CHAPTER I
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Of late, rural development has become a matter of global concern and more so in a developing country like India. While social change may take place both in the positive and negative directions, the concept of development has been considered to be a change in the positive direction only.¹ Rural development embraces the growth of the rural sector as well as its economy in the positive direction for the all-round betterment of the rural people.

India is predominantly a country of villages. More than 96 percent of the geographical area is rural² in nature and about 76.69% of the total population live in


such areas.\textsuperscript{3} During the present century, although the percentage of rural population is reducing census by census,\textsuperscript{4} the rural population is increasing demographically. While the percentage of rural population has gone down from 89\% in 1901 to 76.7\% in 1981, the rural population in India has increased from 207.3 million in 1901 to 525.4 million in 1981. This trend is also confirmed in case of Orissa. In Orissa, while the rural population was 10 million in 1901, it has increased to 23.2 million in 1981. At the same time, the percentage of rural population has decreased from 97.1\% in 1901 to 88.2\% in 1981.\textsuperscript{5} Further, the vast proportion of the rural population mostly constitutes small and marginal farmers, landless agricultural labourers, non-agricultural labourers, artisans, Scheduled Castes and Scheduled Tribes.\textsuperscript{6} As such, a significant section of the

\textsuperscript{3} See Census of India, 1981, Series I, India, Part II B(i), Primary Census Abstract, General population, p.(iii).

\textsuperscript{4} The main reason for the decrease in percentage is the constant migration of rural people to the urban sector.

\textsuperscript{5} For details of decennial variation of rural population in India as well as Orissa, see Appendix I.

\textsuperscript{6} According to 1981 Census, 41.58\% and 24.94\% of the main workers are cultivators and agricultural labourers respectively in India. Similarly, 47\% and 27.65\% of the main workers are cultivators and agricultural labourers in Orissa. The percentage of Scheduled Castes and Scheduled Tribes population is 23.5\% and 37.5\% in India and Orissa respectively. See Census of India, 1981, Series I, India, and Series 16, Orissa, and Economic Survey of Orissa, 1983-84, p.10.
rural people are underdeveloped and live below the poverty line.

As the rural areas remained underdeveloped and the village dwellers continued to suffer, a serious thought was given by the Government of India for promoting development and adopting welfare measures for the rural people, particularly during the post-independence period. And the rural development \textit{inter alia} required an approach for integrated development of rural centres and eradication of rural poverty through creation of employment opportunities, increase in the standard of living of rural people, ensuring a better and dignified means of livelihood. In order to accomplish these objectives, there was the need for supply of improved houses in the villages, proper transport facilities, adequate marketing facilities for the agricultural produce as well as consumers' goods including essential commodities, provision of adequate drinking water, sanitary facilities, better medical care through establishment of rural dispensaries, maternity and child welfare centres, veterinary facilities, rural electrification, establishment of educational institutions and provision for recreational avenues.

Constant efforts, therefore, have been made by the Government of India to meet the aforesaid developmental needs through the implementation of the Five Year Plans.
But when the allocations of funds by the central as well as State Governments for the purpose were found to be inadequate, the nationalised banks were called upon to take up the issue of rural development as a challenge. Institutional credit particularly from the nationalised banking sector and the catalytic functions of the banks for rural metamorphosis have thereafter played a dominant and crucial role in the economic transformation of rural India. How far the nationalised banks have become successful in promoting rural development, has become a vital concern of the scholars and researchers during the recent times.

APPROACHES TO THE STUDY OF RURAL DEVELOPMENT

The study of rural development has been approached from different angles at different times. The concept of rural development is not new to India rather it dates back to the country's ancient civilisation. Since time immemorial, villages have been considered as the growth centre of human population. Agriculture was the chief occupation of the Aryans during the Vedic period. For increasing agricultural production, irrigation of land

through wells and canals had been introduced. However, during the Vedic period, the development of villages was approached through collective efforts.

During the medieval period, it was Sher Shah who took steps for the improvement of agriculture through measurement of land, reduction of land revenues and construction of roads for better transport. During the reign of Akbar, land survey was introduced for the welfare of the cultivators.

