroda	-54.76794	32.36141	.095
	Kheda	-2.21659	32.36141	.946
	Panchmahal	2.83650	32.36141	.930
	Anand	-11.32375	32.36141	.727
	Bharuch	-23.25135	32.36141	.475
	Valsad	-42.60228	32.36141	.192
	Dang	-22.92130	32.36141	.481
	Narmada	-18.76352	32.36141	.564
	Navsari	-23.63119	32.36141	.468
	Surat	-34.17049	32.36141	.294
Baroda	Ahmedabad	26.13369	32.36141	.422
	Banaskantha	45.11317	32.36141	.167
	Gandhinagar	-43.57727	32.36141	.182
	Mehsana	54.70566	32.36141	.095
	Sabarkantha	27.67692	32.36141	.395
	Patan	47.08941	32.36141	.150
	Amreli	49.79119	32.36141	.128
	Bhavnagar	30.12280	32.36141	.355

	Jamnagar	43.93038	32.36141	.179
	Junagadh	24.38883	32.36141	.453
	Kutch	40.59000	32.36141	.214
	Rajkot	36.69860	32.36141	.260
	Surendranagar	37.08589	32.36141	.255
	Porbandar	-67.42963(*)	32.36141	.041
	Dahod	54.76794	32.36141	.095
	Kheda	52.55135	32.36141	.109
	Panchmahal	57.60444	32.36141	.079
	Anand	43.44419	32.36141	.183
	Bharuch	31.51659	32.36141	.333
	Valsad	12.16566	32.36141	.708
	Dang	31.84664	32.36141	.328
	Narmada	36.00441	32.36141	.269
	Navsari	31.13675	32.36141	.339
	Surat	20.59745	32.36141	.526
Kheda	Ahmedabad	-26.41766	32.36141	.417
	Banaskantha	-7.43817	32.36141	.819
	Gandhinagar	-96.12862(*)	32.36141	.004
	Mehsana	2.15431	32.36141	.947
	Sabarkantha	-24.87443	32.36141	.445
	Patan	-5.46194	32.36141	.866
	Amreli	-2.76016	32.36141	.932
	Bhavnagar	-22.42854	32.36141	.490
	Jamnagar	-8.62097	32.36141	.791
	Junagadh	-28.16252	32.36141	.387
	Kutch	-11.96135	32.36141	.713
	Rajkot	-15.85275	32.36141	.626
	Surendranagar	-15.46545	32.36141	.634
	Porbandar	-119.98098(*)	32.36141	.000

	Dahod	2.21659	32.36141	.946
	Baroda	-52.55135	32.36141	.109
	Panchmahal	5.05309	32.36141	.876
	Anand	-9.10716	32.36141	.779
	Bharuch	-21.03476	32.36141	.518
	Valsad	-40.38569	32.36141	.216
	Dang	-20.70471	32.36141	.524
	Narmada	-16.54693	32.36141	.611
	Navsari	-21.41460	32.36141	.510
	Surat	-31.95390	32.36141	.327
Panchmahal	Ahmedabad	-31.47075	32.36141	.334
	Banaskantha	-12.49126	32.36141	.701
	Gandhinagar	-101.18171(*)	32.36141	.003
	Mehsana	-2.89877	32.36141	.929
	Sabarkantha	-29.92752	32.36141	.358
	Patan	-10.51503	32.36141	.746
	Amreli	-7.81325	32.36141	.810
	Bhavnagar	-27.48163	32.36141	.398
	Jamnagar	-13.67406	32.36141	.674
	Junagadh	-33.21561	32.36141	.308
	Kutch	-17.01443	32.36141	.601
	Rajkot	-20.90584	32.36141	.520
	Surendranagar	-20.51854	32.36141	.528
	Porbandar	-125.03407(*)	32.36141	.000
	Dahod	-2.83650	32.36141	.930
	Baroda	-57.60444	32.36141	.079
	Kheda	-5.05309	32.36141	.876
	Anand	-14.16025	32.36141	.663
	Bharuch	-26.08785	32.36141	.423
	Valsad	-45.43878	32.36141	.164

	Dang	-25.75780	32.36141	.429
	Narmada	-21.60002	32.36141	.507
	Navsari	-26.46769	32.36141	.416
	Surat	-37.00699	32.36141	.256
Anand	Ahmedabad	-17.31050	32.36141	.594
	Banaskantha	1.66898	32.36141	.959
	Gandhinagar	-87.02146(*)	32.36141	.009
	Mehsana	11.26147	32.36141	.729
	Sabarkantha	-15.76727	32.36141	.628
	Patan	3.64522	32.36141	.911
	Amreli	6.34700	32.36141	.845
	Bhavnagar	-13.32139	32.36141	.682
	Jamnagar	.48619	32.36141	.988
	Junagadh	-19.05536	32.36141	.558
	Kutch	-2.85419	32.36141	.930
	Rajkot	-6.74559	32.36141	.835
	Surendranagar	-6.35830	32.36141	.845
	Porbandar	-110.87382(*)	32.36141	.001
	Dahod	11.32375	32.36141	.727
	Baroda	-43.44419	32.36141	.183
	Kheda	9.10716	32.36141	.779
	Panchmahal	14.16025	32.36141	.663
	Bharuch	-11.92761	32.36141	.713
	Valsad	-31.27853	32.36141	.337
	Dang	-11.59755	32.36141	.721
	Narmada	-7.43978	32.36141	.819
	Navsari	-12.30744	32.36141	.705
	Surat	-22.84674	32.36141	.482
Bharuch	Ahmedabad	-5.38290	32.36141	.868
	Banaskantha	13.59659	32.36141	.676

	Gandhinagar	-75.09386(*)	32.36141	.023
	Mehsana	23.18908	32.36141	.476
	Sabarkantha	-3.83967	32.36141	.906
	Patan	15.57283	32.36141	.632
	Amreli	18.27461	32.36141	.574
	Bhavnagar	-1.39378	32.36141	.966
	Jamnagar	12.41379	32.36141	.702
	Junagadh	-7.12775	32.36141	.826
	Kutch	9.07342	32.36141	.780
	Rajkot	5.18201	32.36141	.873
	Surendranagar	5.56931	32.36141	.864
	Porbandar	-98.94622(*)	32.36141	.003
	Dahod	23.25135	32.36141	.475
	Baroda	-31.51659	32.36141	.333
	Kheda	21.03476	32.36141	.518
	Panchmahal	26.08785	32.36141	.423
	Anand	11.92761	32.36141	.713
	Valsad	-19.35093	32.36141	.552
	Dang	.33006	32.36141	.992
	Narmada	4.48783	32.36141	.890
	Navsari	-.37983	32.36141	.991
	Surat	-10.91914	32.36141	.737
Valsad	Ahmedabad	13.96803	32.36141	.667
	Banaskantha	32.94751	32.36141	.312
	Gandhinagar	-55.74293	32.36141	.089
	Mehsana	42.54000	32.36141	.193
	Sabarkantha	15.51126	32.36141	.633
	Patan	34.92375	32.36141	.284
	Amreli	37.62553	32.36141	.249
	Bhavnagar	17.95714	32.36141	.581

	Jamnagar	31.76472	32.36141	.329
	Junagadh	12.22317	32.36141	.707
	Kutch	28.42434	32.36141	.383
	Rajkot	24.53294	32.36141	.451
	Surendranagar	24.92023	32.36141	.444
	Porbandar	-79.59529(*)	32.36141	.016
	Dahod	42.60228	32.36141	.192
	Baroda	-12.16566	32.36141	.708
	Kheda	40.38569	32.36141	.216
	Panchmahal	45.43878	32.36141	.164
	Anand	31.27853	32.36141	.337
	Bharuch	19.35093	32.36141	.552
	Dang	19.68098	32.36141	.545
	Narmada	23.83876	32.36141	.464
	Navsari	18.97109	32.36141	.559
	Surat	8.43179	32.36141	.795
Dang	Ahmedabad	-5.71295	32.36141	.860
	Banaskantha	13.26653	32.36141	.683
	Gandhinagar	-75.42391(*)	32.36141	.022
	Mehsana	22.85902	32.36141	.482
	Sabarkantha	-4.16972	32.36141	.898
	Patan	15.24277	32.36141	.639
	Amreli	17.94455	32.36141	.581
	Bhavnagar	-1.72384	32.36141	.958
	Jamnagar	12.08374	32.36141	.710
	Junagadh	-7.45781	32.36141	.818
	Kutch	8.74336	32.36141	.788
	Rajkot	4.85196	32.36141	.881
	Surendranagar	5.23925	32.36141	.872
	Porbandar	-99.27627(*)	32.36141	.003

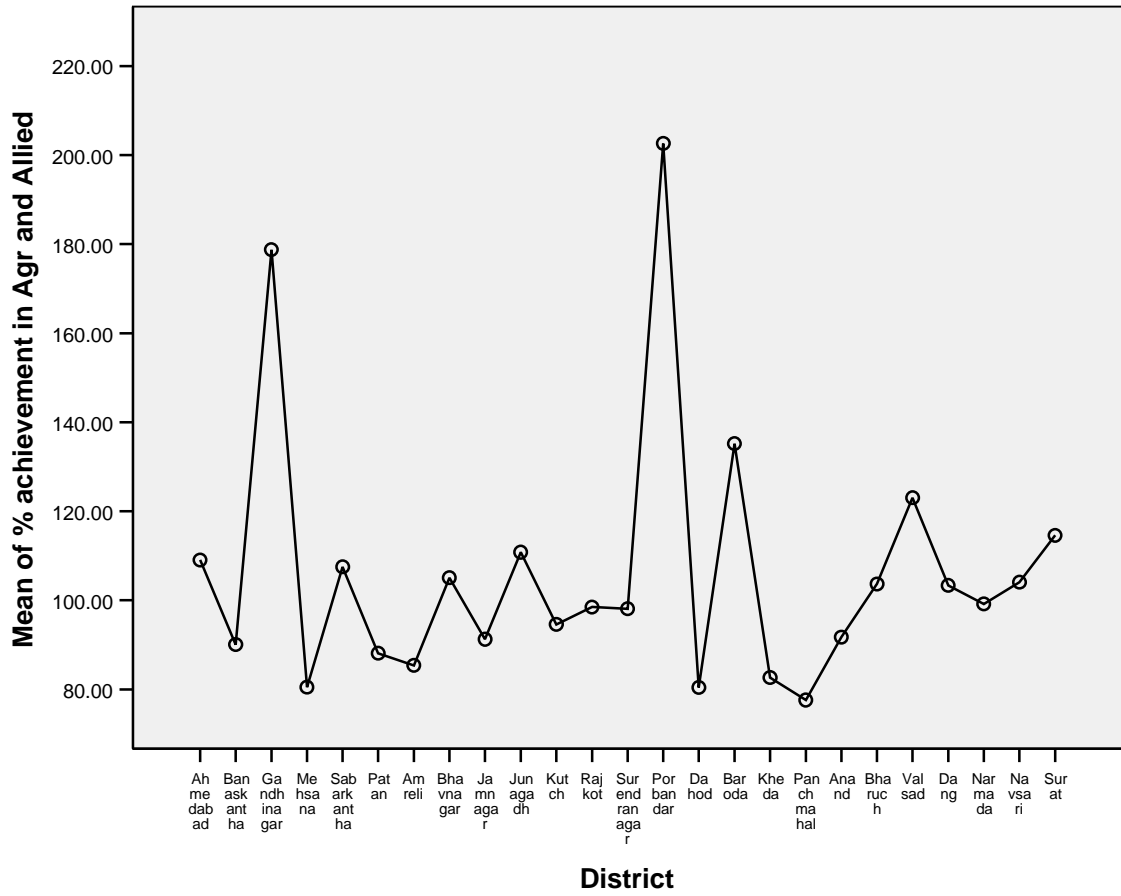
	Dahod	22.92130	32.36141	.481
	Baroda	-31.84664	32.36141	.328
	Kheda	20.70471	32.36141	.524
	Panchmahal	25.75780	32.36141	.429
	Anand	11.59755	32.36141	.721
	Bharuch	-.33006	32.36141	.992
	Valsad	-19.68098	32.36141	.545
	Narmada	4.15777	32.36141	.898
	Navsari	-.70989	32.36141	.983
	Surat	-11.24919	32.36141	.729
Narmada	Ahmedabad	-9.87073	32.36141	.761
	Banaskantha	9.10876	32.36141	.779
	Gandhinagar	-79.58169(*)	32.36141	.016
	Mehsana	18.70125	32.36141	.565
	Sabarkantha	-8.32749	32.36141	.798
	Patan	11.08500	32.36141	.733
	Amreli	13.78678	32.36141	.671
	Bhavnagar	-5.88161	32.36141	.856
	Jamnagar	7.92596	32.36141	.807
	Junagadh	-11.61558	32.36141	.721
	Kutch	4.58559	32.36141	.888
	Rajkot	.69419	32.36141	.983
	Surendranagar	1.08148	32.36141	.973
	Porbandar	-103.43404(*)	32.36141	.002
	Dahod	18.76352	32.36141	.564
	Baroda	-36.00441	32.36141	.269
	Kheda	16.54693	32.36141	.611
	Panchmahal	21.60002	32.36141	.507
	Anand	7.43978	32.36141	.819
	Bharuch	-4.48783	32.36141	.890

	Valsad	-23.83876	32.36141	.464
	Dang	-4.15777	32.36141	.898
	Navsari	-4.86766	32.36141	.881
	Surat	-15.40697	32.36141	.635
Navsari	Ahmedabad	-5.00306	32.36141	.878
	Banaskantha	13.97642	32.36141	.667
	Gandhinagar	-74.71402(*)	32.36141	.024
	Mehsana	23.56891	32.36141	.469
	Sabarkantha	-3.45983	32.36141	.915
	Patan	15.95266	32.36141	.623
	Amreli	18.65444	32.36141	.566
	Bhavnagar	-1.01395	32.36141	.975
	Jamnagar	12.79363	32.36141	.694
	Junagadh	-6.74792	32.36141	.835
	Kutch	9.45325	32.36141	.771
	Rajkot	5.56185	32.36141	.864
	Surendranagar	5.94914	32.36141	.855
	Porbandar	-98.56638(*)	32.36141	.003
	Dahod	23.63119	32.36141	.468
	Baroda	-31.13675	32.36141	.339
	Kheda	21.41460	32.36141	.510
	Panchmahal	26.46769	32.36141	.416
	Anand	12.30744	32.36141	.705
	Bharuch	.37983	32.36141	.991
	Valsad	-18.97109	32.36141	.559
	Dang	.70989	32.36141	.983
	Narmada	4.86766	32.36141	.881
	Surat	-10.53930	32.36141	.746
Surat	Ahmedabad	5.53624	32.36141	.865
	Banaskantha	24.51573	32.36141	.451

	Gandhinagar	-64.17472	32.36141	.051
	Mehsana	34.10821	32.36141	.295
	Sabarkantha	7.07947	32.36141	.827
	Patan	26.49196	32.36141	.416
	Amreli	29.19374	32.36141	.370
	Bhavnagar	9.52536	32.36141	.769
	Jamnagar	23.33293	32.36141	.473
	Junagadh	3.79138	32.36141	.907
	Kutch	19.99255	32.36141	.539
	Rajkot	16.10115	32.36141	.620
	Surendranagar	16.48845	32.36141	.612
	Porbandar	-88.02708(*)	32.36141	.008
	Dahod	34.17049	32.36141	.294
	Baroda	-20.59745	32.36141	.526
	Kheda	31.95390	32.36141	.327
	Panchmahal	37.00699	32.36141	.256
	Anand	22.84674	32.36141	.482
	Bharuch	10.91914	32.36141	.737
	Valsad	-8.43179	32.36141	.795
	Dang	11.24919	32.36141	.729
	Narmada	15.40697	32.36141	.635
	Navsari	10.53930	32.36141	.746

* The mean difference is significant at the .05 level.

