CHAPTER – II
RESEARCH METHODOLOGY

2.1 INTRODUCTION

Immediately after attainment of the Independence Indian govt. has focused its attention to the development of the rural India as the Govt. is fully aware of the fact in order to achieve economic growth, the contribution of the rural sector is quite considerable. Immediately preceding the India’s independence Mahatma Gandhi and Rabindranath Tagore had also stressed for the development of the rural area maintaining the natural surroundings of the rural area intact.

Mahatma Gandhi’s approach to the rural development was different. He wanted to make the rural area self reliant and for which his thrust was on development of the viable units in the rural area itself. Pt. Jawaharlal Nehru had a different idea of encouraging urbanization, industrialization and adoption of the modern technology for the speedy development and at the same time he wanted to retain the old foundation. This resulted in taking up of several projects on pilot basis which were initiated for the housing, transport, communication, marketing and other infrastructural facilities like irrigation, schooling, and healthcare etc.

When we look back and take the overall assessment of the situation in the rural development, we observed that there is a sea change in the Govt.’s approach, over the past few decades. For generations, when we refer to rural development we use to refer to the development of agriculture as majority of the rural population has its sole source of earning which was based on the agriculture sector. But today, when we talk of the rural development, we have several other aspects in our mind. E.g. communication, transportation, provision for employment, education, health care etc.

No doubt that the development of agriculture assumes greater importance when we talk of rural development. This is due to the fact that agriculture is the principle activity in the rural area. However, since 1952, when the Community Development Programme was launched, its objective was to transform the age old
style of living and assistance was provided for the rural people to improve their standard of living. The sole aim was to ensure equity and justice to the rural masses.

The year 1952 turned out to be a landmark so far as the rural development is concerned. The Community Development Programme, though it did not achieve the expected success but it created a growth network of basic services at the grassroots level. This foundation created turned out to be fruitful for developing the rural area by adopting use of modern technologies, mainly in the agricultural sector in 1960. It included improved seeds, slow dose of farm mechanization, use of chemical fertilizers etc, which had positive effect on the farm production.

The impact of these rural development programmes was that it benefitted more to the well placed farmers in the relatively developed regions. This resulted in creating regional imbalance the effect of which was that the rich became richer and the poor became the poorer. On this backdrop, it was felt that there was need to focus the attention of the developmental programmes on the backward regions and that too focusing on the weaker sections of the society. It will be appropriate to recollect the objectives of the fourth and the fifth Five Year Plan which was to achieve economic equity and justice.

The main features of the Five Year Plans comprised of the following:
(a) Thrust on the agricultural development.
(b) Simultaneously development of activities allied to agriculture which supplements the income of the farmers, e.g. dairy, poultry, fishery, animal husbandry etc. were given prominence.
(c) Development of forestry including social forestry.
(d) Research and Development in Agriculture and education were targeted.
(e) All these developments were targeted through the institution of cooperative organization and meeting the credit needs of the agriculturists were focused.
(f) Eradication of poverty and development of non-farm sector was on cards.
In order to lessen the dependence on the vagaries of the monsoon development of irrigation as dependable source of water for the agriculture was given prominence. The target also included the flood control operations.

In order to reduce gradually the whole dependence on agriculture, development of village and small scale industries were to be encouraged.

Ensuring employment generation, and man power planning.

In the financial year 1978-79 the Govt. introduced a poverty alleviation programme which integrated the ongoing programmes. The programme was named as Integrated Rural Development Programme. For the implementation of this IRDP scheme District Development Authority which adequate staff was instituted and vigorous efforts have been made to improving the lot of the landless labourers, marginal farmers and the village artisans. The scheme received a mixed success. The scheme involved a substantial subsidy element and also a bank loan component. The programme implementation was very closely monitored and the banks had also participated in the programme and extended full support to the scheme.

The Fifth Five Year Plan (1980-85) witnessed strengthening of the socio-economic infrastructure in the rural area targeting the eradication of the rural poverty and also addressing to remove the disparities.

The Ninth Five Plan addressed the four important aspects namely: quality of life, generation of productive employment, removal of regional imbalances and achievement of self reliance. With this multidimensional approach the Rural Development Ministry achieved a moderate success on the front of employment generation, reducing the poverty and thereby achieving better standard of living, and in effect there was the beginning of social transformation.

As the IRDP and other development programmes were directed to achieve greater participation of the rural masses in the development process, these beneficiaries were brought under banking umbrella. This access to the banking sector for those people who were earlier afraid of entering the bank as they had no savings to
put in, exposed them to the various services of the banking industry for the poor masses which were included under priority sector. This resulted in the increase in the family income and it reflected on the life style of the rural families. There were several welfare measures initiated by the Govt. which addressed to the social aspect of the rural development.