When the British captured India and started ruling over the country, they approached rural development from the humanitarian point of view. The occurrence of recurrent famines and consequent suffering of the rural poor forced the British to take necessary measures in this direction. During the period of Lord Curzon, emphasis was laid on improvement of agriculture, through the establishment of a Department of Agriculture at the national level as well as constitution of provincial Departments of Agriculture and a Central Research Institute for Agriculture. Since then no remarkable

8 See N.N. Ghosh, Early History of India, The Indian Press, Allahabad, 1964, p.27.
11 See S.N. Bhattacharya, Rural Development in India and other Developing Countries, Metropolitan, New Delhi, 1983, p.24.
steps could be taken in this field.

However, rural development received popular support during the time of freedom movement following the innovative experiments started by eminent personalities like Mahatma Gandhi and Rabindranath Tagore, etc. Gandhian approach to rural development was promotion of village industries, adult education, upliftment of women and removal of untouchability.\textsuperscript{12}

In independent India, the Government adopted new approaches to rural development through comprehensive planning and implementation of a number of development programmes. The basic approach to rural development was improvement of infrastructural facilities in the villages and eradication of rural poverty. The modern India has, however, adopted integrated rural development approach for the upliftment of the rural poor.\textsuperscript{13}

REVIEW OF LITERATURE

Recently the problems of rural development have been receiving increased attention of the scholars interested in the field of research. There has been prolific growth of literature on rural poverty and


\textsuperscript{13} A detailed analysis of rural development programmes has been made in the subsequent chapters of this Thesis.
development as this problem has received "world-wide attention, mainly since the end of the Second World War with great intellectual activity and keen academic enthusiasm". Among the "rapidly expanding literature on the subject of rural development," a few important works are being reviewed in the context of the present study.

J.D. Jain (1972) in his research work (Ph.D. Thesis under Meerut University) has attempted to probe into the role and working of the commercial banks in India during the past. The scholar has analysed the circumstances that brought about social control on banks and has gone into details to see whether these steps have induced the commercial banks for active participation in financing the so-far neglected sectors of the economy and thus to play their responsible role in the economic growth of the country. He observes that "since 1968, there has been a change in the attitude of the bankers towards agriculture and the share of agriculture in the total advance has started rising."  


Jacob in his research study (1978) on "Nationalised Banks and Agricultural Finance with special reference to Madhya Pradesh" (Ph.D dissertation of University of Saugar) has brought out a spectacular view of the role of the nationalised banks in agricultural lending from 1969-75 and has evaluated the work of the nationalised banks in this sector. However, without empirical evidence, the scholar has concluded that "co-operatives should be the primary agency to deal with the credit needs of the farmers directly" and "the role of the nationalised banks in agricultural credit should primarily be aimed at strengthening the co-operative credit structure, rather than supplement them." 17

A.K. Gupta (1980) in his study "Progress of Nationalised Commercial Banks in India" (Ph.D. thesis under University of Agra) has analysed the role of the nationalised banks in the development of the country's economy. The impact of developmental activities in the important areas like deposit mobilisation, deployment of credit, branch expansion and profitability of the nationalised banks have been studied in this respect. The scholar has opined that "financing of integrated development programme requires a careful study of

agricultural needs of an area, evolution of appropriate
development programmes and proper follow-up of end use of
credit in order to ensure that the benefit accrues to
borrowers and loan repayments in time are recycled for
further financing." 18

B. Subba Rao (1980) has studied the pattern of
utilisation of commercial bank credit, adequacy of scale
of finance, credit needs of the farmers and policies and
procedures of commercial bank finance in his research
work "Study of Commercial Bank Finance to Agriculture in
Prakasam District, Andhra Pradesh" (Ph.D Thesis under
Banaras Hindu University). Through his micro-analysis in
a district of Andhra Pradesh, the scholar has concluded
that "scale of finance prescribed by commercial banks is
inadequate in relation to bulk line cost of some important
crops." He finds that proper systematic and scientific
approach seems not to have been adopted to fix the scales. 19
However, the study deals with the relation of bank credit
to agriculture only.

V. Tamaskar (1983) in her doctoral thesis submitted
to Ravi Shankar University has attempted to evaluate the

18 A.K. Gupta, Progress of Nationalised Commercial
Banks in India, (Unpublished Ph.D Thesis),
University of Agra, 1980, p. 523.