Means Plots



Descriptives

1000 times Tar Agr

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Ahmedabad	4	34.6320	14.17918	7.08959	21.17	51.54
Banaskantha	4	23.2623	6.96199	3.48099	17.66	33.21
Gandhinagar	4	12.1115	4.23672	2.11836	8.41	15.80
Mehsana	4	12.9983	3.45757	1.72878	9.50	17.74
Sabarkantha	4	24.9785	10.00958	5.00479	16.15	37.49
Patan	4	9.3170	3.06735	1.53367	6.05	13.46
Amreli	4	38.9595	8.14058	4.07029	31.47	50.49
Bhavnagar	4	53.5435	15.22048	7.61024	39.59	73.56
Jamnagar	4	49.5370	12.71619	6.35810	37.03	66.23
Junagadh	4	59.0335	20.25815	10.12907	40.29	84.81
Kutch	4	7.1875	1.80609	.90305	6.02	9.88
Rajkot	4	86.2488	31.08840	15.54420	55.81	125.27
Surendranagar	4	25.5813	6.47679	3.23840	18.69	34.06
Porbandar	4	28.3838	20.17018	10.08509	9.45	49.65
Dahod	4	5.6425	3.20791	1.60396	2.52	8.68
Baroda	4	20.7740	12.39717	6.19858	9.63	35.14
Kheda	4	12.0373	2.84489	1.42244	9.57	16.09
Panchmahal	4	8.3430	1.69542	.84771	6.10	9.66
Anand	4	15.0173	2.85786	1.42893	12.52	19.06
Bharuch	4	8.0100	2.52398	1.26199	5.95	11.43
Valsad	4	3.4405	1.01540	.50770	2.62	4.81
Dang	4	.4200	.12852	.06426	.29	.60
Narmada	4	1.9563	.61863	.30932	1.49	2.84
Navsari	4	6.6100	2.66116	1.33058	4.47	10.26
Surat	4	13.7108	3.18408	1.59204	11.41	18.37
Total	100	22.4694	22.74012	2.27401	.29	125.27

Test of Homogeneity of Variances

1000 times Tar Agr

Levene Statistic	df1	df2	Sig.
8.594	24	75	.000

ANOVA

1000 times Tar Agr

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	42537.022	24	1772.376	15.355	.000
Within Groups	8657.165	75	115.429		
Total	51194.187	99			

Multiple Comparisons

Dependent Variable: 1000 times Tar Agr

LSD

(I) District	(J) District	Mean Difference (I-J)	Std. Error	Sig.
Ahmedabad	Banaskantha	11.36975	7.59700	.139
	Gandhinagar	22.52050(*)	7.59700	.004
	Mehsana	21.63375(*)	7.59700	.006
	Sabarkantha	9.65350	7.59700	.208
	Patan	25.31500(*)	7.59700	.001
	Amreli	-4.32750	7.59700	.571
	Bhavnagar	-18.91150(*)	7.59700	.015
	Jamnagar	-14.90500	7.59700	.053
	Junagadh	-24.40150(*)	7.59700	.002
	Kutch	27.44450(*)	7.59700	.001

	Rajkot	-51.61675(*)	7.59700	.000
	Surendranagar	9.05075	7.59700	.237
	Porbandar	6.24825	7.59700	.413
	Dahod	28.98950(*)	7.59700	.000
	Baroda	13.85800	7.59700	.072
	Kheda	22.59475(*)	7.59700	.004
	Panchmahal	26.28900(*)	7.59700	.001
	Anand	19.61475(*)	7.59700	.012
	Bharuch	26.62200(*)	7.59700	.001
	Valsad	31.19150(*)	7.59700	.000
	Dang	34.21200(*)	7.59700	.000
	Narmada	32.67575(*)	7.59700	.000
	Navsari	28.02200(*)	7.59700	.000
	Surat	20.92125(*)	7.59700	.007
Banaskantha	Ahmedabad	-11.36975	7.59700	.139
	Gandhinagar	11.15075	7.59700	.146
	Mehsana	10.26400	7.59700	.181
	Sabarkantha	-1.71625	7.59700	.822
	Patan	13.94525	7.59700	.070
	Amreli	-15.69725(*)	7.59700	.042
	Bhavnagar	-30.28125(*)	7.59700	.000
	Jamnagar	-26.27475(*)	7.59700	.001
	Junagadh	-35.77125(*)	7.59700	.000
	Kutch	16.07475(*)	7.59700	.038
	Rajkot	-62.98650(*)	7.59700	.000
	Surendranagar	-2.31900	7.59700	.761
	Porbandar	-5.12150	7.59700	.502
	Dahod	17.61975(*)	7.59700	.023
	Baroda	2.48825	7.59700	.744
	Kheda	11.22500	7.59700	.144

	Panchmahal	14.91925	7.59700	.053
	Anand	8.24500	7.59700	.281
	Bharuch	15.25225(*)	7.59700	.048
	Valsad	19.82175(*)	7.59700	.011
	Dang	22.84225(*)	7.59700	.004
	Narmada	21.30600(*)	7.59700	.006
	Navsari	16.65225(*)	7.59700	.031
	Surat	9.55150	7.59700	.213
Gandhinagar	Ahmedabad	-22.52050(*)	7.59700	.004
	Banaskantha	-11.15075	7.59700	.146
	Mehsana	-.88675	7.59700	.907
	Sabarkantha	-12.86700	7.59700	.094
	Patan	2.79450	7.59700	.714
	Amreli	-26.84800(*)	7.59700	.001
	Bhavnagar	-41.43200(*)	7.59700	.000
	Jamnagar	-37.42550(*)	7.59700	.000
	Junagadh	-46.92200(*)	7.59700	.000
	Kutch	4.92400	7.59700	.519
	Rajkot	-74.13725(*)	7.59700	.000
	Surendranagar	-13.46975	7.59700	.080
	Porbandar	-16.27225(*)	7.59700	.035
	Dahod	6.46900	7.59700	.397
	Baroda	-8.66250	7.59700	.258
	Kheda	.07425	7.59700	.992
	Panchmahal	3.76850	7.59700	.621
	Anand	-2.90575	7.59700	.703
	Bharuch	4.10150	7.59700	.591
	Valsad	8.67100	7.59700	.257
	Dang	11.69150	7.59700	.128
	Narmada	10.15525	7.59700	.185

	Navsari	5.50150	7.59700	.471
	Surat	-1.59925	7.59700	.834
Mehsana	Ahmedabad	-21.63375(*)	7.59700	.006
	Banaskantha	-10.26400	7.59700	.181
	Gandhinagar	.88675	7.59700	.907
	Sabarkantha	-11.98025	7.59700	.119
	Patan	3.68125	7.59700	.629
	Amreli	-25.96125(*)	7.59700	.001
	Bhavnagar	-40.54525(*)	7.59700	.000
	Jamnagar	-36.53875(*)	7.59700	.000
	Junagadh	-46.03525(*)	7.59700	.000
	Kutch	5.81075	7.59700	.447
	Rajkot	-73.25050(*)	7.59700	.000
	Surendranagar	-12.58300	7.59700	.102
	Porbandar	-15.38550(*)	7.59700	.046
	Dahod	7.35575	7.59700	.336
	Baroda	-7.77575	7.59700	.309
	Kheda	.96100	7.59700	.900
	Panchmahal	4.65525	7.59700	.542
	Anand	-2.01900	7.59700	.791
	Bharuch	4.98825	7.59700	.513
	Valsad	9.55775	7.59700	.212
	Dang	12.57825	7.59700	.102
	Narmada	11.04200	7.59700	.150
	Navsari	6.38825	7.59700	.403
	Surat	-.71250	7.59700	.926
Sabarkantha	Ahmedabad	-9.65350	7.59700	.208
	Banaskantha	1.71625	7.59700	.822
	Gandhinagar	12.86700	7.59700	.094
	Mehsana	11.98025	7.59700	.119

	Patan	15.66150(*)	7.59700	.043
	Amreli	-13.98100	7.59700	.070
	Bhavnagar	-28.56500(*)	7.59700	.000
	Jamnagar	-24.55850(*)	7.59700	.002
	Junagadh	-34.05500(*)	7.59700	.000
	Kutch	17.79100(*)	7.59700	.022
	Rajkot	-61.27025(*)	7.59700	.000
	Surendranagar	-.60275	7.59700	.937
	Porbandar	-3.40525	7.59700	.655
	Dahod	19.33600(*)	7.59700	.013
	Baroda	4.20450	7.59700	.582
	Kheda	12.94125	7.59700	.093
	Panchmahal	16.63550(*)	7.59700	.032
	Anand	9.96125	7.59700	.194
	Bharuch	16.96850(*)	7.59700	.028
	Valsad	21.53800(*)	7.59700	.006
	Dang	24.55850(*)	7.59700	.002
	Narmada	23.02225(*)	7.59700	.003
	Navsari	18.36850(*)	7.59700	.018
	Surat	11.26775	7.59700	.142
Patan	Ahmedabad	-25.31500(*)	7.59700	.001
	Banaskantha	-13.94525	7.59700	.070
	Gandhinagar	-2.79450	7.59700	.714
	Mehsana	-3.68125	7.59700	.629
	Sabarkantha	-15.66150(*)	7.59700	.043
	Amreli	-29.64250(*)	7.59700	.000
	Bhavnagar	-44.22650(*)	7.59700	.000
	Jamnagar	-40.22000(*)	7.59700	.000
	Junagadh	-49.71650(*)	7.59700	.000
	Kutch	2.12950	7.59700	.780

	Rajkot	-76.93175(*)	7.59700	.000
	Surendranagar	-16.26425(*)	7.59700	.036
	Porbandar	-19.06675(*)	7.59700	.014
	Dahod	3.67450	7.59700	.630
	Baroda	-11.45700	7.59700	.136
	Kheda	-2.72025	7.59700	.721
	Panchmahal	.97400	7.59700	.898
	Anand	-5.70025	7.59700	.455
	Bharuch	1.30700	7.59700	.864
	Valsad	5.87650	7.59700	.442
	Dang	8.89700	7.59700	.245
	Narmada	7.36075	7.59700	.336
	Navsari	2.70700	7.59700	.723
	Surat	-4.39375	7.59700	.565
Amreli	Ahmedabad	4.32750	7.59700	.571
	Banaskantha	15.69725(*)	7.59700	.042
	Gandhinagar	26.84800(*)	7.59700	.001
	Mehsana	25.96125(*)	7.59700	.001
	Sabarkantha	13.98100	7.59700	.070
	Patan	29.64250(*)	7.59700	.000
	Bhavnagar	-14.58400	7.59700	.059
	Jamnagar	-10.57750	7.59700	.168
	Junagadh	-20.07400(*)	7.59700	.010
	Kutch	31.77200(*)	7.59700	.000
	Rajkot	-47.28925(*)	7.59700	.000
	Surendranagar	13.37825	7.59700	.082
	Porbandar	10.57575	7.59700	.168
	Dahod	33.31700(*)	7.59700	.000
	Baroda	18.18550(*)	7.59700	.019
	Kheda	26.92225(*)	7.59700	.001

	Panchmahal	30.61650(*)	7.59700	.000
	Anand	23.94225(*)	7.59700	.002
	Bharuch	30.94950(*)	7.59700	.000
	Valsad	35.51900(*)	7.59700	.000
	Dang	38.53950(*)	7.59700	.000
	Narmada	37.00325(*)	7.59700	.000
	Navsari	32.34950(*)	7.59700	.000
	Surat	25.24875(*)	7.59700	.001
Bhavnagar	Ahmedabad	18.91150(*)	7.59700	.015
	Banaskantha	30.28125(*)	7.59700	.000
	Gandhinagar	41.43200(*)	7.59700	.000
	Mehsana	40.54525(*)	7.59700	.000
	Sabarkantha	28.56500(*)	7.59700	.000
	Patan	44.22650(*)	7.59700	.000
	Amreli	14.58400	7.59700	.059
	Jamnagar	4.00650	7.59700	.599
	Junagadh	-5.49000	7.59700	.472
	Kutch	46.35600(*)	7.59700	.000
	Rajkot	-32.70525(*)	7.59700	.000
	Surendranagar	27.96225(*)	7.59700	.000
	Porbandar	25.15975(*)	7.59700	.001
	Dahod	47.90100(*)	7.59700	.000
	Baroda	32.76950(*)	7.59700	.000
	Kheda	41.50625(*)	7.59700	.000
	Panchmahal	45.20050(*)	7.59700	.000
	Anand	38.52625(*)	7.59700	.000
	Bharuch	45.53350(*)	7.59700	.000
	Valsad	50.10300(*)	7.59700	.000
	Dang	53.12350(*)	7.59700	.000
	Narmada	51.58725(*)	7.59700	.000

	Navsari	46.93350(*)	7.59700	.000
	Surat	39.83275(*)	7.59700	.000
Jamnagar	Ahmedabad	14.90500	7.59700	.053
	Banaskantha	26.27475(*)	7.59700	.001
	Gandhinagar	37.42550(*)	7.59700	.000
	Mehsana	36.53875(*)	7.59700	.000
	Sabarkantha	24.55850(*)	7.59700	.002
	Patan	40.22000(*)	7.59700	.000
	Amreli	10.57750	7.59700	.168
	Bhavnagar	-4.00650	7.59700	.599
	Junagadh	-9.49650	7.59700	.215
	Kutch	42.34950(*)	7.59700	.000
	Rajkot	-36.71175(*)	7.59700	.000
	Surendranagar	23.95575(*)	7.59700	.002
	Porbandar	21.15325(*)	7.59700	.007
	Dahod	43.89450(*)	7.59700	.000
	Baroda	28.76300(*)	7.59700	.000
	Kheda	37.49975(*)	7.59700	.000
	Panchmahal	41.19400(*)	7.59700	.000
	Anand	34.51975(*)	7.59700	.000
	Bharuch	41.52700(*)	7.59700	.000
	Valsad	46.09650(*)	7.59700	.000
	Dang	49.11700(*)	7.59700	.000
	Narmada	47.58075(*)	7.59700	.000
	Navsari	42.92700(*)	7.59700	.000
	Surat	35.82625(*)	7.59700	.000
Junagadh	Ahmedabad	24.40150(*)	7.59700	.002
	Banaskantha	35.77125(*)	7.59700	.000
	Gandhinagar	46.92200(*)	7.59700	.000
	Mehsana	46.03525(*)	7.59700	.000

	Sabarkantha	34.05500(*)	7.59700	.000
	Patan	49.71650(*)	7.59700	.000
	Amreli	20.07400(*)	7.59700	.010
	Bhavnagar	5.49000	7.59700	.472
	Jamnagar	9.49650	7.59700	.215
	Kutch	51.84600(*)	7.59700	.000
	Rajkot	-27.21525(*)	7.59700	.001
	Surendranagar	33.45225(*)	7.59700	.000
	Porbandar	30.64975(*)	7.59700	.000
	Dahod	53.39100(*)	7.59700	.000
	Baroda	38.25950(*)	7.59700	.000
	Kheda	46.99625(*)	7.59700	.000
	Panchmahal	50.69050(*)	7.59700	.000
	Anand	44.01625(*)	7.59700	.000
	Bharuch	51.02350(*)	7.59700	.000
	Valsad	55.59300(*)	7.59700	.000
	Dang	58.61350(*)	7.59700	.000
	Narmada	57.07725(*)	7.59700	.000
	Navsari	52.42350(*)	7.59700	.000
	Surat	45.32275(*)	7.59700	.000
Kutch	Ahmedabad	-27.44450(*)	7.59700	.001
	Banaskantha	-16.07475(*)	7.59700	.038
	Gandhinagar	-4.92400	7.59700	.519
	Mehsana	-5.81075	7.59700	.447
	Sabarkantha	-17.79100(*)	7.59700	.022
	Patan	-2.12950	7.59700	.780
	Amreli	-31.77200(*)	7.59700	.000
	Bhavnagar	-46.35600(*)	7.59700	.000
	Jamnagar	-42.34950(*)	7.59700	.000
	Junagadh	-51.84600(*)	7.59700	.000

	Rajkot	-79.06125(*)	7.59700	.000
	Surendranagar	-18.39375(*)	7.59700	.018
	Porbandar	-21.19625(*)	7.59700	.007
	Dahod	1.54500	7.59700	.839
	Baroda	-13.58650	7.59700	.078
	Kheda	-4.84975	7.59700	.525
	Panchmahal	-1.15550	7.59700	.880
	Anand	-7.82975	7.59700	.306
	Bharuch	-.82250	7.59700	.914
	Valsad	3.74700	7.59700	.623
	Dang	6.76750	7.59700	.376
	Narmada	5.23125	7.59700	.493
	Navsari	.57750	7.59700	.940
	Surat	-6.52325	7.59700	.393
Rajkot	Ahmedabad	51.61675(*)	7.59700	.000
	Banaskantha	62.98650(*)	7.59700	.000
	Gandhinagar	74.13725(*)	7.59700	.000
	Mehsana	73.25050(*)	7.59700	.000
	Sabarkantha	61.27025(*)	7.59700	.000
	Patan	76.93175(*)	7.59700	.000
	Amreli	47.28925(*)	7.59700	.000
	Bhavnagar	32.70525(*)	7.59700	.000
	Jamnagar	36.71175(*)	7.59700	.000
	Junagadh	27.21525(*)	7.59700	.001
	Kutch	79.06125(*)	7.59700	.000
	Surendranagar	60.66750(*)	7.59700	.000
	Porbandar	57.86500(*)	7.59700	.000
	Dahod	80.60625(*)	7.59700	.000
	Baroda	65.47475(*)	7.59700	.000
	Kheda	74.21150(*)	7.59700	.000

	Panchmahal	77.90575(*)	7.59700	.000
	Anand	71.23150(*)	7.59700	.000
	Bharuch	78.23875(*)	7.59700	.000
	Valsad	82.80825(*)	7.59700	.000
	Dang	85.82875(*)	7.59700	.000
	Narmada	84.29250(*)	7.59700	.000
	Navsari	79.63875(*)	7.59700	.000
	Surat	72.53800(*)	7.59700	.000
Surendranagar	Ahmedabad	-9.05075	7.59700	.237
	Banaskantha	2.31900	7.59700	.761
	Gandhinagar	13.46975	7.59700	.080
	Mehsana	12.58300	7.59700	.102
	Sabarkantha	.60275	7.59700	.937
	Patan	16.26425(*)	7.59700	.036
	Amreli	-13.37825	7.59700	.082
	Bhavnagar	-27.96225(*)	7.59700	.000
	Jamnagar	-23.95575(*)	7.59700	.002
	Junagadh	-33.45225(*)	7.59700	.000
	Kutch	18.39375(*)	7.59700	.018
	Rajkot	-60.66750(*)	7.59700	.000
	Porbandar	-2.80250	7.59700	.713
	Dahod	19.93875(*)	7.59700	.011
	Baroda	4.80725	7.59700	.529
	Kheda	13.54400	7.59700	.079
	Panchmahal	17.23825(*)	7.59700	.026
	Anand	10.56400	7.59700	.168
	Bharuch	17.57125(*)	7.59700	.023
	Valsad	22.14075(*)	7.59700	.005
	Dang	25.16125(*)	7.59700	.001
	Narmada	23.62500(*)	7.59700	.003

	Navsari	18.97125(*)	7.59700	.015
	Surat	11.87050	7.59700	.122
Porbandar	Ahmedabad	-6.24825	7.59700	.413
	Banaskantha	5.12150	7.59700	.502
	Gandhinagar	16.27225(*)	7.59700	.035
	Mehsana	15.38550(*)	7.59700	.046
	Sabarkantha	3.40525	7.59700	.655
	Patan	19.06675(*)	7.59700	.014
	Amreli	-10.57575	7.59700	.168
	Bhavnagar	-25.15975(*)	7.59700	.001
	Jamnagar	-21.15325(*)	7.59700	.007
	Junagadh	-30.64975(*)	7.59700	.000
	Kutch	21.19625(*)	7.59700	.007
	Rajkot	-57.86500(*)	7.59700	.000
	Surendranagar	2.80250	7.59700	.713
	Dahod	22.74125(*)	7.59700	.004
	Baroda	7.60975	7.59700	.320
	Kheda	16.34650(*)	7.59700	.035
	Panchmahal	20.04075(*)	7.59700	.010
	Anand	13.36650	7.59700	.083
	Bharuch	20.37375(*)	7.59700	.009
	Valsad	24.94325(*)	7.59700	.002
	Dang	27.96375(*)	7.59700	.000
	Narmada	26.42750(*)	7.59700	.001
	Navsari	21.77375(*)	7.59700	.005
	Surat	14.67300	7.59700	.057
Dahod	Ahmedabad	-28.98950(*)	7.59700	.000
	Banaskantha	-17.61975(*)	7.59700	.023
	Gandhinagar	-6.46900	7.59700	.397
	Mehsana	-7.35575	7.59700	.336

