

CHAPTER - III

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MATERIALS AND METHOD OF THE ENQUIRY

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MATERIALS AND METHOD OF THE ENQUIRY

Statement of problem

Agriculture is the main occupation of the state economy. Agricultural workers account for 64 percent of the total workers (1991) - as against 7 percent of the industrial workers. The sectoral contribution of the primary sector to the net domestic product in 1990-91 was 41.38 percent, as against 16.39 of the secondary sector. The sectoral contribution of the tertiary sector accounts for 42.23 percent.

On the whole the economy is agrarian in terms of rural area, rural population and sectoral contribution of the primary sector. Found in the restriction and constraints imposed by the geo - physical location, the commercial interaction with the national market is conducted only through two national highways 39 and 53. Guwahati and Siliguri neck are the commercial gateway.

The primary sector particularly agricultural sub-sector continues to be the backbone of the economic activities in Manipur. In the growth experience of the agricultural sector the marked role of credit-particularly in the wake of "Green Revolution" and "White Revolution"; has been taken note of. It becomes, therefore, necessary to identify the roles of the institutional credit and also the problems and prospect of the cooperative sector in the recent move.

Keeping these objectives in view an attempt is made to investigate 133 primary level agricultural credit societies out of 194 PACS affiliated to the Manipur State Cooperative Bank Ltd.

METHODOLOGY

Under this we propose to present the whole range of exercise — right from the selection of techniques of investigation to the scope and limitations so that logical argument, relationships and conclusions may be made within a scientific frame.

TYPE

The approach is analytical and exploratory and is intended to generate new insights. The inferential type is followed.

RESEARCH TECHNIQUES

- (A) - field survey (sample survey)
- discussion with members of PACS
- interaction with Government officials and retired officers
- contact with social workers who take initiative in the cooperative movement.

SECONDARY DATA COLLECTED FROM

- (B) - the finding of various commissions;
- the publications made by the Government;
- other published literatures, bulletins, books and journals of various governments :- State, Central and International.

The study is based on primary and secondary data. Primary data are collected through Bench - mark survey from the PACS. The instrument of investigation is sample survey covering six districts.

UNIT OF INVESTIGATION AND SAMPLING DESIGN

- (i) The units of investigation of the survey are the functionaries and management of the societies for the purpose of acquiring the aggregate dimension of policy and programme.

60% of Chairmen, Managing Directors and Board of Directors could be interacted with the sampling schedule.

- (ii) In addition to the units indicated in (i), another unit of investigation consists of 698 members of the 133 societies, - at least 6 members of a society.

Simple random sampling is adopted.

SCOPE AND COVERAGE

In order to get a representative conclusion close to reality, the universe of study was divided into six (6), - depending upon the size of population. The societies of the districts mentioned below are covered.

| DISTRICT | NO. OF SOCIETIES |
|---------------------|-------------------------|
| Valley | |
| Imphal | 45 |
| Thoubal | 21 |
| Bishempur | 33 |
| Hill | |
| Churchandpur | 11 |
| Ukhrul | 9 |
| Senapati | 14 |
| Total | 133 |

133 PACS account for 68% of the existing PACS affiliated to the Manipur State Cooperative Bank Ltd. Out of 8 districts, 6 districts are covered.

THE BROAD AREAS OF INVESTIGATION COVER

- cooperative credit during plan period,
- operational experiences in term of membership, village coverage, activities and loan-behaviour.
- status of the existing societies.

OBJECTIVES OF THE STUDY

The proposed exercise has the following objectives:

- To assess the development pattern of the Primary Agricultural Credit Cooperatives (PACS) in Manipur during pre - independence and post - independence period,
- To identify the roles of Primary Agricultural Cooperative (PACS) in the socio - economic conditions of rural people in Manipur,
- To examine the status of Primary Agricultural Cooperatives (PACS),
- To trace out the problems of PACS in the state,
- To recommend suitable, remedial measures to revitalize and strengthen the PACS.

REFERENCE PERIOD

The period under study covers the plan - period in general with a case - study of 133 PACS for the period, 1988-89 to 1993-94 in particular.

HYPOTHESES

The following hypotheses are sought to be examined:

1. There has been no sound credit planning in Manipur.
2. The roles of Primary Agricultural Credit Societies in agricultural finance in Manipur are limited - particularly in credit, area covered and membership.
3. The loans are misused.
4. Overdue of loan is very high.
5. The PACS are moribund.

LIMITATION

The members of the societies are not informed. Their educational attainment is low. The "memory - factor," is a constraint. The official and the management do also entertain mixed reaction. Besides, some of the societies do not maintain proper books of account and records - particularly in the hill areas. To this extent the findings may suffer.