All the govt. developmental programmes were implemented with the sole objective of poverty eradication, creation of more rural employment and increasing the productivity of the agriculture.

The term ‘rural development’ has a wider meaning. It does not restrict to the development of agriculture. It is an integrated approach which encompasses all sided development including development of infrastructure, health care, education, industrial, and services sector mainly based on the locally available natural resources. The govt. efforts were also directed in bringing harmony between the individual and the community.

India is a vast country and there are lots of area based culture and for that purpose the govt. programmes were directed to ensure the traditional culture of the area is also maintained while achieving the development of the area. The goals of developmental programmes were: attainment of economic equity, social justice and self reliance. All these programmes were individual centric and in the execution of these programmes the deprived class was accorded priority.

It is well reflected in the World Bank Policy Paper (1975) which states: "Rural development as a strategy designed to improve the economic and social life of a specific group of people - the rural poor.

It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless"(World Bank).

**Rural Development in India** is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture-based country.
Agriculture contributes nearly one-fifth of the gross domestic product in India. In order to increase the growth of agriculture, the Government has planned several programs pertaining to Rural Development in India.

The Ministry of Rural Development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and dairy are the primary contributors to the rural business and economy.

When we think of the Indian economy, we have to take into account both rural as well as urban economy. In a country where about 84 percent of the population is from the rural area, we cannot think of the development of the Indian economy without accounting the rural economy. In fact the rural economic development is the core at the Indian economy. In fact the poverty is not a special issue of India, it is a global issue. When we talk of sustainable development we have to also think of the rural development ensuring its sustainability. This highlights the importance of the development of the rural area.

The principle objective of the Indian planning process is to removal of the poverty in the rural area. This is very well reflected in the 9th Five Year Plan Document.

2.2 INDIAN ECONOMY’S GROWTH ENGINE – RURAL DEVELOPMENT

According to the latest Indian census held in 2011, 70 per cent of the total Indian population resides in the villages and rural areas. Therefore, the rural development cannot be separated from the India’s overall economic development. Because of this peculiar situation the rural development has been given its due weightage in the Five Year Plans that we have. Significant provision is being made in every five year plan. Both the Central and State government are well seized with this rural development aspect. The thrust of the Five Year Plans is to bring up the below poverty population and improve their standard of living considerably. Several steps have been initiated by the government and even the participation of the public and
private sector has been enlisted. This is a nation building process and NGOs and private companies are also got involved in it. The plan provides greater outlay for development of rural infrastructure, improvement in agriculture, generation of rural employment to arrest their migration to the nearly urban or metropolitan areas. The target is to step up the agriculture productivity which is far behind the world’s average productivity. The socio economic development of the rural and semi urban area has been accorded highest priority.

The government has targeted all inclusive economic growth patterns and has several steps to boost the rural economy. The government initiatives are yielding very good results and the rural economy has now been poised to take a great leap forward.

2.3 STATEMENT OF PROBLEM

According to the Indian 2011 Census India’s 68.84 per cent population resides in the rural area. It means India cannot think of overall development ignoring the rural development. In fact, the rural development plays a predominant role in the overall economic development. Through the Five Year Plans the Govt. of India is targeting this rural development aspect with the sole aim of improving the standard of living of the rural masses. Because of the infrastructural development and the socio economic development efforts put in by the govt. the gap in the rural and urban standard of living is gradually declining. India being a developing country, faces shortage of financial resources for the development and hence the govt. has also invited the private sector to join hands in the nation building process more particularly the rural scenario. The target is to achieve a sustainable growth and betterment of the families below the poverty line and the weaker section of the society. For this purpose the govt. has launched several programmes since long. Huge amounts are spent by the govt. on the rural development during the past few decades. Through this study the researcher wants to study the performance of the Govt. schemes in achieving the targeted goal of improving the standard of living of the rural masses. It is from this point of this study is of vital importance.
2.4 SIGNIFICANCE OF RURAL DEVELOPMENT IN INDIA

Currently all the developing nations of the World are very much concerned with the rural development. It assumes more importance as 68.84 per cent of the Indian population resides in the rural areas. The Indian strategy is to ensure poverty eradication, better living standard, provision of basic amenities like availability of pure drinking water, health care, education, etc. in the rural areas. For this purpose various government departments are engaged in coming out with innovative programmes which will improve the lot of the rural masses. This research is directed to assess the impact of the governmental efforts to achieve the rural development. Today we are in 21st century where the science and technology is advancing with rapid steps. The speed with which the technology development is taking place is amazing. This new technology can very well be used for the betterment of the rural masses and the Govt. of India is also fully aware of the strength of the new technology and accordingly is trying its best to use it which in turn facilitates the rural masses to take the benefit of the new technology and achieve better results in their efforts to raise their income level and standard of living.