	Sabarkantha	-19.33600(*)	7.59700	.013
	Patan	-3.67450	7.59700	.630
	Amreli	-33.31700(*)	7.59700	.000
	Bhavnagar	-47.90100(*)	7.59700	.000
	Jamnagar	-43.89450(*)	7.59700	.000
	Junagadh	-53.39100(*)	7.59700	.000
	Kutch	-1.54500	7.59700	.839
	Rajkot	-80.60625(*)	7.59700	.000
	Surendranagar	-19.93875(*)	7.59700	.011
	Porbandar	-22.74125(*)	7.59700	.004
	Baroda	-15.13150	7.59700	.050
	Kheda	-6.39475	7.59700	.403
	Panchmahal	-2.70050	7.59700	.723
	Anand	-9.37475	7.59700	.221
	Bharuch	-2.36750	7.59700	.756
	Valsad	2.20200	7.59700	.773
	Dang	5.22250	7.59700	.494
	Narmada	3.68625	7.59700	.629
	Navsari	-.96750	7.59700	.899
	Surat	-8.06825	7.59700	.292
Baroda	Ahmedabad	-13.85800	7.59700	.072
	Banaskantha	-2.48825	7.59700	.744
	Gandhinagar	8.66250	7.59700	.258
	Mehsana	7.77575	7.59700	.309
	Sabarkantha	-4.20450	7.59700	.582
	Patan	11.45700	7.59700	.136
	Amreli	-18.18550(*)	7.59700	.019
	Bhavnagar	-32.76950(*)	7.59700	.000
	Jamnagar	-28.76300(*)	7.59700	.000
	Junagadh	-38.25950(*)	7.59700	.000

	Kutch	13.58650	7.59700	.078
	Rajkot	-65.47475(*)	7.59700	.000
	Surendranagar	-4.80725	7.59700	.529
	Porbandar	-7.60975	7.59700	.320
	Dahod	15.13150	7.59700	.050
	Kheda	8.73675	7.59700	.254
	Panchmahal	12.43100	7.59700	.106
	Anand	5.75675	7.59700	.451
	Bharuch	12.76400	7.59700	.097
	Valsad	17.33350(*)	7.59700	.025
	Dang	20.35400(*)	7.59700	.009
	Narmada	18.81775(*)	7.59700	.016
	Navsari	14.16400	7.59700	.066
	Surat	7.06325	7.59700	.355
Kheda	Ahmedabad	-22.59475(*)	7.59700	.004
	Banaskantha	-11.22500	7.59700	.144
	Gandhinagar	-.07425	7.59700	.992
	Mehsana	-.96100	7.59700	.900
	Sabarkantha	-12.94125	7.59700	.093
	Patan	2.72025	7.59700	.721
	Amreli	-26.92225(*)	7.59700	.001
	Bhavnagar	-41.50625(*)	7.59700	.000
	Jamnagar	-37.49975(*)	7.59700	.000
	Junagadh	-46.99625(*)	7.59700	.000
	Kutch	4.84975	7.59700	.525
	Rajkot	-74.21150(*)	7.59700	.000
	Surendranagar	-13.54400	7.59700	.079
	Porbandar	-16.34650(*)	7.59700	.035
	Dahod	6.39475	7.59700	.403
	Baroda	-8.73675	7.59700	.254

	Panchmahal	3.69425	7.59700	.628
	Anand	-2.98000	7.59700	.696
	Bharuch	4.02725	7.59700	.598
	Valsad	8.59675	7.59700	.261
	Dang	11.61725	7.59700	.130
	Narmada	10.08100	7.59700	.189
	Navsari	5.42725	7.59700	.477
	Surat	-1.67350	7.59700	.826
Panchmahal	Ahmedabad	-26.28900(*)	7.59700	.001
	Banaskantha	-14.91925	7.59700	.053
	Gandhinagar	-3.76850	7.59700	.621
	Mehsana	-4.65525	7.59700	.542
	Sabarkantha	-16.63550(*)	7.59700	.032
	Patan	-.97400	7.59700	.898
	Amreli	-30.61650(*)	7.59700	.000
	Bhavnagar	-45.20050(*)	7.59700	.000
	Jamnagar	-41.19400(*)	7.59700	.000
	Junagadh	-50.69050(*)	7.59700	.000
	Kutch	1.15550	7.59700	.880
	Rajkot	-77.90575(*)	7.59700	.000
	Surendranagar	-17.23825(*)	7.59700	.026
	Porbandar	-20.04075(*)	7.59700	.010
	Dahod	2.70050	7.59700	.723
	Baroda	-12.43100	7.59700	.106
	Kheda	-3.69425	7.59700	.628
	Anand	-6.67425	7.59700	.382
	Bharuch	.33300	7.59700	.965
	Valsad	4.90250	7.59700	.521
	Dang	7.92300	7.59700	.300
	Narmada	6.38675	7.59700	.403

	Navsari	1.73300	7.59700	.820
	Surat	-5.36775	7.59700	.482
Anand	Ahmedabad	-19.61475(*)	7.59700	.012
	Banaskantha	-8.24500	7.59700	.281
	Gandhinagar	2.90575	7.59700	.703
	Mehsana	2.01900	7.59700	.791
	Sabarkantha	-9.96125	7.59700	.194
	Patan	5.70025	7.59700	.455
	Amreli	-23.94225(*)	7.59700	.002
	Bhavnagar	-38.52625(*)	7.59700	.000
	Jamnagar	-34.51975(*)	7.59700	.000
	Junagadh	-44.01625(*)	7.59700	.000
	Kutch	7.82975	7.59700	.306
	Rajkot	-71.23150(*)	7.59700	.000
	Surendranagar	-10.56400	7.59700	.168
	Porbandar	-13.36650	7.59700	.083
	Dahod	9.37475	7.59700	.221
	Baroda	-5.75675	7.59700	.451
	Kheda	2.98000	7.59700	.696
	Panchmahal	6.67425	7.59700	.382
	Bharuch	7.00725	7.59700	.359
	Valsad	11.57675	7.59700	.132
	Dang	14.59725	7.59700	.058
	Narmada	13.06100	7.59700	.090
	Navsari	8.40725	7.59700	.272
	Surat	1.30650	7.59700	.864
Bharuch	Ahmedabad	-26.62200(*)	7.59700	.001
	Banaskantha	-15.25225(*)	7.59700	.048
	Gandhinagar	-4.10150	7.59700	.591

	Mehsana	-4.98825	7.59700	.513
	Sabarkantha	-16.96850(*)	7.59700	.028
	Patan	-1.30700	7.59700	.864
	Amreli	-30.94950(*)	7.59700	.000
	Bhavnagar	-45.53350(*)	7.59700	.000
	Jamnagar	-41.52700(*)	7.59700	.000
	Junagadh	-51.02350(*)	7.59700	.000
	Kutch	.82250	7.59700	.914
	Rajkot	-78.23875(*)	7.59700	.000
	Surendranagar	-17.57125(*)	7.59700	.023
	Porbandar	-20.37375(*)	7.59700	.009
	Dahod	2.36750	7.59700	.756
	Baroda	-12.76400	7.59700	.097
	Kheda	-4.02725	7.59700	.598
	Panchmahal	-.33300	7.59700	.965
	Anand	-7.00725	7.59700	.359
	Valsad	4.56950	7.59700	.549
	Dang	7.59000	7.59700	.321
	Narmada	6.05375	7.59700	.428
	Navsari	1.40000	7.59700	.854
	Surat	-5.70075	7.59700	.455
Valsad	Ahmedabad	-31.19150(*)	7.59700	.000
	Banaskantha	-19.82175(*)	7.59700	.011
	Gandhinagar	-8.67100	7.59700	.257
	Mehsana	-9.55775	7.59700	.212
	Sabarkantha	-21.53800(*)	7.59700	.006
	Patan	-5.87650	7.59700	.442
	Amreli	-35.51900(*)	7.59700	.000
	Bhavnagar	-50.10300(*)	7.59700	.000
	Jamnagar	-46.09650(*)	7.59700	.000

	Junagadh	-55.59300(*)	7.59700	.000
	Kutch	-3.74700	7.59700	.623
	Rajkot	-82.80825(*)	7.59700	.000
	Surendranagar	-22.14075(*)	7.59700	.005
	Porbandar	-24.94325(*)	7.59700	.002
	Dahod	-2.20200	7.59700	.773
	Baroda	-17.33350(*)	7.59700	.025
	Kheda	-8.59675	7.59700	.261
	Panchmahal	-4.90250	7.59700	.521
	Anand	-11.57675	7.59700	.132
	Bharuch	-4.56950	7.59700	.549
	Dang	3.02050	7.59700	.692
	Narmada	1.48425	7.59700	.846
	Navsari	-3.16950	7.59700	.678
	Surat	-10.27025	7.59700	.180
Dang	Ahmedabad	-34.21200(*)	7.59700	.000
	Banaskantha	-22.84225(*)	7.59700	.004
	Gandhinagar	-11.69150	7.59700	.128
	Mehsana	-12.57825	7.59700	.102
	Sabarkantha	-24.55850(*)	7.59700	.002
	Patan	-8.89700	7.59700	.245
	Amreli	-38.53950(*)	7.59700	.000
	Bhavnagar	-53.12350(*)	7.59700	.000
	Jamnagar	-49.11700(*)	7.59700	.000
	Junagadh	-58.61350(*)	7.59700	.000
	Kutch	-6.76750	7.59700	.376
	Rajkot	-85.82875(*)	7.59700	.000
	Surendranagar	-25.16125(*)	7.59700	.001
	Porbandar	-27.96375(*)	7.59700	.000
	Dahod	-5.22250	7.59700	.494

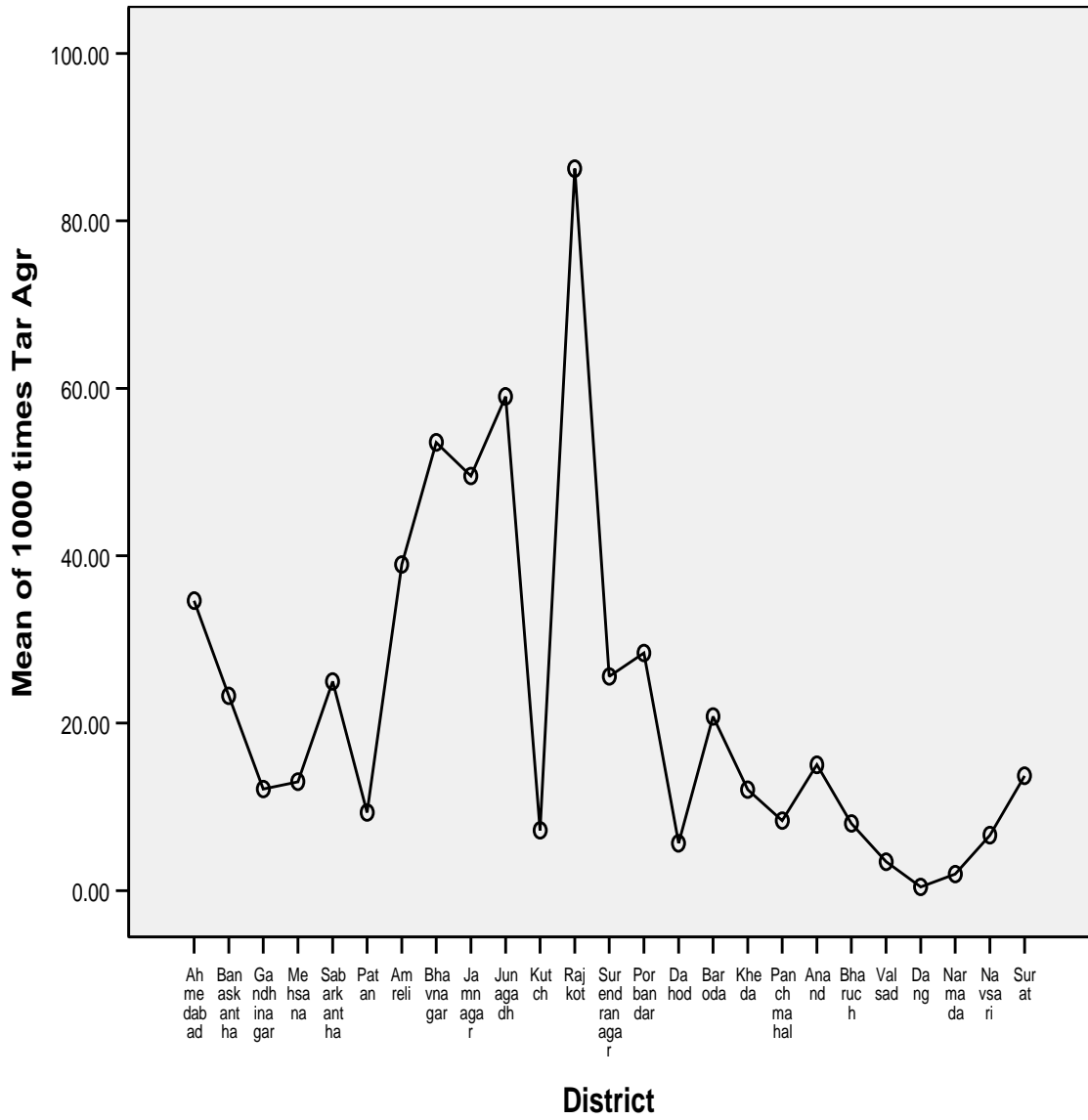
	Baroda	-20.35400(*)	7.59700	.009
	Kheda	-11.61725	7.59700	.130
	Panchmahal	-7.92300	7.59700	.300
	Anand	-14.59725	7.59700	.058
	Bharuch	-7.59000	7.59700	.321
	Valsad	-3.02050	7.59700	.692
	Narmada	-1.53625	7.59700	.840
	Navsari	-6.19000	7.59700	.418
	Surat	-13.29075	7.59700	.084
Narmada	Ahmedabad	-32.67575(*)	7.59700	.000
	Banaskantha	-21.30600(*)	7.59700	.006
	Gandhinagar	-10.15525	7.59700	.185
	Mehsana	-11.04200	7.59700	.150
	Sabarkantha	-23.02225(*)	7.59700	.003
	Patan	-7.36075	7.59700	.336
	Amreli	-37.00325(*)	7.59700	.000
	Bhavnagar	-51.58725(*)	7.59700	.000
	Jamnagar	-47.58075(*)	7.59700	.000
	Junagadh	-57.07725(*)	7.59700	.000
	Kutch	-5.23125	7.59700	.493
	Rajkot	-84.29250(*)	7.59700	.000
	Surendranagar	-23.62500(*)	7.59700	.003
	Porbandar	-26.42750(*)	7.59700	.001
	Dahod	-3.68625	7.59700	.629
	Baroda	-18.81775(*)	7.59700	.016
	Kheda	-10.08100	7.59700	.189
	Panchmahal	-6.38675	7.59700	.403
	Anand	-13.06100	7.59700	.090
	Bharuch	-6.05375	7.59700	.428
	Valsad	-1.48425	7.59700	.846

	Dang	1.53625	7.59700	.840
	Navsari	-4.65375	7.59700	.542
	Surat	-11.75450	7.59700	.126
Navsari	Ahmedabad	-28.02200(*)	7.59700	.000
	Banaskantha	-16.65225(*)	7.59700	.031
	Gandhinagar	-5.50150	7.59700	.471
	Mehsana	-6.38825	7.59700	.403
	Sabarkantha	-18.36850(*)	7.59700	.018
	Patan	-2.70700	7.59700	.723
	Amreli	-32.34950(*)	7.59700	.000
	Bhavnagar	-46.93350(*)	7.59700	.000
	Jamnagar	-42.92700(*)	7.59700	.000
	Junagadh	-52.42350(*)	7.59700	.000
	Kutch	-.57750	7.59700	.940
	Rajkot	-79.63875(*)	7.59700	.000
	Surendranagar	-18.97125(*)	7.59700	.015
	Porbandar	-21.77375(*)	7.59700	.005
	Dahod	.96750	7.59700	.899
	Baroda	-14.16400	7.59700	.066
	Kheda	-5.42725	7.59700	.477
	Panchmahal	-1.73300	7.59700	.820
	Anand	-8.40725	7.59700	.272
	Bharuch	-1.40000	7.59700	.854
	Valsad	3.16950	7.59700	.678
	Dang	6.19000	7.59700	.418
	Narmada	4.65375	7.59700	.542
	Surat	-7.10075	7.59700	.353
Surat	Ahmedabad	-20.92125(*)	7.59700	.007
	Banaskantha	-9.55150	7.59700	.213
	Gandhinagar	1.59925	7.59700	.834

	Mehsana	.71250	7.59700	.926
	Sabarkantha	-11.26775	7.59700	.142
	Patan	4.39375	7.59700	.565
	Amreli	-25.24875(*)	7.59700	.001
	Bhavnagar	-39.83275(*)	7.59700	.000
	Jamnagar	-35.82625(*)	7.59700	.000
	Junagadh	-45.32275(*)	7.59700	.000
	Kutch	6.52325	7.59700	.393
	Rajkot	-72.53800(*)	7.59700	.000
	Surendranagar	-11.87050	7.59700	.122
	Porbandar	-14.67300	7.59700	.057
	Dahod	8.06825	7.59700	.292
	Baroda	-7.06325	7.59700	.355
	Kheda	1.67350	7.59700	.826
	Panchmahal	5.36775	7.59700	.482
	Anand	-1.30650	7.59700	.864
	Bharuch	5.70075	7.59700	.455
	Valsad	10.27025	7.59700	.180
	Dang	13.29075	7.59700	.084
	Narmada	11.75450	7.59700	.126
	Navsari	7.10075	7.59700	.353