19 B. Subba Rao, Study of Commercial Bank Finance to
Agriculture in Prakasam District, Andhra Pradesh,
(Unpublished Ph.D. Thesis), Banaras Hindu University,
1980, p. 175.
impact of financing of agriculture by Cooperatives, Nationalised Banks, State Bank of India and the Regional Rural Bank in Bilaspur, a district of Madhya Pradesh. She has focussed on the problems confronted by the bank officials in the field of agricultural lending and has suggested for coordination and cooperation among multiple agencies which are involved in agricultural and rural development. 20

Sundaram (1984) in his work "Anti-poverty Rural Development in India" (Ph.D dissertation of Andhra University) has chiefly highlighted on India's experiments with various anti-poverty rural development programmes. Analysing the linkages among the strategies vis-a-vis their distinctly defined objectives, the scholar has attempted to demonstrate what positive results the different experiments in anti-poverty rural development have yielded and where these have gone amiss. The scholar is of the opinion that "the rural poor can raise their incomes only when they have access to institutional credit and inputs" because "cooperative lending and commercial lending do not meet even 40 percent of the estimated credit requirements of the rural poor." He has suggested for the evolving of "an ideal rural credit system"

in order to ensure "greater flow of institutional credit to the rural poor."\(^1\)

Prabhu Ghate (1984) in his empirical work "Direct Attacks on Rural Poverty: Policy, Programmes and Implementation" has analysed the contributions of various direct attack programmes on rural poverty problems in India. He has selected Ghazipur district, eastern Uttar Pradesh, one of the more densely populated and poorest parts of India as his study area. The author has concluded that "while credit is certainly not a sufficient condition for the success of direct attack programmes, it is a necessary one."\(^2\)

S.N. Misra's book (1984) on "Growth of Commercial Banking in Orissa" is the outcome of his Ph.D work under Utkal University. The author has discussed the growth of modern banking in Orissa till 1949 and reviewed the development and working of commercial banking in Orissa from 1950 to 1979. The study is based purely on published secondary data without adequate empirical evidence. However, the work elaborates the growth of commercial banking in Orissa for a period of half a century.\(^3\)

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\(^3\) S.N. Misra, *On Cit.*
Archana Gaur in her research work (1985) on "Integrated Rural Area Development" while analysing the historical perspectives of rural development in India, has pointed out the "shortcomings of our Five Year Plans for giving greater emphasis on agriculture than any other aspect of rural development." However, the approach of the study is geographical.

The Ph.D research work (1985) on the problem "Functioning of financing Institutions for Rural Development - A case study of special programmes in Puri District (Orissa)" by F.M. Pradhan has dealt with an analysis of the change in economic conditions of the rural people in consequence of the financial help extended by the financing institutions including the nationalised banks. Through an empirical research, the scholar has come to the conclusion that "the special programmes helped the better asset groups in improving their income than the less privileged groups."  

In his research book "Rural Development in Modern India", K.C. Padhy (1986) has systematically analysed the evolution of rural development in India. In his opinion,

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"lack of resource-raising capacity, excessive target orientation, lack of horizontal and vertical co-ordination in administration and absence of rural-orientation in the block personnel are some of the major problems on the path of development in rural areas." On the whole, the problem has been analysed in a historical perspective only.

Apart from the above research works, a number of research projects have been undertaken by different institutions on rural development. A review of a few such literature seems to be imperative at this point.

R.N. Tripathy, et al. in their study (1983) conducted in Puri district of Orissa found that the officials involved in identification of beneficiaries did not take the task seriously leading to accrual of multiple benefits to different members of same household due to multiple identification.

L.C. Jain, et al. in their study (1984) have examined the structure and suitability of the institutional arrangements made for the delivery of the rural development programmes for the poor. On a historical review of rural development in the past three decades and field studies

covering over a thousand households in seven development blocks spread over in Uttar Pradesh, Bihar, Madhya Pradesh, Rajasthan and Karnataka on contemporary poverty alleviation programmes, the authors were shocked at the findings and have termed these development programmes as "grass without roots." 28

M. Shiviah, et al. in their study (1985) have made an indepth analysis of different aspects of field-level implementation of rural development projects and have found that "development administration had a pervasive influence on the minds of rural people." 29

R.N. Tripathy, et al. in another study (1985) have analysed the effectiveness of the organisational arrangements, management of financial resources, role of financing institutions, process of identification, etc. in the context of IRDP in four States, namely, Andhra Pradesh, Karnataka, Tamilnadu and Kerala and have found that the standard of living of beneficiaries in those four States had improved and the impact of credit on the rural


poor was quite substantial.  