It has been already emphasized that the growth of the rural economy is quite vital for the overall growth of Indian economy. Agriculture being the principal activity of the rural India, its economy is naturally agric. based. Over the past few years the contribution of the agriculture in the India’s GDP has reached stagnation. This is obviously because of several reasons. E.g. due to insufficient employment, there is migration from the rural area to nearby urban area. Over dependence of agriculture on the vagaries of the monsoon etc. In fact during the past few years major part of India has received scanty rains and as a result the agriculture production has greatly affected. The need of the hour is to ensure that the agriculturists pursue at least one or two economic activities which are allied to agriculture, like dairy, poultry, fisheries etc. which will supplement their income. For this purpose the government is also putting in its efforts to persuade to undertake activity allied to agriculture and for this the Govt. has launched several initiatives like Self Employment programmes which make good use of the skill development of the rural masses and provides them an opportunity to start their own activity.
Rural development aims at improving rural people’s livelihoods in an equitable and sustainable manner, both socially and environmentally, through better access to assets (natural, physical, human, technological and social capital), and services, and control over productive capital (in its financial or economic and political forms) that enable them to improve their livelihoods on a sustainable and equitable basis.

The basic objectives of Rural Development Programmes have been alleviation of poverty and unemployment through creation of basic social and economic infrastructure, provision of training to rural unemployed youth and providing employment to marginal Farmers/Labourers to discourage seasonal and permanent migration to urban areas.

Development/industrialization is accompanied by urbanization. So we should focus on urban development, not rural development.

1. Improving agriculture is a must for industrialization. Agriculture is carried on in villages, so rural development is needed to improve agriculture.
2. Industry needs a literate labour force. But most of the people live in villages (70% in India). So rural development is needed to increase the education level of the majority of the population.
3. Finally, rural development is needed to reduce the migration of people from villages to cities. The current rate of rural-to-urban migration in India is unsustainable. It is much more than the rate at which industrial jobs and urban infrastructure are growing. So rural development is a must to slow down the rural-to-urban migration.

Over the years govt. has implemented several schemes both welfare as well as infrastructural development. It is necessary to take a review as to the impact of these efforts on the Rural Development. From this point of view this highlights the significance of this research.
2.5 RELEVANCE OF THE STUDY

1. Academic relevance: Academic relevance of the study is stated as follows:
   a) The study is useful to understand various facets of rural development.
   b) It shall help to know how rural development should be planned and activated.
   c) It shall also help to understand the measures required to enhance the quality of planning of rural development.

2. Research relevance: From the research point of view the study has great utility on following parameters:
   a) What are the limitations of contemporary instruments of rural development?
   b) Why and how various schemes of rural development could not create desired impact?
   c) What are the questions to be taken during formulation of developmental schemes?

2.6 OBJECTIVES OF THE STUDY

Keeping the ultimate aim of the study in view the researcher has formulated the following objectives:

1. To study the expenditure of the State as well as Central Governments on the infrastructural development – planned and achievement over the study period in Ahmednagar and Pune Districts.
2. To study the implementation of various developmental programmes with targets set out vis-à-vis achievement in Ahmednagar and Pune Districts sponsored by government.
3. To study the grass root reality as to developmental efforts put in by all those agencies that are concerned with the development of the rural area of Ahmednagar and Pune Districts.
4. To analyze the responses of various beneficiary classes to different developmental schemes to enlist the problems faced by different beneficiaries and agencies as to successful implementation of various
developmental schemes in rural development of Ahmednagar and Pune Districts.

2.7 JUSTIFICATION OF THE OBJECTIVES

The Indian constitution has divided certain subjects to State and certain the Central Govt. Therefore, the development plans of the district is carried out jointly by both the governments and the Five Year Plans provide necessary funds for the development of infrastructure relating to the respective government’s subjects. We have already seen as to how the planning is undertaken at the District level.

The researcher has framed the first objective of this research with a view to understand as to what was planned and what was achieved during the study period.

The second objective of this research stems from the first objective. The researcher has studied the performance of the identified districts during the study period with a view to understand as to what is the level of achievement and the back log if any.

On paper plans are prepared very nicely. But when it come to the implementation there are lots of deviation or at times the implementations is abandoned. Therefore, the researcher wanted to find out what is the grass root reality, about the implementation of the planning and execution at the identified districts.

In the planning and execution of the developmental plans numerous agencies are involved. The researcher considered it appropriate to ascertain as to what is the grass root reality about the execution of the planned projects. Many a times there is a miss-match and hence the reality was required to be ascertained.