* The mean difference is significant at the .05 level

Means Plots



Descriptives

1000 times Tar SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
Ahmedabad	4	.7460	.08130	.04065	.66	.85
Banaskantha	4	.6213	.10457	.05229	.51	.76
Gandhinagar	4	.8993	.24458	.12229	.65	1.15
Mehsana	4	1.4763	.18913	.09457	1.28	1.66
Sabarkantha	4	.8753	.15613	.07806	.74	1.09
Patan	4	1.2920	.28128	.14064	1.05	1.70
Amreli	4	.5018	.11696	.05848	.37	.66
Bhavnagar	4	38.8261	6.24073	3.12036	30.07	43.31
Jamnagar	4	2.0360	.43894	.21947	1.67	2.67
Junagadh	4	2.2742	.33380	.16690	1.99	2.68
Kutch	4	1.7995	.35994	.17997	1.55	2.32
Rajkot	4	10.4013	5.34699	2.67349	7.16	18.36
Surendranagar	4	.8830	.14223	.07112	.76	1.07
Porbandar	4	.4458	.02331	.01166	.42	.47
Dahod	4	.3740	.12228	.06114	.29	.55
Baroda	4	5.5830	3.58117	1.79059	2.05	10.32
Kheda	4	.5718	.16612	.08306	.47	.82
Panchmahal	4	.7053	.23355	.11677	.45	.94
Anand	4	1.5663	.55158	.27579	.85	2.12
Bharuch	4	1.6798	.29830	.14915	1.35	2.07
Valsad	4	3.0355	.41240	.20620	2.69	3.55
Dang	4	.0289	.02019	.01010	.01	.06
Narmada	4	.0828	.01552	.00776	.06	.09
Navsari	4	.9278	.08040	.04020	.86	1.02
Surat	4	10.8189	2.81351	1.40675	8.17	14.59
Total	100	3.5381	7.92546	.79255	.01	43.31

Test of Homogeneity of Variances

1000 times Tar SSI

Levene Statistic	df1	df2	Sig.
6.118	24	75	.000

ANOVA

1000 times Tar SSI

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5949.589	24	247.900	69.145	.000
Within Groups	268.889	75	3.585		
Total	6218.478	99			

Multiple Comparisons

Dependent Variable: 1000 times Tar SSI

LSD

(I) District	(J) District	Mean Difference (I-J)	Std. Error	Sig.
Ahmedabad	Banaskantha	.12475	1.33888	.926
	Gandhinagar	-.15335	1.33888	.909
	Mehsana	-.73025	1.33888	.587
	Sabarkantha	-.12925	1.33888	.923
	Patan	-.54600	1.33888	.685
	Amreli	.24425	1.33888	.856

	Bhavnagar	-38.08011(*)	1.33888	.000
	Jamnagar	-1.29000	1.33888	.338
	Junagadh	-1.52821	1.33888	.257
	Kutch	-1.05351	1.33888	.434
	Rajkot	-9.65525(*)	1.33888	.000
	Surendranagar	-.13704	1.33888	.919
	Porbandar	.30025	1.33888	.823
	Dahod	.37200	1.33888	.782
	Baroda	-4.83700(*)	1.33888	.001
	Kheda	.17425	1.33888	.897
	Panchmahal	.04075	1.33888	.976
	Anand	-.82025	1.33888	.542
	Bharuch	-.93375	1.33888	.488
	Valsad	-2.28947	1.33888	.091
	Dang	.71708	1.33888	.594
	Narmada	.66325	1.33888	.622
	Navsari	-.18184	1.33888	.892
	Surat	-10.07293(*)	1.33888	.000
Banaskantha	Ahmedabad	-.12475	1.33888	.926
	Gandhinagar	-.27810	1.33888	.836
	Mehsana	-.85500	1.33888	.525
	Sabarkantha	-.25400	1.33888	.850
	Patan	-.67075	1.33888	.618
	Amreli	.11950	1.33888	.929
	Bhavnagar	-38.20486(*)	1.33888	.000
	Jamnagar	-1.41475	1.33888	.294
	Junagadh	-1.65296	1.33888	.221
	Kutch	-1.17826	1.33888	.382
	Rajkot	-9.78000(*)	1.33888	.000
	Surendranagar	-.26179	1.33888	.846

	Porbandar	.17550	1.33888	.896
	Dahod	.24725	1.33888	.854
	Baroda	-4.96175(*)	1.33888	.000
	Kheda	.04950	1.33888	.971
	Panchmahal	-.08400	1.33888	.950
	Anand	-.94500	1.33888	.482
	Bharuch	-1.05850	1.33888	.432
	Valsad	-2.41422	1.33888	.075
	Dang	.59233	1.33888	.659
	Narmada	.53850	1.33888	.689
	Navsari	-.30659	1.33888	.820
	Surat	-10.19768(*)	1.33888	.000
Gandhinagar	Ahmedabad	.15335	1.33888	.909
	Banaskantha	.27810	1.33888	.836
	Mehsana	-.57691	1.33888	.668
	Sabarkantha	.02410	1.33888	.986
	Patan	-.39266	1.33888	.770
	Amreli	.39760	1.33888	.767
	Bhavnagar	-37.92676(*)	1.33888	.000
	Jamnagar	-1.13666	1.33888	.399
	Junagadh	-1.37486	1.33888	.308
	Kutch	-.90017	1.33888	.503
	Rajkot	-9.50191(*)	1.33888	.000
	Surendranagar	.01631	1.33888	.990
	Porbandar	.45360	1.33888	.736
	Dahod	.52535	1.33888	.696
	Baroda	-4.68366(*)	1.33888	.001
	Kheda	.32760	1.33888	.807
	Panchmahal	.19410	1.33888	.885
	Anand	-.66691	1.33888	.620

	Bharuch	-.78041	1.33888	.562
	Valsad	-2.13612	1.33888	.115
	Dang	.87042	1.33888	.518
	Narmada	.81660	1.33888	.544
	Navsari	-.02849	1.33888	.983
	Surat	-9.91959(*)	1.33888	.000
Mehsana	Ahmedabad	.73025	1.33888	.587
	Banaskantha	.85500	1.33888	.525
	Gandhinagar	.57691	1.33888	.668
	Sabarkantha	.60100	1.33888	.655
	Patan	.18425	1.33888	.891
	Amreli	.97450	1.33888	.469
	Bhavnagar	-37.34986(*)	1.33888	.000
	Jamnagar	-.55975	1.33888	.677
	Junagadh	-.79796	1.33888	.553
	Kutch	-.32326	1.33888	.810
	Rajkot	-8.92500(*)	1.33888	.000
	Surendranagar	.59322	1.33888	.659
	Porbandar	1.03050	1.33888	.444
	Dahod	1.10225	1.33888	.413
	Baroda	-4.10675(*)	1.33888	.003
	Kheda	.90450	1.33888	.501
	Panchmahal	.77100	1.33888	.566
	Anand	-.09000	1.33888	.947
	Bharuch	-.20350	1.33888	.880
	Valsad	-1.55922	1.33888	.248
	Dang	1.44733	1.33888	.283
	Narmada	1.39350	1.33888	.301
	Navsari	.54842	1.33888	.683
	Surat	-9.34268(*)	1.33888	.000

Sabarkantha	Ahmedabad	.12925	1.33888	.923
	Banaskantha	.25400	1.33888	.850
	Gandhinagar	-.02410	1.33888	.986
	Mehsana	-.60100	1.33888	.655
	Patan	-.41675	1.33888	.756
	Amreli	.37350	1.33888	.781
	Bhavnagar	-37.95086(*)	1.33888	.000
	Jamnagar	-1.16075	1.33888	.389
	Junagadh	-1.39896	1.33888	.299
	Kutch	-.92426	1.33888	.492
	Rajkot	-9.52600(*)	1.33888	.000
	Surendranagar	-.00779	1.33888	.995
	Porbandar	.42950	1.33888	.749
	Dahod	.50125	1.33888	.709
	Baroda	-4.70775(*)	1.33888	.001
	Kheda	.30350	1.33888	.821
	Panchmahal	.17000	1.33888	.899
	Anand	-.69100	1.33888	.607
	Bharuch	-.80450	1.33888	.550
	Valsad	-2.16022	1.33888	.111
	Dang	.84633	1.33888	.529
	Narmada	.79250	1.33888	.556
	Navsari	-.05259	1.33888	.969
	Surat	-9.94368(*)	1.33888	.000
Patan	Ahmedabad	.54600	1.33888	.685
	Banaskantha	.67075	1.33888	.618
	Gandhinagar	.39266	1.33888	.770
	Mehsana	-.18425	1.33888	.891
	Sabarkantha	.41675	1.33888	.756
	Amreli	.79025	1.33888	.557

	Bhavnagar	-37.53411(*)	1.33888	.000
	Jamnagar	-.74400	1.33888	.580
	Junagadh	-.98221	1.33888	.465
	Kutch	-.50751	1.33888	.706
	Rajkot	-9.10925(*)	1.33888	.000
	Surendranagar	.40897	1.33888	.761
	Porbandar	.84625	1.33888	.529
	Dahod	.91800	1.33888	.495
	Baroda	-4.29100(*)	1.33888	.002
	Kheda	.72025	1.33888	.592
	Panchmahal	.58675	1.33888	.662
	Anand	-.27425	1.33888	.838
	Bharuch	-.38775	1.33888	.773
	Valsad	-1.74347	1.33888	.197
	Dang	1.26308	1.33888	.349
	Narmada	1.20925	1.33888	.369
	Navsari	.36417	1.33888	.786
	Surat	-9.52693(*)	1.33888	.000
Amreli	Ahmedabad	-.24425	1.33888	.856
	Banaskantha	-.11950	1.33888	.929
	Gandhinagar	-.39760	1.33888	.767
	Mehsana	-.97450	1.33888	.469
	Sabarkantha	-.37350	1.33888	.781
	Patan	-.79025	1.33888	.557
	Bhavnagar	-38.32436(*)	1.33888	.000
	Jamnagar	-1.53425	1.33888	.255
	Junagadh	-1.77246	1.33888	.190
	Kutch	-1.29776	1.33888	.336
	Rajkot	-9.89950(*)	1.33888	.000
	Surendranagar	-.38129	1.33888	.777

	Porbandar	.05600	1.33888	.967
	Dahod	.12775	1.33888	.924
	Baroda	-5.08125(*)	1.33888	.000
	Kheda	-.07000	1.33888	.958
	Panchmahal	-.20350	1.33888	.880
	Anand	-1.06450	1.33888	.429
	Bharuch	-1.17800	1.33888	.382
	Valsad	-2.53372	1.33888	.062
	Dang	.47283	1.33888	.725
	Narmada	.41900	1.33888	.755
	Navsari	-.42609	1.33888	.751
	Surat	-10.31718(*)	1.33888	.000
Bhavnagar	Ahmedabad	38.08011(*)	1.33888	.000
	Banaskantha	38.20486(*)	1.33888	.000
	Gandhinagar	37.92676(*)	1.33888	.000
	Mehsana	37.34986(*)	1.33888	.000
	Sabarkantha	37.95086(*)	1.33888	.000
	Patan	37.53411(*)	1.33888	.000
	Amreli	38.32436(*)	1.33888	.000
	Jamnagar	36.79011(*)	1.33888	.000
	Junagadh	36.55190(*)	1.33888	.000
	Kutch	37.02659(*)	1.33888	.000
	Rajkot	28.42486(*)	1.33888	.000
	Surendranagar	37.94307(*)	1.33888	.000
	Porbandar	38.38036(*)	1.33888	.000
	Dahod	38.45211(*)	1.33888	.000
	Baroda	33.24311(*)	1.33888	.000
	Kheda	38.25436(*)	1.33888	.000
	Panchmahal	38.12086(*)	1.33888	.000
	Anand	37.25986(*)	1.33888	.000

	Bharuch	37.14636(*)	1.33888	.000
	Valsad	35.79064(*)	1.33888	.000
	Dang	38.79718(*)	1.33888	.000
	Narmada	38.74336(*)	1.33888	.000
	Navsari	37.89827(*)	1.33888	.000
	Surat	28.00718(*)	1.33888	.000
Jamnagar	Ahmedabad	1.29000	1.33888	.338
	Banaskantha	1.41475	1.33888	.294
	Gandhinagar	1.13666	1.33888	.399
	Mehsana	.55975	1.33888	.677
	Sabarkantha	1.16075	1.33888	.389
	Patan	.74400	1.33888	.580
	Amreli	1.53425	1.33888	.255
	Bhavnagar	-36.79011(*)	1.33888	.000
	Junagadh	-.23821	1.33888	.859
	Kutch	.23649	1.33888	.860
	Rajkot	-8.36525(*)	1.33888	.000
	Surendranagar	1.15297	1.33888	.392
	Porbandar	1.59025	1.33888	.239
	Dahod	1.66200	1.33888	.218
	Baroda	-3.54700(*)	1.33888	.010
	Kheda	1.46425	1.33888	.278
	Panchmahal	1.33075	1.33888	.323
	Anand	.46975	1.33888	.727
	Bharuch	.35625	1.33888	.791
	Valsad	-.99947	1.33888	.458
	Dang	2.00708	1.33888	.138
	Narmada	1.95325	1.33888	.149
	Navsari	1.10817	1.33888	.410
	Surat	-8.78293(*)	1.33888	.000

Junagadh	Ahmedabad	1.52821	1.33888	.257
	Banaskantha	1.65296	1.33888	.221
	Gandhinagar	1.37486	1.33888	.308
	Mehsana	.79796	1.33888	.553
	Sabarkantha	1.39896	1.33888	.299
	Patan	.98221	1.33888	.465
	Amreli	1.77246	1.33888	.190
	Bhavnagar	-36.55190(*)	1.33888	.000
	Jamnagar	.23821	1.33888	.859
	Kutch	.47470	1.33888	.724
	Rajkot	-8.12704(*)	1.33888	.000
	Surendranagar	1.39117	1.33888	.302
	Porbandar	1.82846	1.33888	.176
	Dahod	1.90021	1.33888	.160
	Baroda	-3.30879(*)	1.33888	.016
	Kheda	1.70246	1.33888	.207
	Panchmahal	1.56896	1.33888	.245
	Anand	.70796	1.33888	.599
	Bharuch	.59446	1.33888	.658
	Valsad	-.76126	1.33888	.571
	Dang	2.24528	1.33888	.098
	Narmada	2.19146	1.33888	.106
	Navsari	1.34637	1.33888	.318
	Surat	-8.54472(*)	1.33888	.000
Kutch	Ahmedabad	1.05351	1.33888	.434
	Banaskantha	1.17826	1.33888	.382
	Gandhinagar	.90017	1.33888	.503
	Mehsana	.32326	1.33888	.810
	Sabarkantha	.92426	1.33888	.492
	Patan	.50751	1.33888	.706

	Amreli	1.29776	1.33888	.336
	Bhavnagar	-37.02659(*)	1.33888	.000
	Jamnagar	-.23649	1.33888	.860
	Junagadh	-.47470	1.33888	.724
	Rajkot	-8.60174(*)	1.33888	.000
	Surendranagar	.91648	1.33888	.496
	Porbandar	1.35376	1.33888	.315
	Dahod	1.42551	1.33888	.290
	Baroda	-3.78349(*)	1.33888	.006
	Kheda	1.22776	1.33888	.362
	Panchmahal	1.09426	1.33888	.416
	Anand	.23326	1.33888	.862
	Bharuch	.11976	1.33888	.929
	Valsad	-1.23595	1.33888	.359
	Dang	1.77059	1.33888	.190
	Narmada	1.71676	1.33888	.204
	Navsari	.87168	1.33888	.517
	Surat	-9.01942(*)	1.33888	.000
Rajkot	Ahmedabad	9.65525(*)	1.33888	.000
	Banaskantha	9.78000(*)	1.33888	.000
	Gandhinagar	9.50191(*)	1.33888	.000
	Mehsana	8.92500(*)	1.33888	.000
	Sabarkantha	9.52600(*)	1.33888	.000
	Patan	9.10925(*)	1.33888	.000
	Amreli	9.89950(*)	1.33888	.000
	Bhavnagar	-28.42486(*)	1.33888	.000
	Jamnagar	8.36525(*)	1.33888	.000
	Junagadh	8.12704(*)	1.33888	.000
	Kutch	8.60174(*)	1.33888	.000
	Surendranagar	9.51822(*)	1.33888	.000

	Porbandar	9.95550(*)	1.33888	.000
	Dahod	10.02725(*)	1.33888	.000
	Baroda	4.81825(*)	1.33888	.001
	Kheda	9.82950(*)	1.33888	.000
	Panchmahal	9.69600(*)	1.33888	.000
	Anand	8.83500(*)	1.33888	.000
	Bharuch	8.72150(*)	1.33888	.000
	Valsad	7.36579(*)	1.33888	.000
	Dang	10.37233(*)	1.33888	.000
	Narmada	10.31850(*)	1.33888	.000
	Navsari	9.47342(*)	1.33888	.000
	Surat	-.41768	1.33888	.756
Surendranagar	Ahmedabad	.13704	1.33888	.919
	Banaskantha	.26179	1.33888	.846
	Gandhinagar	-.01631	1.33888	.990
	Mehsana	-.59322	1.33888	.659
	Sabarkantha	.00779	1.33888	.995
	Patan	-.40897	1.33888	.761
	Amreli	.38129	1.33888	.777
	Bhavnagar	-37.94307(*)	1.33888	.000
	Jamnagar	-1.15297	1.33888	.392
	Junagadh	-1.39117	1.33888	.302
	Kutch	-.91648	1.33888	.496
	Rajkot	-9.51822(*)	1.33888	.000
	Porbandar	.43729	1.33888	.745
	Dahod	.50904	1.33888	.705
	Baroda	-4.69997(*)	1.33888	.001
	Kheda	.31129	1.33888	.817
	Panchmahal	.17779	1.33888	.895
	Anand	-.68322	1.33888	.611

	Bharuch	-.79672	1.33888	.554
	Valsad	-2.15243	1.33888	.112
	Dang	.85411	1.33888	.525
	Narmada	.80029	1.33888	.552
	Navsari	-.04480	1.33888	.973
	Surat	-9.93590(*)	1.33888	.000
Porbandar	Ahmedabad	-.30025	1.33888	.823
	Banaskantha	-.17550	1.33888	.896
	Gandhinagar	-.45360	1.33888	.736
	Mehsana	-1.03050	1.33888	.444
	Sabarkantha	-.42950	1.33888	.749
	Patan	-.84625	1.33888	.529
	Amreli	-.05600	1.33888	.967
	Bhavnagar	-38.38036(*)	1.33888	.000
	Jamnagar	-1.59025	1.33888	.239
	Junagadh	-1.82846	1.33888	.176
	Kutch	-1.35376	1.33888	.315
	Rajkot	-9.95550(*)	1.33888	.000
	Surendranagar	-.43729	1.33888	.745
	Dahod	.07175	1.33888	.957
	Baroda	-5.13725(*)	1.33888	.000
	Kheda	-.12600	1.33888	.925
	Panchmahal	-.25950	1.33888	.847
	Anand	-1.12050	1.33888	.405
	Bharuch	-1.23400	1.33888	.360
	Valsad	-2.58972	1.33888	.057
	Dang	.41683	1.33888	.756
	Narmada	.36300	1.33888	.787
	Navsari	-.48209	1.33888	.720
	Surat	-10.37318(*)	1.33888	.000

