CHAPTER III

RESEARCH METHODOLOGY
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The study being mainly an empirical one, is based on the survey method. First hand information is collected directly from the records of the Regional Rural Bank Hoshangabad and the Managers of the selected branches. Further, the necessary information is also collected from various Government and semi-Government Offices, viz., the District Rural Development Agency, Lead Bank Office, Department of Finance, Planning, Rural Development, Banking and Bureau of Economics and Statistics, Government of Madhya Pradesh. During the material collection programme, the researcher got an opportunity to discuss the various points concerning the research problem with the Officers of the Department mentioned above and also with the Director as well as Senior/Junior Research Officers of the National Institute of Rural Development, Hyderabad, the National Institute of Bank Management, Bombay and the Officers of the Lead Bank, Hoshangabad, M.P. Discussion with the faculty members of the Department of Agricultural Economics, J.N.K.V.V., Jabalpur and Sir Hari Singh Gour University, Sagar.

3.1 **Study Area**

The study area is confined to the first Regional Rural established in Tawa Command Area of Hoshangabad District in
FIG. 1: DIFFERENT BLOCKS SHOWING SELECTED REGIONAL RURAL BANK BRANCHES IN TAWA COMMAND AREA OF HOSHANGABAD DISTRICT

LEGEND
- DISTRICT HQ
- BLOCK HQ
- SELECTED REGIONAL RURAL BANK BRANCH
- DISTRICT BOUNDARY
- RIVER
- BLOCK BORDER
- SELECTED VILLAGES
1976. The Regional Rural Bank, Hoshangabad and Raisen Districts of Madhya Pradesh, out of which only Tawa Command Area of Hoshangabad District was selected for detail investigation, the profile of the selected district is described in Chapter IVth. Tawa Command Area is further sub-divided into three sub-zones namely Pulse (A), Wheat (B) and Cotton (C). From each sub-zone one branch of Regional Rural Bank namely Shobhagur branch from Pulse zone, Nimsadia branch from Wheat zone and Handia branch from Cotton sub-zone. These bank branches represented Shobhagur, Hoshangabad and Harda blocks, respectively.

Regional Rural Bank Hoshangabad had opened 91 branches in the two districts as on 31-12-1989. Ninety per cent of the branches were opened in rural remote areas. Three rural branches were selected from three blocks on the basis of the maximum loan accounts and maximum scheme implemented by the branches. The name of the three selected branches are Shobhagur, Nimsadia and Handia in Shobhagur, Hoshangabad and Harda blocks, respectively.

3.2 Sampling Design and Collection of Data

The list of the IRDP beneficiaries belonging to the weaker sections were obtained separately from the selected bank branches. Such beneficiaries were small and marginal farmers, artisans, traders and landless labourers. Among the
total beneficiaries in each strata we have selected samples on random basis and household survey was carried on. The ultimate sample units were 230 with break-up of 90 for agriculture, 45 for animal husbandry/dairying, 44 representing rural industries and 51 village traders. These beneficiaries were drawn from the selected bank branches in proportion of the number of total beneficiaries in each category.

3.3 Analytical Tools and Analysis of Data

The data collected were processed and reduced to tables in order to present the matter clearly. The data collected were presented in frequency Tablas. For ascertaining the impact, pre and post periods were considered, with regards to the assets, land holding, cost of cultivation, production, income and employment which are presented in cross tabulation. Statistical techniques like paired design and independent design are used for testing the hypotheses.

3.4 Period of Study

The study is mainly concerned with the period from 1979-80 to 1988-89. The ten year period is considered to be adequate for assessing the impact of RRB credit on weaker sections.
3.5 **Limitations of the Data Used**

The data used for the analysis and achieving the objectives were both primary and secondary. The secondary data were borrowed from the published sources. The primary data were generated by personal interviews with the sample respondents with the help of schedules. The respondents had no records and gave the information by recall of memory. This was checked and cross checked but personal bias in the data can not be ruled out.