In addition to the above research projects, some of the important articles published in research journals and periodicals having some relevance to the present study are also noted below.

(i) "Some Aspects of Farm Loans by Commercial Banks", by V.V. Desai.  

(ii) "Rural indebtedness in Assam - A case study of Barigôg Bonbhag Development Block, Ghagrapur Kamrup district of Assam", by A.K. Sarmah, et al.  

(iii) "Garibi Hatao, can IRDP do it?", by N. Rath.  

(iv) "Impact of Institutional Finance on Economic Development of Weaker Sections in Bhubaneswar Block - A Case Study", by B. Bhuyan, et al.  

16

(v) "Employment and Income Generation through IRDP, NREP, DRW (Gop Block of Orissa)", by R.N. Tripathy, et al. 35

While the academicians and the research scholars have put their endeavours to explore effectiveness of rural development projects, some of the nationalised banks have also made evaluation studies on their rural financing in order to assess their own performances. A few of these studies deserve their mention.

Central Bank of India in their study (1983) revealed that with the increasing emphasis on the implementation of the IRDP, the whole programme became more target oriented than result oriented. 36

Punjab National Bank in a study (1984) observed that 69.23 percent of the "selected beneficiaries" crossed the poverty line after availing the assistance under IRDP. 37

Syndicate Bank in their study (1984) pointed out that the quality of household surveys conducted was far

from satisfactory as in case of 19% of the identified respondent households, the pre-loan period annual income was more than what was prescribed under the programme. ^38

The aforesaid brief review of literature clearly reveals that although a good number of scholars have attempted in analysing the concept of rural development and its dimensions, no scholar has yet ventured to study systematically the role of the nationalised banks in Orissa in promoting rural development. This has prompted the author to make a scientific study on the subject.

SCOPe OF THE STUDY

The present study deals with the rural development through the nationalised banks in Orissa with special reference to Cuttack district. The period of the study covers from the year 1969 to 1984. The major commercial banks (fourteen banks) were nationalised in the year 1969. Hence the period of study commences from 1969 in order to assess the role played by the nationalised banks in promoting rural development in the State. We have taken the district of Cuttack for the purpose of micro-analysis because Cuttack was the capital city and traditionally advanced district of Orissa.

Despite its vast natural and human resources and rich cultural heritage, Orissa is considered to be an economically underdeveloped State among 25 States of the Indian Union. Cuttack is the major district of Orissa reflecting the hopes and aspirations of the entire State. A number of programmes relating to rural development have been implemented in the district in particular and the State in general, since the nationalisation of the banks.

An attempt has, therefore, been made in the present study to make a scientific probe into the problems and prospects of the development programmes, an indepth analysis of the performances of the nationalised banks and also to project their draw-backs and shortcomings and suggest remedial measures for further achievement of the contemplated goals.

OBJECTIVES OF THE STUDY

The chief objective of the study is to attempt at a spatial and temporal analysis of rural development through the nationalised banks in Orissa with special reference to Cuttack district. Since the nationalisation of banks in 1969, we have taken a period of 15 years (1969 to 1984) in order to find out the working of these banks in achieving rural upliftment during this period. In this context, we have tried to make a probe into the growth of banking system and advancement of financial
assistance for rural development, structural and functional aspects of the banks, dimensions of rural development and development projects implemented through the banks, identification of beneficiaries, utilisation of the credit and its repayment and the socio-economic impact of the development programmes on the beneficiaries. In course of our discussion, we have also tried to pinpoint the institutional linkages between the banks and the government agencies, institutional arrangements for the rural development programmes and people's participation in the rural development projects adopted through the nationalised banks.

HYPOTHESES

The following hypotheses have been formulated in order to guide us in the course of our study.