Dahod	Ahmedabad	-.37200	1.33888	.782
	Banaskantha	-.24725	1.33888	.854
	Gandhinagar	-.52535	1.33888	.696
	Mehsana	-1.10225	1.33888	.413
	Sabarkantha	-.50125	1.33888	.709
	Patan	-.91800	1.33888	.495
	Amreli	-.12775	1.33888	.924
	Bhavnagar	-38.45211(*)	1.33888	.000
	Jamnagar	-1.66200	1.33888	.218
	Junagadh	-1.90021	1.33888	.160
	Kutch	-1.42551	1.33888	.290
	Rajkot	-10.02725(*)	1.33888	.000
	Surendranagar	-.50904	1.33888	.705
	Porbandar	-.07175	1.33888	.957
	Baroda	-5.20900(*)	1.33888	.000
	Kheda	-.19775	1.33888	.883
	Panchmahal	-.33125	1.33888	.805
	Anand	-1.19225	1.33888	.376
	Bharuch	-1.30575	1.33888	.333
	Valsad	-2.66147	1.33888	.050
	Dang	.34508	1.33888	.797
	Narmada	.29125	1.33888	.828
	Navsari	-.55384	1.33888	.680
	Surat	-10.44493(*)	1.33888	.000
Baroda	Ahmedabad	4.83700(*)	1.33888	.001
	Banaskantha	4.96175(*)	1.33888	.000
	Gandhinagar	4.68366(*)	1.33888	.001
	Mehsana	4.10675(*)	1.33888	.003
	Sabarkantha	4.70775(*)	1.33888	.001
	Patan	4.29100(*)	1.33888	.002

	Amreli	5.08125(*)	1.33888	.000
	Bhavnagar	-33.24311(*)	1.33888	.000
	Jamnagar	3.54700(*)	1.33888	.010
	Junagadh	3.30879(*)	1.33888	.016
	Kutch	3.78349(*)	1.33888	.006
	Rajkot	-4.81825(*)	1.33888	.001
	Surendranagar	4.69997(*)	1.33888	.001
	Porbandar	5.13725(*)	1.33888	.000
	Dahod	5.20900(*)	1.33888	.000
	Kheda	5.01125(*)	1.33888	.000
	Panchmahal	4.87775(*)	1.33888	.000
	Anand	4.01675(*)	1.33888	.004
	Bharuch	3.90325(*)	1.33888	.005
	Valsad	2.54754	1.33888	.061
	Dang	5.55408(*)	1.33888	.000
	Narmada	5.50025(*)	1.33888	.000
	Navsari	4.65517(*)	1.33888	.001
	Surat	-5.23593(*)	1.33888	.000
Kheda	Ahmedabad	-.17425	1.33888	.897
	Banaskantha	-.04950	1.33888	.971
	Gandhinagar	-.32760	1.33888	.807
	Mehsana	-.90450	1.33888	.501
	Sabarkantha	-.30350	1.33888	.821
	Patan	-.72025	1.33888	.592
	Amreli	.07000	1.33888	.958
	Bhavnagar	-38.25436(*)	1.33888	.000
	Jamnagar	-1.46425	1.33888	.278
	Junagadh	-1.70246	1.33888	.207
	Kutch	-1.22776	1.33888	.362
	Rajkot	-9.82950(*)	1.33888	.000

	Surendranagar	-.31129	1.33888	.817
	Porbandar	.12600	1.33888	.925
	Dahod	.19775	1.33888	.883
	Baroda	-5.01125(*)	1.33888	.000
	Panchmahal	-.13350	1.33888	.921
	Anand	-.99450	1.33888	.460
	Bharuch	-1.10800	1.33888	.411
	Valsad	-2.46372	1.33888	.070
	Dang	.54283	1.33888	.686
	Narmada	.48900	1.33888	.716
	Navsari	-.35609	1.33888	.791
	Surat	-10.24718(*)	1.33888	.000
Panchmahal	Ahmedabad	-.04075	1.33888	.976
	Banaskantha	.08400	1.33888	.950
	Gandhinagar	-.19410	1.33888	.885
	Mehsana	-.77100	1.33888	.566
	Sabarkantha	-.17000	1.33888	.899
	Patan	-.58675	1.33888	.662
	Amreli	.20350	1.33888	.880
	Bhavnagar	-38.12086(*)	1.33888	.000
	Jamnagar	-1.33075	1.33888	.323
	Junagadh	-1.56896	1.33888	.245
	Kutch	-1.09426	1.33888	.416
	Rajkot	-9.69600(*)	1.33888	.000
	Surendranagar	-.17779	1.33888	.895
	Porbandar	.25950	1.33888	.847
	Dahod	.33125	1.33888	.805
	Baroda	-4.87775(*)	1.33888	.000
	Kheda	.13350	1.33888	.921
	Anand	-.86100	1.33888	.522

	Bharuch	-.97450	1.33888	.469
	Valsad	-2.33022	1.33888	.086
	Dang	.67633	1.33888	.615
	Narmada	.62250	1.33888	.643
	Navsari	-.22259	1.33888	.868
	Surat	-10.11368(*)	1.33888	.000
Anand	Ahmedabad	.82025	1.33888	.542
	Banaskantha	.94500	1.33888	.482
	Gandhinagar	.66691	1.33888	.620
	Mehsana	.09000	1.33888	.947
	Sabarkantha	.69100	1.33888	.607
	Patan	.27425	1.33888	.838
	Amreli	1.06450	1.33888	.429
	Bhavnagar	-37.25986(*)	1.33888	.000
	Jamnagar	-.46975	1.33888	.727
	Junagadh	-.70796	1.33888	.599
	Kutch	-.23326	1.33888	.862
	Rajkot	-8.83500(*)	1.33888	.000
	Surendranagar	.68322	1.33888	.611
	Porbandar	1.12050	1.33888	.405
	Dahod	1.19225	1.33888	.376
	Baroda	-4.01675(*)	1.33888	.004
	Kheda	.99450	1.33888	.460
	Panchmahal	.86100	1.33888	.522
	Bharuch	-.11350	1.33888	.933
	Valsad	-1.46922	1.33888	.276
	Dang	1.53733	1.33888	.255
	Narmada	1.48350	1.33888	.271
	Navsari	.63842	1.33888	.635

	Surat	-9.25268(*)	1.33888	.000
Bharuch	Ahmedabad	.93375	1.33888	.488
	Banaskantha	1.05850	1.33888	.432
	Gandhinagar	.78041	1.33888	.562
	Mehsana	.20350	1.33888	.880
	Sabarkantha	.80450	1.33888	.550
	Patan	.38775	1.33888	.773
	Amreli	1.17800	1.33888	.382
	Bhavnagar	-37.14636(*)	1.33888	.000
	Jamnagar	-.35625	1.33888	.791
	Junagadh	-.59446	1.33888	.658
	Kutch	-.11976	1.33888	.929
	Rajkot	-8.72150(*)	1.33888	.000
	Surendranagar	.79672	1.33888	.554
	Porbandar	1.23400	1.33888	.360
	Dahod	1.30575	1.33888	.333
	Baroda	-3.90325(*)	1.33888	.005
	Kheda	1.10800	1.33888	.411
	Panchmahal	.97450	1.33888	.469
	Anand	.11350	1.33888	.933
	Valsad	-1.35572	1.33888	.315
	Dang	1.65083	1.33888	.221
	Narmada	1.59700	1.33888	.237
	Navsari	.75192	1.33888	.576
	Surat	-9.13918(*)	1.33888	.000
Valsad	Ahmedabad	2.28947	1.33888	.091
	Banaskantha	2.41422	1.33888	.075
	Gandhinagar	2.13612	1.33888	.115
	Mehsana	1.55922	1.33888	.248
	Sabarkantha	2.16022	1.33888	.111

	Patan	1.74347	1.33888	.197
	Amreli	2.53372	1.33888	.062
	Bhavnagar	-35.79064(*)	1.33888	.000
	Jamnagar	.99947	1.33888	.458
	Junagadh	.76126	1.33888	.571
	Kutch	1.23595	1.33888	.359
	Rajkot	-7.36579(*)	1.33888	.000
	Surendranagar	2.15243	1.33888	.112
	Porbandar	2.58972	1.33888	.057
	Dahod	2.66147	1.33888	.050
	Baroda	-2.54754	1.33888	.061
	Kheda	2.46372	1.33888	.070
	Panchmahal	2.33022	1.33888	.086
	Anand	1.46922	1.33888	.276
	Bharuch	1.35572	1.33888	.315
	Dang	3.00654(*)	1.33888	.028
	Narmada	2.95272(*)	1.33888	.030
	Navsari	2.10763	1.33888	.120
	Surat	-7.78347(*)	1.33888	.000
Dang	Ahmedabad	-.71708	1.33888	.594
	Banaskantha	-.59233	1.33888	.659
	Gandhinagar	-.87042	1.33888	.518
	Mehsana	-1.44733	1.33888	.283
	Sabarkantha	-.84633	1.33888	.529
	Patan	-1.26308	1.33888	.349
	Amreli	-.47283	1.33888	.725
	Bhavnagar	-38.79718(*)	1.33888	.000
	Jamnagar	-2.00708	1.33888	.138
	Junagadh	-2.24528	1.33888	.098
	Kutch	-1.77059	1.33888	.190

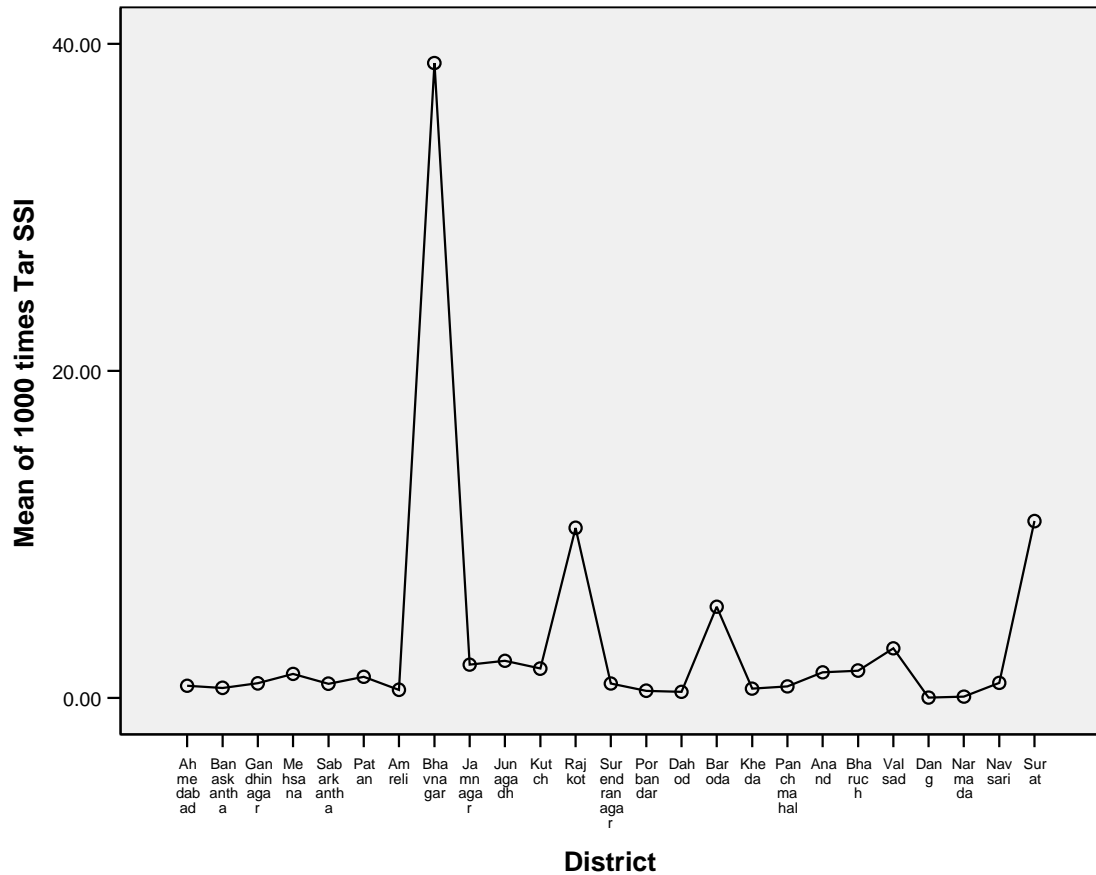
	Rajkot	-10.37233(*)	1.33888	.000
	Surendranagar	-.85411	1.33888	.525
	Porbandar	-.41683	1.33888	.756
	Dahod	-.34508	1.33888	.797
	Baroda	-5.55408(*)	1.33888	.000
	Kheda	-.54283	1.33888	.686
	Panchmahal	-.67633	1.33888	.615
	Anand	-1.53733	1.33888	.255
	Bharuch	-1.65083	1.33888	.221
	Valsad	-3.00654(*)	1.33888	.028
	Narmada	-.05383	1.33888	.968
	Navsari	-.89891	1.33888	.504
	Surat	-10.79001(*)	1.33888	.000
Narmada	Ahmedabad	-.66325	1.33888	.622
	Banaskantha	-.53850	1.33888	.689
	Gandhinagar	-.81660	1.33888	.544
	Mehsana	-1.39350	1.33888	.301
	Sabarkantha	-.79250	1.33888	.556
	Patan	-1.20925	1.33888	.369
	Amreli	-.41900	1.33888	.755
	Bhavnagar	-38.74336(*)	1.33888	.000
	Jamnagar	-1.95325	1.33888	.149
	Junagadh	-2.19146	1.33888	.106
	Kutch	-1.71676	1.33888	.204
	Rajkot	-10.31850(*)	1.33888	.000
	Surendranagar	-.80029	1.33888	.552
	Porbandar	-.36300	1.33888	.787
	Dahod	-.29125	1.33888	.828
	Baroda	-5.50025(*)	1.33888	.000
	Kheda	-.48900	1.33888	.716

	Panchmahal	-.62250	1.33888	.643
	Anand	-1.48350	1.33888	.271
	Bharuch	-1.59700	1.33888	.237
	Valsad	-2.95272(*)	1.33888	.030
	Dang	.05383	1.33888	.968
	Navsari	-.84509	1.33888	.530
	Surat	-10.73618(*)	1.33888	.000
Navsari	Ahmedabad	.18184	1.33888	.892
	Banaskantha	.30659	1.33888	.820
	Gandhinagar	.02849	1.33888	.983
	Mehsana	-.54842	1.33888	.683
	Sabarkantha	.05259	1.33888	.969
	Patan	-.36417	1.33888	.786
	Amreli	.42609	1.33888	.751
	Bhavnagar	-37.89827(*)	1.33888	.000
	Jamnagar	-1.10817	1.33888	.410
	Junagadh	-1.34637	1.33888	.318
	Kutch	-.87168	1.33888	.517
	Rajkot	-9.47342(*)	1.33888	.000
	Surendranagar	.04480	1.33888	.973
	Porbandar	.48209	1.33888	.720
	Dahod	.55384	1.33888	.680
	Baroda	-4.65517(*)	1.33888	.001
	Kheda	.35609	1.33888	.791
	Panchmahal	.22259	1.33888	.868
	Anand	-.63842	1.33888	.635
	Bharuch	-.75192	1.33888	.576
	Valsad	-2.10763	1.33888	.120
	Dang	.89891	1.33888	.504
	Narmada	.84509	1.33888	.530

	Surat	-9.89110(*)	1.33888	.000
Surat	Ahmedabad	10.07293(*)	1.33888	.000
	Banaskantha	10.19768(*)	1.33888	.000
	Gandhinagar	9.91959(*)	1.33888	.000
	Mehsana	9.34268(*)	1.33888	.000
	Sabarkantha	9.94368(*)	1.33888	.000
	Patan	9.52693(*)	1.33888	.000
	Amreli	10.31718(*)	1.33888	.000
	Bhavnagar	-28.00718(*)	1.33888	.000
	Jamnagar	8.78293(*)	1.33888	.000
	Junagadh	8.54472(*)	1.33888	.000
	Kutch	9.01942(*)	1.33888	.000
	Rajkot	.41768	1.33888	.756
	Surendranagar	9.93590(*)	1.33888	.000
	Porbandar	10.37318(*)	1.33888	.000
	Dahod	10.44493(*)	1.33888	.000
	Baroda	5.23593(*)	1.33888	.000
	Kheda	10.24718(*)	1.33888	.000
	Panchmahal	10.11368(*)	1.33888	.000
	Anand	9.25268(*)	1.33888	.000
	Bharuch	9.13918(*)	1.33888	.000
	Valsad	7.78347(*)	1.33888	.000
	Dang	10.79001(*)	1.33888	.000
	Narmada	10.73618(*)	1.33888	.000
	Navsari	9.89110(*)	1.33888	.000

* The mean difference is significant at the .05 level.

Means Plots



Statistical Analysis:

For the comparison of the target amount credited to agricultural and allied sector between different regions, we have used the Analysis of variance (ANOVA) technique.

Hypothesis : There is no significant difference between the target amount (Agri. Allied) credit to four different regions of Gujarat state.

Region-wise Comparison

Descriptives

1000 times Tar Agr (*The variable Target Credit is multiplied by 1000 for ease of calculation*)

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
North Gujarat	24	19.5499	11.53787	2.35516	6.05	51.54
Saurashtra Kachchh	32	43.5593	27.38319	4.84071	6.02	125.27
Central Gujarat	20	12.3628	7.63039	1.70621	2.52	35.14
South Gujarat	24	5.6913	4.86515	.99310	.29	18.37
Total	100	22.4694	22.74012	2.27401	.29	125.27

ANOVA

1000 times Tar Agr

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	23236.723	3	7745.574	26.597	.000
Within Groups	27957.464	96	291.224		
Total	51194.187	99			

Conclusion: As p-value < 0.05, there is significant difference between the Target amount of credit (Agricultural and Allied) by banks to four regions of Gujarat State.

Multiple Comparisons

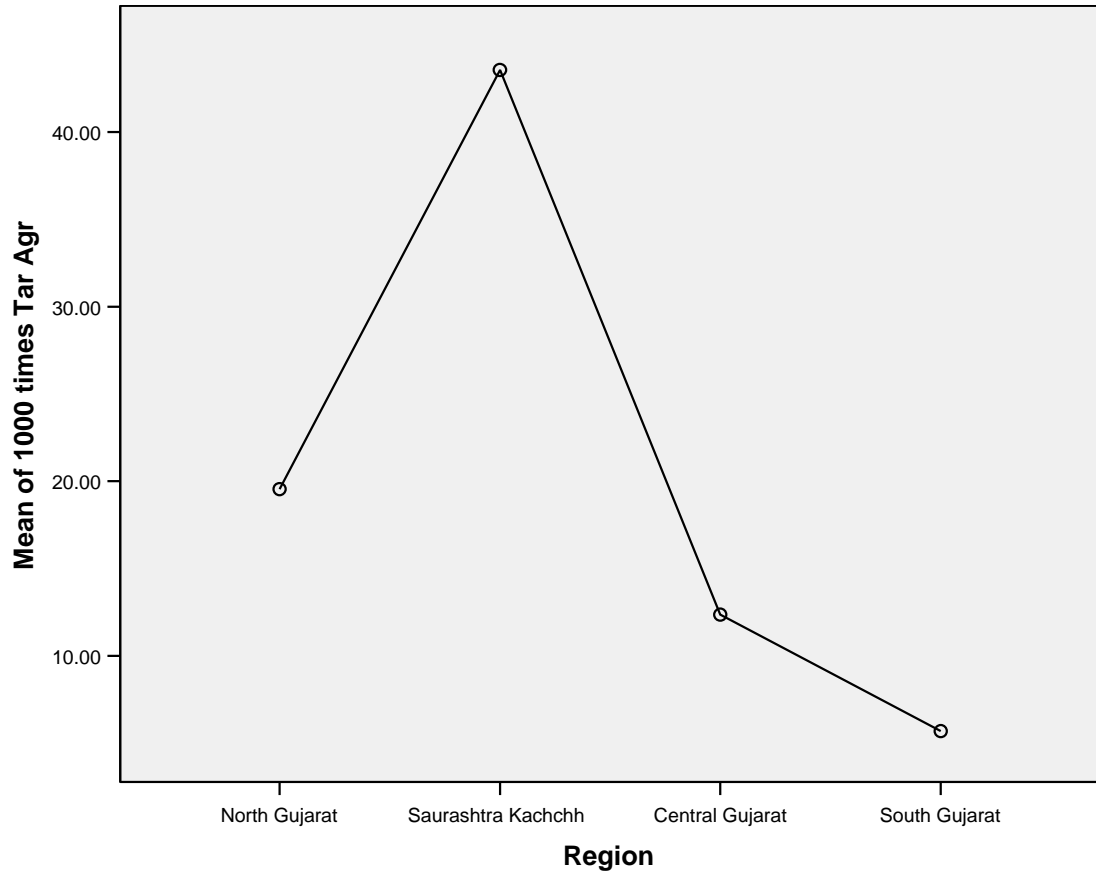
Dependent Variable: 1000 times Tar Agr

LSD (Least Significant Difference)

(I) Region	(J) Region	Mean Difference (I-J)	Std. Error	p-value
North Gujarat	Saurashtra Kachchh	-24.00943(*)	4.60815	.000
	Central Gujarat	7.18712	5.16677	.167
	South Gujarat	13.85867(*)	4.92632	.006
Saurashtra Kachchh	North Gujarat	24.00943(*)	4.60815	.000
	Central Gujarat	31.19654(*)	4.86435	.000
	South Gujarat	37.86809(*)	4.60815	.000
Central Gujarat	North Gujarat	-7.18712	5.16677	.167
	Saurashtra Kachchh	-31.19654(*)	4.86435	.000
	South Gujarat	6.67155	5.16677	.200
South Gujarat	North Gujarat	-13.85867(*)	4.92632	.006
	Saurashtra Kachchh	-37.86809(*)	4.60815	.000
	Central Gujarat	-6.67155	5.16677	.200

* The mean difference is significant at the .05 level. (Since the p-value is less than 0.05)

Conclusion: e.g. There is a significant difference between the Target amount of credit (Agriculture and Allied) by Banks to North Gujarat and Saurashtra Kachchh. Similar conclusion can be drawn for other pairs of regions.



Hypothesis : There is no significant difference between the target amount (SSI) credit to four different regions of Gujarat state.

Region-wise Comparison

Descriptives

1000 times Tar SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
North Gujarat	24	.9850	.35062	.07157	.51	1.70
Saurashtra Kachchh	32	7.1460	12.81091	2.26467	.37	43.31
Central Gujarat	20	1.7601	2.47165	.55268	.29	10.32
South Gujarat	24	2.7623	3.96307	.80896	.01	14.59
Total	100	3.5381	7.92546	.79255	.01	43.31

ANOVA

1000 times Tar SSI

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	650.644	3	216.881	3.739	.014
Within Groups	5567.835	96	57.998		
Total	6218.478	99			

Conclusion : As p-value < 0.05, there is significant difference between the **Target amount of credit (SSI)** by banks to **four regions of Gujarat State**.

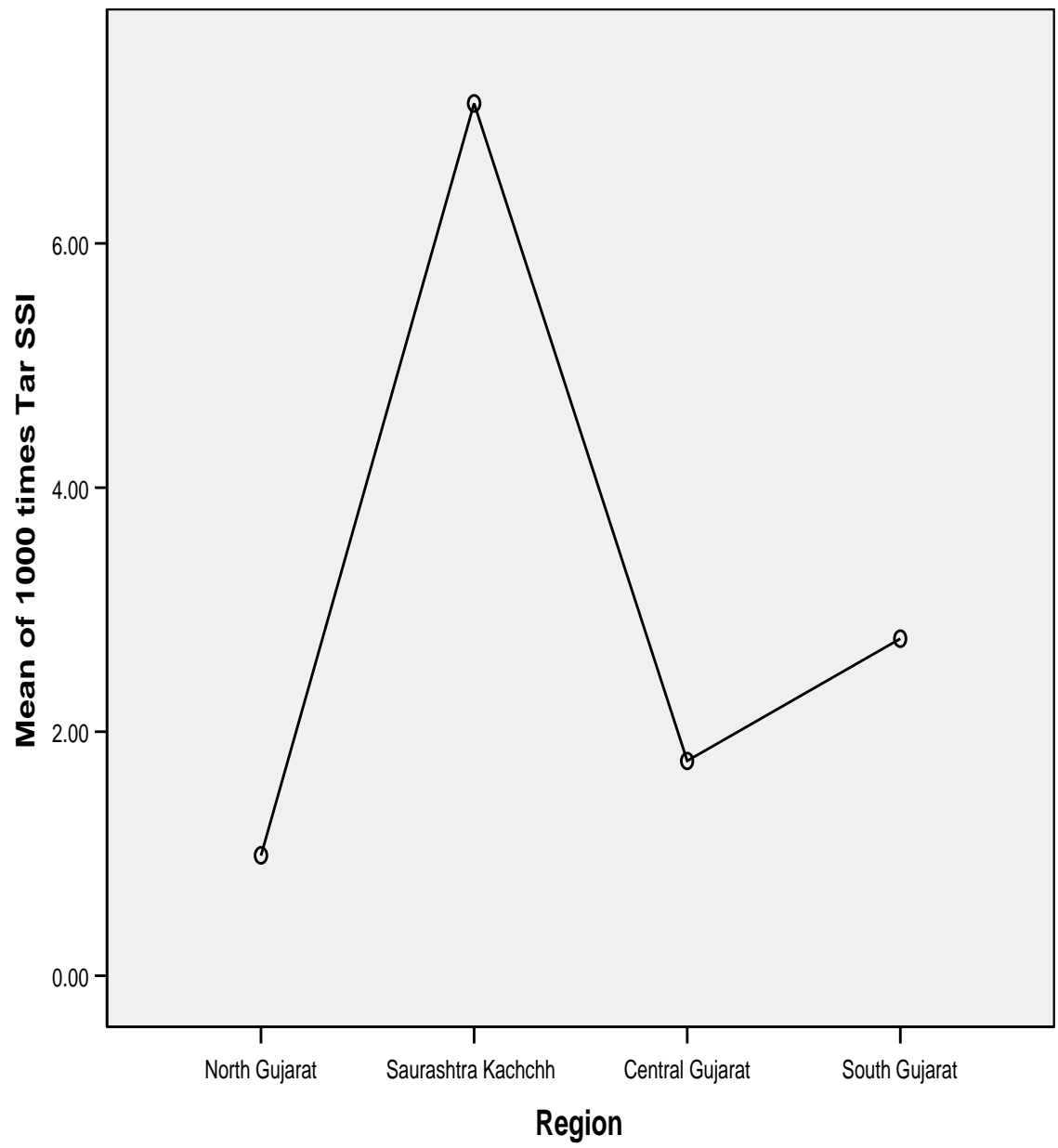
Multiple Comparisons

Dependent Variable: 1000 times Tar SSI

LSD

(I) Region	(J) Region	Mean Difference (I-J)	Std. Error	p-value
North Gujarat	Saurashtra Kachchh	-6.16094(*)	2.05646	.003
	Central Gujarat	-.77503	2.30576	.738
	South Gujarat	-1.77726	2.19845	.421
Saurashtra Kachchh	North Gujarat	6.16094(*)	2.05646	.003
	Central Gujarat	5.38590(*)	2.17080	.015
	South Gujarat	4.38368(*)	2.05646	.036
Central Gujarat	North Gujarat	.77503	2.30576	.738
	Saurashtra Kachchh	-5.38590(*)	2.17080	.015
	South Gujarat	-1.00223	2.30576	.665
South Gujarat	North Gujarat	1.77726	2.19845	.421
	Saurashtra Kachchh	-4.38368(*)	2.05646	.036
	Central Gujarat	1.00223	2.30576	.665

* The mean difference is significant at the .05 level.



Descriptives

% achievement in Agr and Allied

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
North Gujarat	24	108.9982	62.64413	12.78718	60.96	386.00
Saurashtra Kachchh	32	110.7912	53.19517	9.40367	71.08	347.32
Central Gujarat	20	93.5148	40.54074	9.06518	13.76	185.06
South Gujarat	24	107.9772	32.83754	6.70293	60.34	196.58
Total	100	106.2302	49.04801	4.90480	13.76	386.00

ANOVA

% achievement in Agr and Allied

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	4156.409	3	1385.470	.568	.637
Within Groups	234008.579	96	2437.589		
Total	238164.987	99			

Conclusion : As p-value > 0.05, there is no significant difference between the **percentage achievement** amount of credit (Agricultural and Allied) by banks to four regions of Gujarat State.

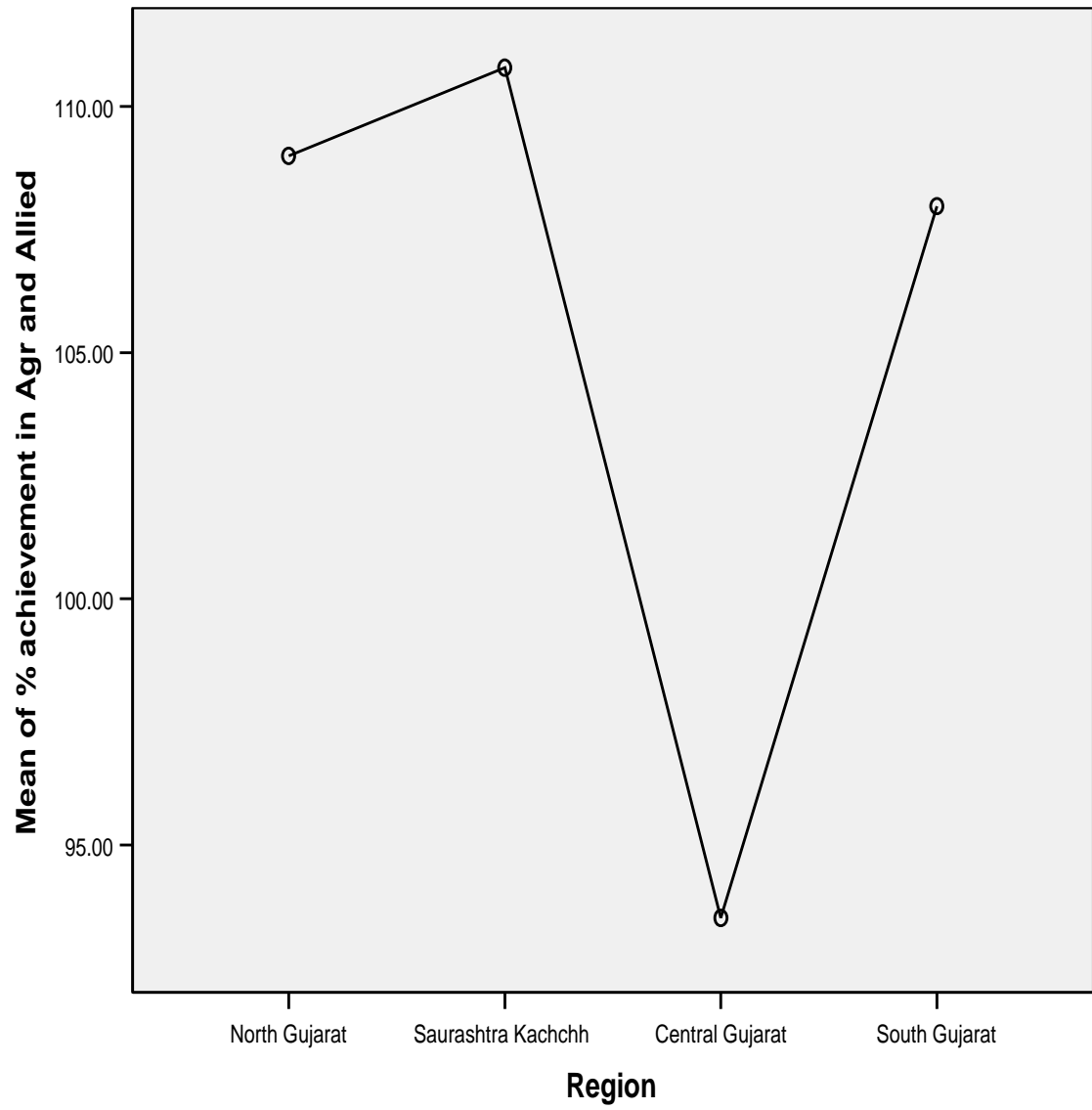
Multiple Comparisons

Dependent Variable: % achievement in Agr and Allied

LSD

(I) Region	(J) Region	Mean Difference (I-J)	Std. Error	p-value
North Gujarat	Saurashtra Kachchh	-1.79301	13.33195	.893
	Central Gujarat	15.48332	14.94810	.303
	South Gujarat	1.02099	14.25245	.943
Saurashtra Kachchh	North Gujarat	1.79301	13.33195	.893
	Central Gujarat	17.27632	14.07317	.223
	South Gujarat	2.81399	13.33195	.833
Central Gujarat	North Gujarat	-15.48332	14.94810	.303
	Saurashtra Kachchh	-17.27632	14.07317	.223
	South Gujarat	-14.46233	14.94810	.336
South Gujarat	North Gujarat	-1.02099	14.25245	.943
	Saurashtra Kachchh	-2.81399	13.33195	.833
	Central Gujarat	14.46233	14.94810	.336

Means Plots



Descriptives

% achievement in SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
North Gujarat	24	163.0650	147.21796	30.05074	19.07	624.91
Saurashtra Kachchh	32	101.2033	56.69042	10.02155	24.14	282.48
Central Gujarat	20	82.5799	58.80924	13.15015	4.68	222.16
South Gujarat	24	91.3837	57.08688	11.65281	6.38	202.25
Total	100	109.9687	91.68399	9.16840	4.68	624.91

ANOVA

% achievement in SSI

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	93412.522	3	31137.507	4.046	.009
Within Groups	738776.837	96	7695.592		
Total	832189.359	99			

Conclusion: As $p\text{-value} < 0.05$, there is significant difference between the **percentage achievement** amount of credit (SSI) by banks to four regions of Gujarat State.

Multiple Comparisons

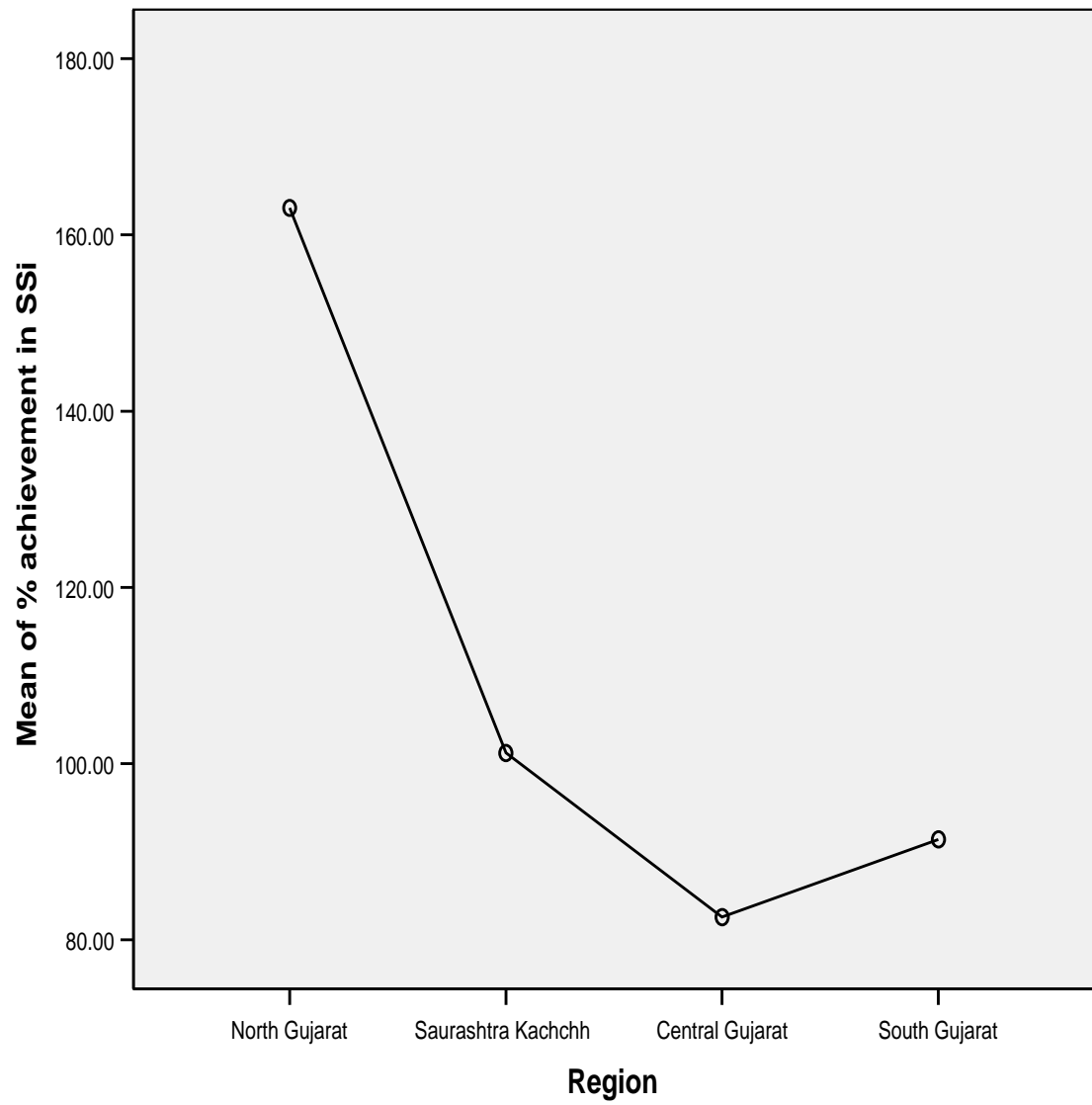
Dependent Variable: % achievement in SSi

LSD

(I) Region	(J) Region	Mean Difference (I-J)	Std. Error	p-value
North Gujarat	Saurashtra Kachchh	61.86175(*)	23.68833	.010
	Central Gujarat	80.48514(*)	26.55992	.003
	South Gujarat	71.68133(*)	25.32389	.006
Saurashtra Kachchh	North Gujarat	-61.86175(*)	23.68833	.010
	Central Gujarat	18.62339	25.00534	.458
	South Gujarat	9.81958	23.68833	.679
Central Gujarat	North Gujarat	-80.48514(*)	26.55992	.003
	Saurashtra Kachchh	-18.62339	25.00534	.458
	South Gujarat	-8.80382	26.55992	.741
South Gujarat	North Gujarat	-71.68133(*)	25.32389	.006
	Saurashtra Kachchh	-9.81958	23.68833	.679
	Central Gujarat	8.80382	26.55992	.741

* The mean difference is significant at the .05 level.