(i) There is lack of involvement of the nationalised banks in the process of identification of target groups;

(ii) There are proper institutional linkages in the implementation of the rural development programmes;

(iii) The nationalised banks deploy adequate credit for rural development but fail in its recovery;

(iv) The nationalised banks have become successful in promoting the socio-economic conditions of the rural poor through the schemes they have undertaken; and
There is low degree of people's participation in the process of rural development undertaken by the nationalised banks.

METHOD OF STUDY

We have adopted empirical method for the study. For the purpose of collecting primary data, two sets of questionnaires have been circulated among the sample respondents, both in beneficiary and bank official groups. We have also adopted the interview method for the aforesaid purpose. In the process, data have been collected from secondary as well as primary sources through the study of both published and unpublished books, official records, reports of commissions and committees, proceedings of seminars and conferences and other available documents.

SAMPLE AND COVERAGE

There are 41 blocks being spread over 6 Sub-divisions in Cuttack district. Of the 41 blocks, we have selected 10%, that is 4 blocks from four major Sub-divisions as presented in the following Table No.1.1.

The questionnaires used for the present study are furnished in Appendices XVI and XVII.

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39 The questionnaires used for the present study are furnished in Appendices XVI and XVII.
Table No.I.1
Selection of Sample Blocks in Cuttack District

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Subdivision</th>
<th>No. of Blocks</th>
<th>Sample Block</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Athagarh</td>
<td>4</td>
<td>Nil</td>
</tr>
<tr>
<td>2</td>
<td>Banki</td>
<td>2</td>
<td>Nil</td>
</tr>
<tr>
<td>3</td>
<td>Cuttack Sadar</td>
<td>8</td>
<td>Nischintakoll</td>
</tr>
<tr>
<td>4</td>
<td>Jagatsinghpur</td>
<td>8</td>
<td>Biridi</td>
</tr>
<tr>
<td>5</td>
<td>Jajpur</td>
<td>10</td>
<td>Dharmsala</td>
</tr>
<tr>
<td>6</td>
<td>Kendrapara</td>
<td>9</td>
<td>Marsaghai</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6</strong></td>
<td><strong>41</strong></td>
<td><strong>4</strong></td>
</tr>
</tbody>
</table>

The blocks have been selected at random. On the basis of random sampling, we have collected opinions through circulation of one questionnaire from 200 beneficiaries selecting 50 from each block and only one village has been selected from each block for the said purpose. Precautions have been taken not to interview two persons of one and the same holding.

On the other hand, the second questionnaire was served to 100 bank officials who are or were functioning within the sample blocks during the period under study. For this purpose, we had gone through the bank records and collected the names. We had gone from person to person...
and when anybody was found reluctant to furnish the answers to our questions, we had to move to the other person. Thus, no method of sampling could be adopted and we tried to collect 100 respondents who were available and prepared to answer our questions.

RESPONDENTS' STRUCTURE

The following Table No.1.2 and Diagram No.1 show the composition of the sample beneficiaries. The variables studied are sex, age, caste, religion, educational qualification, occupational status, annual income, family size, type of house and land holdings as these variables play a dominant role in determining the degree of success of the development projects and the impact of such projects upon the people.

Table No. 1.2
Socio-economic profile of the sample beneficiaries

<table>
<thead>
<tr>
<th>Sl. Components (No.)</th>
<th>Variables</th>
<th>Beneficiaries (N=200)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Sex</td>
<td>a) Male</td>
<td>190</td>
<td>95</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Female</td>
<td>10</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>2. Age</td>
<td>a) Upto 35 years</td>
<td>54</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) 36 to 45 years</td>
<td>96</td>
<td>48</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) 46 to 60 years</td>
<td>49</td>
<td>24.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Above 60 years</td>
<td>1</td>
<td>0.5</td>
<td></td>
</tr>
</tbody>
</table>