Means Plots



Year-wise comparison

Descriptives

1000 times Tar Agr

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
2002-03	25	15.7239	14.25049	2.85010	.29	55.81
2003-04	25	18.0694	16.76137	3.35227	.39	67.58
2004-05	25	24.3646	23.70064	4.74013	.41	96.34
2005-06	25	31.7198	30.44520	6.08904	.60	125.27
Total	100	22.4694	22.74012	2.27401	.29	125.27

ANOVA

1000 times Tar Agr

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	3850.570	3	1283.523	2.603	.056
Within Groups	47343.618	96	493.163		
Total	51194.187	99			

Multiple Comparisons

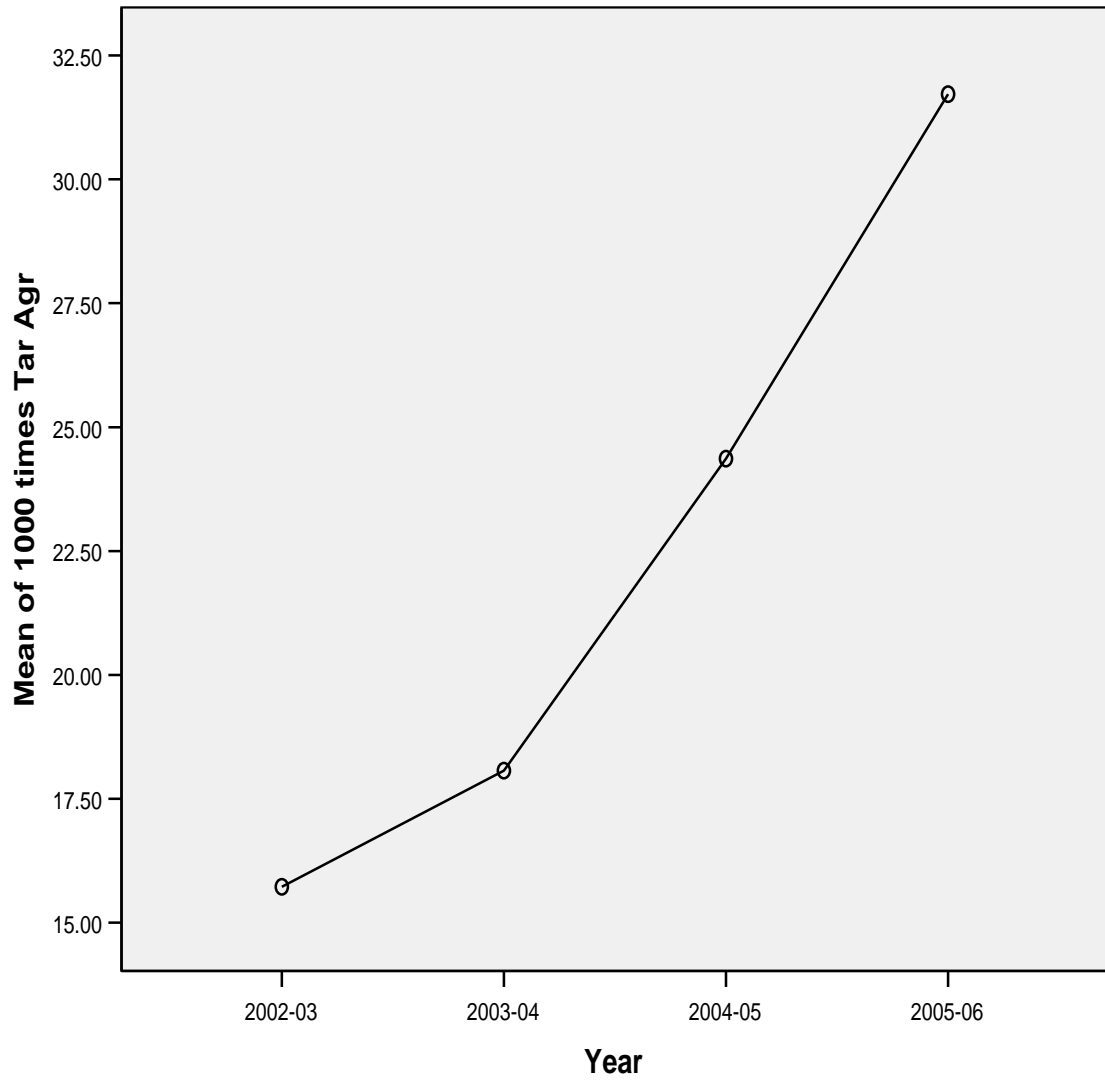
Dependent Variable: 1000 times Tar Agr

LSD

(I) Year	(J) Year	Mean Difference (I-J)	Std. Error	p-value
2002-03	2003-04	-2.34556	6.28116	.710
	2004-05	-8.64076	6.28116	.172
	2005-06	-15.99588(*)	6.28116	.012
2003-04	2002-03	2.34556	6.28116	.710
	2004-05	-6.29520	6.28116	.319
	2005-06	-13.65032(*)	6.28116	.032
2004-05	2002-03	8.64076	6.28116	.172
	2003-04	6.29520	6.28116	.319
	2005-06	-7.35512	6.28116	.245
2005-06	2002-03	15.99588(*)	6.28116	.012
	2003-04	13.65032(*)	6.28116	.032
	2004-05	7.35512	6.28116	.245

* The mean difference is significant at the .05 level.

Means Plots



Descriptives

% achievement in Agr and Allied

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
2002-03	25	100.6858	55.61834	11.12367	60.34	347.32
2003-04	25	102.6969	49.66629	9.93326	13.76	246.43
2004-05	25	104.8084	23.49158	4.69832	54.71	180.72
2005-06	25	116.7298	60.41176	12.08235	78.16	386.00
Total	100	106.2302	49.04801	4.90480	13.76	386.00

ANOVA

% achievement in Agr and Allied

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	3887.192	3	1295.731	.531	.662
Within Groups	234277.795	96	2440.394		
Total	238164.987	99			

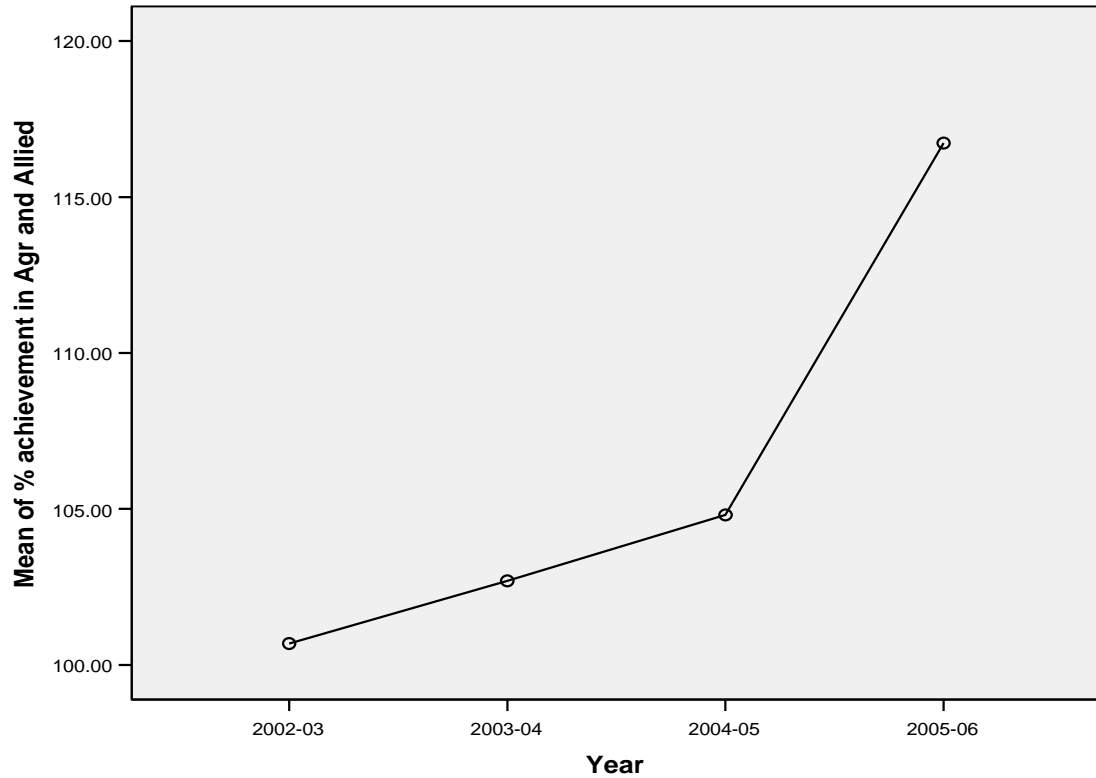
Multiple Comparisons

Dependent Variable: % achievement in Agr and Allied

LSD

(I) Year	(J) Year	Mean Difference (I-J)	Std. Error	p-value
2002-03	2003-04	-2.01115	13.97253	.886
	2004-05	-4.12258	13.97253	.769
	2005-06	-16.04401	13.97253	.254
2003-04	2002-03	2.01115	13.97253	.886
	2004-05	-2.11143	13.97253	.880
	2005-06	-14.03286	13.97253	.318
2004-05	2002-03	4.12258	13.97253	.769
	2003-04	2.11143	13.97253	.880
	2005-06	-11.92143	13.97253	.396
2005-06	2002-03	16.04401	13.97253	.254
	2003-04	14.03286	13.97253	.318
	2004-05	11.92143	13.97253	.396

Means Plots



Descriptives

1000 times Tar SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
2002-03	25	2.7280	6.03001	1.20600	.06	30.07
2003-04	25	3.1987	7.68554	1.53711	.01	38.62
2004-05	25	3.6865	8.69473	1.73895	.03	43.31
2005-06	25	4.5390	9.28473	1.85695	.02	43.30
Total	100	3.5381	7.92546	.79255	.01	43.31

ANOVA

1000 times Tar SSI

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	44.882	3	14.961	.233	.873
Within Groups	6173.597	96	64.308		
Total	6218.478	99			

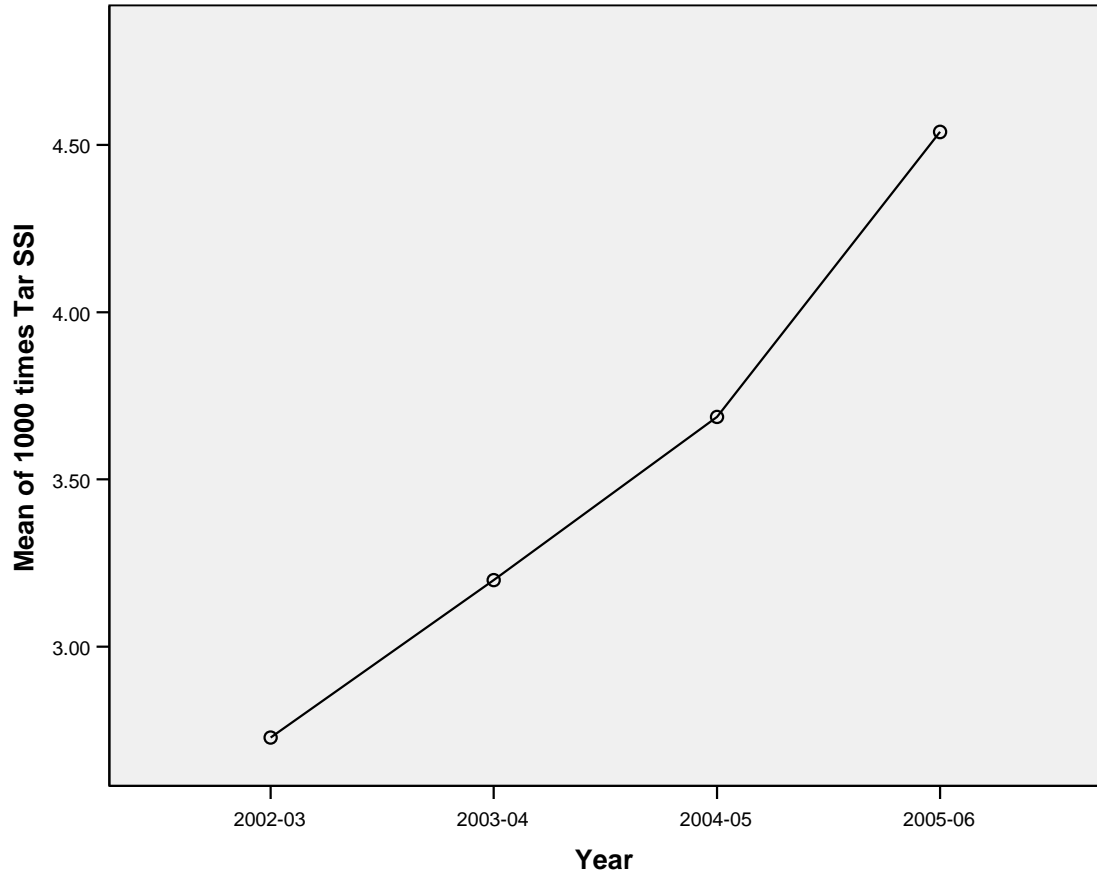
Multiple Comparisons

Dependent Variable: 1000 times Tar SSI

LSD

(I) Year	(J) Year	Mean Difference (I-J)	Std. Error	p-value
2002-03	2003-04	-.47068	2.26819	.836
	2004-05	-.95842	2.26819	.674
	2005-06	-1.81100	2.26819	.427
2003-04	2002-03	.47068	2.26819	.836
	2004-05	-.48774	2.26819	.830
	2005-06	-1.34032	2.26819	.556
2004-05	2002-03	.95842	2.26819	.674
	2003-04	.48774	2.26819	.830
	2005-06	-.85258	2.26819	.708
2005-06	2002-03	1.81100	2.26819	.427
	2003-04	1.34032	2.26819	.556
	2004-05	.85258	2.26819	.708

Means Plots



Descriptives

% achievement in SSI

	N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
2002-03	25	74.4919	71.75930	14.35186	6.38	341.18
2003-04	25	91.3013	59.58733	11.91747	21.00	299.33
2004-05	25	124.6884	82.78760	16.55752	4.68	308.42
2005-06	25	149.3933	124.90768	24.98154	40.65	624.91
Total	100	109.9687	91.68399	9.16840	4.68	624.91

ANOVA

% achievement in SSI

	Sum of Squares	df	Mean Square	F	p-value
Between Groups	84451.097	3	28150.366	3.614	.016
Within Groups	747738.262	96	7788.940		
Total	832189.359	99			

Multiple Comparisons

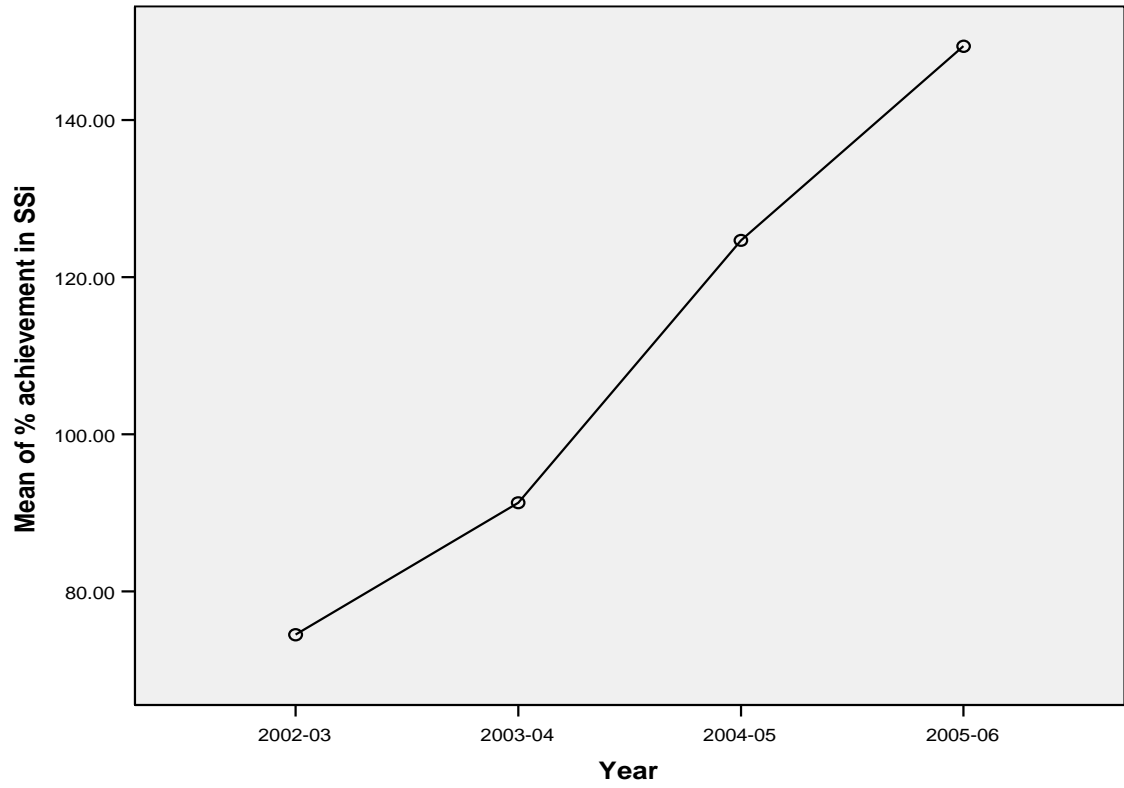
Dependent Variable: % achievement in SSI

LSD

(I) Year	(J) Year	Mean Difference (I-J)	Std. Error	p-value
2002-03	2003-04	-16.80937	24.96228	.502
	2004-05	-50.19647(*)	24.96228	.047
	2005-06	-74.90139(*)	24.96228	.003
2003-04	2002-03	16.80937	24.96228	.502
	2004-05	-33.38711	24.96228	.184
	2005-06	-58.09203(*)	24.96228	.022
2004-05	2002-03	50.19647(*)	24.96228	.047
	2003-04	33.38711	24.96228	.184
	2005-06	-24.70492	24.96228	.325
2005-06	2002-03	74.90139(*)	24.96228	.003
	2003-04	58.09203(*)	24.96228	.022
	2004-05	24.70492	24.96228	.325

* The mean difference is significant at the .05 level.

Means Plots



Recent trends of registered industries in Gujarat.

State / District	1985	1990	1995	2000	2001	2002	2003	2004	Up to March 2005	Up to 31 st Sep 2006-(p)	2006-07(P) Up to 30-9-06
Ahmedabad	18929	29661	43320	58332	59747	60693	62137	63193	63987	65763	2764 (100.00) for entier Gujarat
Banaskantha	942	1753	3230	5003	5343	5733	6073	6401	6468	6819	
Gandhinagar	3616	5152	7947	10613	11106	11130	11335	11484	11584	4808	
Mehsana	3598	5290	8877	13030	13814	14857	15259	16025	16200	14602	
Sabarkantha	1347	2362	4307	6497	6829	7233	7721	8114	8140	8601	
Patan	NA	NA	NA	NA	NA	NA	NA	NA	NA	2274	
Amreli	909	1426	2566	3929	4179	4339	4627	4711	4735	4890	
Bhavnagar	NA	NA	NA	NA	NA	NA	NA	NA	NA	11821	
Jamnagar	357	843	1881	2958	3275	3648	4009	4371	4451	13236	
Junagadh	1889	2632	4261	6545	6843	7294	7764	8217	8315	7986	
Kachchh	1182	1746	3127	4780	5100	5279	5470	5718	5794	6109	
Rajkot	8348	14417	20923	27874	29409	29639	30611	31371	31507	32461	
Surendranagar	2190	2949	4757	6792	7134	7585	7872	8168	8313	8609	
Porbandar	NA	NA	NA	NA	NA	NA	NA	NA	NA	766	
Anand	NA	NA	NA	NA	NA	NA	NA	NA	NA	2298	
Kheda	3807	5669	8522	12064	12715	132698	14103	14765	14938	13521	
Panchmahal	1285	2071	3785	5825	6233	6482	6282	7277	7306	6704	
Vadodara	4754	6648	10134	14209	15011	15653	16273	17219	17438	18498	
Bharuch	1974	38715	6963	11174	111920	12483	13312	14023	14263	14328	
Valsad / Dang	4335	6788	10529	14981	15781	16716	17560	18186	18429	15966/ 53	
Surat	9174	16764	25780	36069	39309	41053	43015	44420	45266	47404	
Navsari	NA	NA	NA	NA	NA	NA	NA	NA	NA	3357	
Narmada	NA	NA	NA	NA	NA	NA	NA	NA	NA	816	

Note : figures in the brackets indicate % to total (It is applicable to the year of 2007 only.) Source : Industries Commissionerate

Recent trends of Employment & Investment in Registered industries of Gujarat

S.R.	ITEM	2002-03	2003-04	2004-05	2005-06 (revised -p)	2006-07(P) Up to 30-9-06
1	Total Investment (in Rs. Crs.)	454.86	491.12	574.08	699.74	293.74
2	Employment	31062	29924	30784	35555	12877

Note : figures in the brackets indicate % to total

Source : Industries Commissionerate

Analysis of Recent trends of Employment & Investment in Registered industries of Gujarat

YEAR.	INVEST RS IN CRORE	EMPLOYMENT	YEAR WISE INVEST. <u>X 100</u> TOTAL INVESTMENT	YEAR WISE EMP X <u>100</u> TOTAL EMPLOY MENT
2002-03	454.86	31062	18%	22%
2003-04	494.12	29924	20%	21%
2004-05	574.08	30784	23%	22%
2005-06	699.74	35555	28%	25%
2006-07	293.74	12877	11%	10%
	2516.54	140202		

From the above table it is observed that there is no change in total no of registered unit in Gujarat. From the period of 2002-03 to 2006-07. Govt. have to strictly formulate the policies that will help to establish new SSIS in Gujarat. From the above table, we can say that govt. fails to increase no. of SSI units. Both Investment and employment in SSI steadily increased.

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Chapter 5

Findings, Suggestions, and Conclusions.

Sr No	Title
5.1	Findings of the study.
5.2	Suggestions.
5.3	Conclusions.

5.1 Findings of the study:

The researcher, in his pursuit of analyzing the bank credit trends in SSI of Gujarat, had selected only those banks that are satisfied the criteria of nationalized bank. In addition, these banks should have been in full scale commercial operations in the state of Gujarat. The researcher observe that banks have satisfied the above criteria.

The researcher had tested the data of bank credit target and bank credit achievement in Gujarat for the period of 5 years viz. 2002 to 2007 with f test for significant of difference in various of the coefficients in the data. It is observed that there has been a high positive relationship between the variables and variables area also found to be significant.

The researcher had made sub-regional analysis in the state of Gujarat. The following are sub region of Gujarat.

- 1). North Gujarat
- 2). South Gujarat
- 3). Central Gujarat
- 4). Saurashtra and Kutch.

Nationalized banks situated and working from above sub region are selected in research study.

5.2. Suggestions

The commercial bank granted various concessions to seek industrial unit like

- 1) Grant of additional working capital facilities to overcome the shortage of working capital faced by such unit
- 2) Recovery of interest at reduce rates
- 3) Suitable moratorium on payment of interest
- 4) Freezing a portion of the out standing in the accounts etc.
- 5) Setting up a seek industrial undertaking cell in reserve bank of India to function as clearing house for information relating to sick units and to act as a coordinating agency between the government, banks, financial institution and other agencies for tackling the various related issues

- 6) Setting up of state level inter institutional committees at all the regional offices of the department of banking operations and development of the reserve bank of India for ensuring better coordination between the banks, state government, central and state level financial institution and other agencies
- 7) Constitution of a standing coordination committee by reserve bank to consider the issues relating to coordination between commercial banks and term lending institutions on an ongoing basis.
- 8) Setting up of a special cell within the rehabilitation finance division of industrial development bank of India for attending to references from banks in respect of their sick and problem areas as regards the small scale industries reserve bank issued guideline to the banks with a view to ensuring that the potentially viable sick units in small scale industries sector receive due attention and timely support
- 9) The process of liberalization and market reforms has created wide ranging opportunities for the development of small-scale industries. At the same time, banking credit sector has also change their policy and the need of the credit sector is to suitably strengthen the small-scale sector in Gujarat.
- 10) Banking industries appeals to be a definite need to slow down and regulate the unfettered expansion of the SSIs sector and follow it up with sustained efforts to consolidate the gains already made so as to increase capacity utilization, improve profitability, and achieve betterment of quality standards.
- 11) There is a need to appoint "Credit counselors" by banks to help SSIs in Gujarat.
- 12) The state should directly attempt at promoting banking industries by offering world class facilities so as it encourage wide credit to SSIs in Gujarat.
- 13) Marketing, specially for exports, has always been a big problem for SSIs in Gujarat. Banking sector may need to have a special attention on credit to exports market of SSIs in Gujarat state so to SSIs enjoys hassle free exports.
- 14) There is a need of bank credit in modernization and computer technology of SSIs in Gujarat. SSIs should be encouraged to adopt low cost automation through competitive rate of credit.
- 15) There is a need to set up an institution by RBI that may supply reliable and up to date market intelligence on industrial products, banking credit information,

procedures for credit etc. that helps SSIs in Gujarat to establish new unit and also helps existing units.

- 16) All banks may fix self targets for financing to SSIs so as to reflect a higher disbursement over the immediately preceding year.
- 17) In order to increase the outreach of formal credit to the SSIs, all banks, including regional rural banks may make concerted efforts to provide credit cover on an average to at least 5 new small enterprises at each of their semi urban / urban branches per year.
- 18) Reserve Bank had issued a master circular on lending to SSIs sector vide circular RPCD. PLNFS. BC NO. 03/06.02.31/2005-06 dated July 1, 2005 incorporating instructions on the time to be taken for disposing of loan applications of SSI units, the limit up to which banks are obliged to grant collateral free loans, etc. based on the above guidelines, the boards of banks may formulate a comprehensive and more liberal policies than the existing policies in respect of loans to SSI.
- 19) Banks may initiate necessary steps to rationalize the cost of loans to SSI by adopting a transparent rating system with cost of credit being linked to the credit rating of enterprise. Only SIDBI has developed a credit appraisal and rating tool (CART) as well as a risk assessment model (RAM) and a comprehensive rating model for risk assessment of proposals for SSI.
- 20) The existing institutional arrangements for review of credit to SSI sector like standard advisory committee in Reserve Bank of India and cells at the banks head office level as well as at important regional centre will be made more rigorous and regular.
- 21) At the regional offices, the RBI will constitute empowered committees with the regional director of the reserve bank as the chairman to review the progression SSI financing and rehabilitation of sick small units and to coordinate with other banks / financial institutions and the state government in removing bottlenecks, if any, to ensure smooth flow of credit to the sector.

General Suggestion

? The process of liberalization and market reforms has created wide ranging opportunities for the development of small-scale industries. At the same time changing world scenario has thrown up new challenges to the very existence of the sector. The need of the hour is to suitably strengthen the sector so that it could adopt itself to the changed environment and face the challenges boldly and effectively.

? There appears to be a definite need to slow down and regulate the unfettered expansion of the SSIs sector and follow it up with sustained efforts to consolidate the gains already made so as to increase capacity utilization, improve productivity and profitability, and achieve betterment of quality standards.

? The stage appears to have been reached when there is a need to eliminate protective assistance to eliminate what has been described as 'bonsai culture' and replace it by purely developmental measures, which enable the SSIs sector to meet the competition of its large scale counterpart.

? A more discrimination programme of assistance needs to be designed and operated for better allocational needs. The principle of discriminating assistance involves, among others, the following:

- favouring the growth oriented and viable units and the units satisfying the socio-economic norms, and avoiding others;
- fostering more of the clustered units to reinforce backward and forward linkages;
- relying exclusively or principally on assistance related to raw materials, marketing, machinery, technical advice, etc. sparingly;
- giving timely and adequate assistance.

? As part of a programme of development assistance, it is necessary to accord priority to measures calculated to improve managerial efficiency and productivity, and bring about modernization of equipment, know-how, techniques, management and organization structure.

? If the price preference and purchase reservation policies are to confer a measure of real profit, they need to be monitored closely at government level to ensure that they

are not being violated openly or by-passed on some flimsy ground or the other. Government can do a great deal to encourage local procedure to supply the wide diversity of articles required by government institutions like schools, hospitals and offices, many of which can be supplied by small units locally.

? The government's declared policy of encouraging sub-contracting between small and large units is based on grounds of economy, efficiency, vertical diffusion of technology and specialization as well as for providing continuing support to ancillaries. The large industries should be made to play the game in a fair way. The placement of order to the SSIs sector should not be left to the whims and fancies of the large firms but should be based on a set of principles which should be institutionalized. The practice of delayed payments based on the excuse of long-drawn –out inspection procedure should not continue to plague the fortunes of SSIs. Ancillarisation should be practiced on a realistic, economic, mutually beneficial and fair basis.

? Sickness needs to be tackled with a great sense of urgency and commitment. Whatever the cause, this is a problem which calls for immediate attention of all concerned. Emphasis in this regard should be on measures of a long term nature rather than on palliatives.

? There is indeed a pressing need to improve the skill base of small firms so as to upgrade the level of technical and general education of workers. Apart from improvement of theoretical instruction, efforts are required to upgrade practical experience in collaboration with large industry, including public sector undertakings.

? The importance of providing integrated and not piece-meal assistance to the SSIs sector can hardly be over-emphasised. An integrated package comprising appropriate policy supports, and inputs such as technology, management, finance, marketing aid, training and incentives has to be designed to remedy the problems of SSIs. The approach in all this should, however, be developmental and not protective.

? The voluntary organizations such as the association of small industries and chambers of commerce need to be associated more closely than in the past in all the matters concerning SSIs sector, like sickness, ancillarisation, modernization, raising productivity, etc. Another way that the organization can function is to pool resources and make available to their members information on technology, market opportunities and

quality control. This is an ongoing process in South Korea, where there are quality control rallies and campaigns to which even the big industrial houses contribute.

? There is a need to appoint 'industrial counsellors', to help enterprises thwart the price warriors from abroad, and also professionalise management.

? In order to ensure that small enterprises sector serves the objective of industrial dispersal, an approach which emphasis economics of infrastructure, agglomeration and inter-industry linkages would prove more effective than the present approach which often tends to over-emphasis the conflict between small or large or between rural and urban enterprise.

? Further, since small industry is clustered in 50-60 locations, area specific programmes will have great utility. In activities such as input procurement, sourcing of institutional funds, and marketing, 'networks' are doing the magic.

? The states should attempt at promoting small industries by offering world-class facilities at commercially feasible rates instead of subsidising industrial development. The attempt should be to develop 3-4 zones which are near a growth centre having adequate infrastructure linkages and social infrastructure. The Indonesian Model of industrial estate as a unit for regulatory control / supervision and consequent regulation of units within the estate by the estate operator may be mechanism worth exploring further in the Indian context.

? Marketing, specially for exports, has always been a big problem for SSIs. The need for a marketing development corporation or export consortia with adequate financing from the State plans has always been felt. Export consortia is not a new concept. Such organizations are already working in a number of countries. A few successful among these include Zeta group of the Netherlands for export of art products, the Vinos of Argentina exporting wines, Accuran of Israel exporting machine tools and Prima of Brazil which exports timber. A study of these and some other export groups shows a number of advantages accruing to the participants in such consortia. A few of these benefits are security through diversification of markets, reduction if seasonal fluctuations in business, framework for long-term planning, reduced unit production cost, increased profit margin through better prices, benefits of foreign currency earnings, accumulation of international marketing know how and reduced overloads.

- ? Domestically, efforts should be made to create new markets by:
- Promoting the rise of service industries in the rural market.
 - Developing environment-friendly products has a competitive advantage.
 - Wherever possible increasing alliance with large companies and marketers.
 - Making effective use of information technology to further developmental strategies.

? There is a need for an institution that may supply reliable and up to date market intelligence on industrial products and make it available in time.

? SSIs should be encouraged to adopt low cost automation, which may assume three forms, viz., (a) integration, (b) feedback-control, and (c) computer technology. Integration involves processes in which the finished product is moved automatically untouched by hands. Feedback control is mainly an electronic process by which errors or diversion of the machine from a planned performance is automatically corrected. Computer technology depends on the use of electronically operated machines capable of recording and classifying information.

? The current computer technology is both decentralizing as well as globalizing. All that an individual or a firm need to globalise are a personal computer, a modem, telephone line and access to e-mail. With these one can have access to computers located in any part of the world. And to gain this global access, one need belong to a large organization. It can be gained from the privacy of one's own home. This aspect of the technology makes it decentralizing. Consequently, this globalization technology is within the reach of small firms.

? The current technology is predominantly information-intensive unlike the earlier technologies that were essentially material-intensive. Denial of access to the information highway, in this information age, will severely handicap small entrepreneurs in their quest for information on the latest technologies, designs, and market conditions and prevent them from networking with other firms. The government should take urgent measures to introduce more agencies to provide these services and bring in an element of competition. Without these the Indian firm will not secure a level playing field to be globally competitive.

To sum up, to exploit its intrinsic merits, the SSI sector should be encouraged to grow the natural way in the new economic environment. Artificial barriers and protection may not help in the long run. Innovativeness and efficiency must be rewarded in order to enable SSIs to emerge competitive. Staley and Morse's conclusion, which they arrived at about three decades back, appears more relevant to India now than time before: "Policies towards small industry should be based on a positive, developmental attitude, seeking to aid by promoting efficiency, adaptation to new circumstances and growth." Small scale sector, on its part, when it recognize its strengths, will stop demanding reservations through industrial and exim policies and release that they are not the only routes to well meaning prosperity. Competing, upgrading quality, cost effectiveness and productivity are equally valid routes to prosperity.

5.3. Conclusions from the study

The chapter wise conclusions of this research study are as follows:

- (1) The researches identified the research problem, the period and the scope of the study, survey of literature, hypothesis formulation, objectives of the study, sources of the study and chapterisation plan and thus in depth analysis of the problem has been made.
- (2) The first two chapters have traced very brightly regarding credit, and small scale industries in India.
- (3) The fourth chapter shows a trends in Gujarat economy. It also highlights bank finance in four sub region viz. bank finance to SSI in north Gujarat, south Gujarat, central Gujarat, and bank finance to SSI in Saurashtra and Kutch region. Later an analysis of the bank credits of the sampled through broad sub region wise categorization in terms of representation is presented along with brief history of banks under study. The researcher has also classified various district in sub regions and thus region wise and district wise analysis had been done.

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