Contd.
<table>
<thead>
<tr>
<th>Sl. Components No.</th>
<th>Variables</th>
<th>Beneficiaries N=200</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Frequency Percentage</td>
</tr>
<tr>
<td>3. Caste</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Scheduled caste/Tribe</td>
<td>32</td>
<td>16</td>
</tr>
<tr>
<td>b) Other caste</td>
<td>168</td>
<td>84</td>
</tr>
<tr>
<td>4. Religion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Hindu</td>
<td>198</td>
<td>99</td>
</tr>
<tr>
<td>b) Muslim</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>5. Educational qualification</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Illiterate</td>
<td>65</td>
<td>32.5</td>
</tr>
<tr>
<td>b) Primary level</td>
<td>92</td>
<td>46</td>
</tr>
<tr>
<td>c) Under Matric</td>
<td>29</td>
<td>14.5</td>
</tr>
<tr>
<td>d) Matriculate</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>e) College</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>6. Occupational status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Agricultural labourer</td>
<td>11</td>
<td>5.5</td>
</tr>
<tr>
<td>b) Non-agricultural labourer</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>c) Rural Artisan</td>
<td>35</td>
<td>17.5</td>
</tr>
<tr>
<td>d) Marginal farmer</td>
<td>70</td>
<td>35</td>
</tr>
<tr>
<td>e) Small farmers</td>
<td>16</td>
<td>8</td>
</tr>
<tr>
<td>f) Trade/Business</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td>g) Government Service</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>h) Private Service</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>i) Big farmer</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>7. Annual family income (in Rs.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Upto 1500</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>b) 1501 to 2500</td>
<td>56</td>
<td>28</td>
</tr>
<tr>
<td>c) 2501 to 3500</td>
<td>102</td>
<td>51</td>
</tr>
<tr>
<td>d) 3501 to 5000</td>
<td>25</td>
<td>12.5</td>
</tr>
<tr>
<td>e) 5001 to 10000</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>f) Above 10000</td>
<td>1</td>
<td>0.5</td>
</tr>
</tbody>
</table>
The Table No.1.2 reveals that the respondents constituted males to the extent of 95% and females to the tune of 5% only. Majority of the respondents belonged to the age group between 36 to 45 years (48%), general caste (84%), Hindus (99%), possessing primary education (46%), Marginal farmers (35%), having annual income between ₹2,501 to ₹3,500 (51%), with family members upto 5 (54%), House with mudwall and thatched roof (86%) and landless(42%).
The working experience and domiciliary background of the bank official respondents have been presented in the following Table No. I.3. The year of services, period dealing with rural development projects and the domiciliary status of the officials have been taken as variables, because sometimes these influence considerably the activities of the incumbents.

Table No. I.3
Working Experience and Domiciliary Backgrounds of the Sample Bank Officials.

<table>
<thead>
<tr>
<th>Sl. Components</th>
<th>Variables</th>
<th>Bank officials N=100</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Length of Service in the Bank</td>
<td>a) Upto 2 years</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) 3-5 years</td>
<td>21</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) 6-10 years</td>
<td>42</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) 11-15 years</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e) Above 15 years</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Experience in handling Rural Development</td>
<td>a) Upto 2 years</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) 3-5 years</td>
<td>40</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) 6-10 years</td>
<td>52</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d) Above 10 years</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Domiciliary Background</td>
<td>a) Village</td>
<td>63</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Town</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c) City</td>
<td>7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Frequency and percentage are the same as the total number of respondents is 100.

Source: Computed from the Primary data collected through the questionnaire.
It is clearly evident from the aforesaid Table No.1.3 that while majority of the official respondents (42%) had 6 to 10 years of experience, a sizeable section of them, that is, 25% had 11 to 15 years of service in the banks. Interestingly, of the 100 respondents 52% had the credit of handling rural development schemes for about 6 to 10 years. Further, majority of the bank officials, that is, 68% were found to be the permanent residents of village areas.

The above analysis revealed that most of the official respondents were experienced personnel and well acquainted with rural development programmes. And as residents, most of them had the rural base.

TECHNIQUES OF DATA COLLECTION

In order to collect the data, we personally met every sample respondent both beneficiaries and officials, filled up the questionnaires with the answers advanced by them and also interviewed them. Where we could not get any answer, we had to move to the other person. With one respondent, we had to devote at least half an hour for the questionnaire and interview as a whole. So no questionnaire was destroyed as incomplete. The schedule consisted of both structured and open-ended questions. Before finalising the schedule, we had made a pilot study and also precoded the responses.
DATA ANALYSIS

After the completion of data collection, an elaborate code book was prepared and the data were posted in the code sheet. Then the data were tabulated and analysed. We have not tested the findings with the test of statistical significance, nor we have found out correlation, co-efficients, but we have only deduced the percentage distribution in interpreting the findings.