Ultimately the development is for the people of the area. The researcher felt it appropriate to ascertain the views of the residents from the study area as to how they evaluate the governmental planning efforts, whether the fruits of development are reaching the targeted people, of if there are any deficiencies, problems are required to be resolved. The researcher also wanted to ascertain whether there is people’s
participation in the developmental efforts. Keeping these points in mind the researcher has formulated the last objective.

2.8 HYPOTHESES OF THE STUDY

Once the research title was finalized the researcher had got himself acquainted with the Govt. of Maharashtra’s planning process and the various govt. schemes which are aiming at the socio-economic development of the rural area. This helped him in the formulation of the following hypotheses.

H1. The Govt. is seized with the issue of rural development and are trying their best to achieve the rural development.

H2. Despite heavy investment on infrastructure development and Incurring heavy expenditure on the government sponsored programmes in the form of subsidies/seed money assistance etc. still there is very limited visible impact of the development of the rural area of Ahmednagar and Pune Districts.

H3 There is need to create greater awareness as to the various Government sponsored schemes for subsidies/seed money Assistance etc. among the rural masses.

2.9 JUSTIFICATION OF HYPOTHESES

India has adopted the planning process since 1951. Over the years both the Central and State governments are now having adequate experience of the developmental works to be carried out at the rural area. Before the research proposal with the current title was made out the researcher had a detailed interaction with the State Govt.’s District Planning Officer to understand the whole planning process which revealed that the government is adopting scientific approach to planning and execution. This led to formulation of the first hypothesis.

Over the years the government has made lots of efforts in developing the infrastructure in the rural area. The governments have heavily invested in the various infrastructural developmental activities as well as in implementing various schemes.
However, during the course of visit to villages it is observed that there is no much visible impact of these developmental efforts. On the basis of these visits to the villages, the researcher had formulated this second hypothesis.

While collecting the primary data, when the researcher visited several villages it was observed that the governments have several developmental schemes for the benefit of the rural population. However, it was observed that there is very low level of awareness amongst the rural population. It means the governmental efforts in creating awareness of the schemes are lagging. Success of any developmental plan depends upon the people participation in its execution. Therefore the researcher has tested the validity of this hypothesis.

**2.10 DATA COLLECTION**

**Sources of Data Collection**

Primary data will be collected from the randomly identified individuals representing various segments. This will be done through a well designed questionnaire which will be administered to different classes of respondents. The secondary data would be collected from the various officials/institutions which are involved in the process of Rural Development.

**Methods of Data Collection**

The data collection has been done through a well designed questionnaire which will be administered. The secondary data would be collected from the various officials/institutions which are involved in the process of Rural Development.

**Primary Data**

**Classes of Respondents to be contacted**

1. The classes of respondents to be contacted are as follows:
   a) The beneficiaries of various rural developmental schemes.
   b) The agencies and their officers that execute the developmental schemes.
**Universe and sample size**

The universe for the study is defined as follows:

a) Territorial universe: The territorial universe of the study comprises of 2 districts that is Ahmednagar and Pune Districts.

b) **Time frame: (Time Universe):** The period of research of the study shall comprise of 5 years that is 2009-10 to 2013-2014.

**Table 2.1: The number of identified respondents and their universe**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>The respondent class</th>
<th>Estimated Universe</th>
<th>Proposed sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Beneficiaries of rural development schemes</td>
<td>Very large size of universe</td>
<td>25 beneficiaries from one identified Talukas from each administrative division of the district.</td>
</tr>
<tr>
<td>2</td>
<td>Representatives of Govt. agencies.</td>
<td>Not exactly estimated.</td>
<td>From each district 25 officers/representatives</td>
</tr>
</tbody>
</table>

Each district has been divided in small administrative divisions for the sake of administrative convenience. According the identified research universe has the following divisions:

**Table : 2.2 Pune District has been divided in 5 administrative divisions**

<table>
<thead>
<tr>
<th>No.</th>
<th>Sub Division</th>
<th>Talukas included in it</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Baramati</td>
<td>Baramati, Daund, Indapur</td>
</tr>
<tr>
<td>2</td>
<td>Bhor</td>
<td>Purandar, Velhe, Bhor</td>
</tr>
<tr>
<td>3</td>
<td>Pune</td>
<td>Haveli, Pune, Pimpri, Chinchwad,</td>
</tr>
<tr>
<td>4</td>
<td>Khed</td>
<td>Khed Ambegaon, Shirur</td>
</tr>
<tr>
<td>5</td>
<td>Maval</td>
<td>Maval, Mulashi</td>
</tr>
</tbody>
</table>

**Table 2.3: Similarly Ahmednagar district has the following sub-divisions:**

<table>
<thead>
<tr>
<th>No.</th>
<th>Sub Division</th>
<th>Talukas included in it</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ahmednagar</td>
<td>Nagar, Newasa</td>
</tr>
<tr>
<td>2</td>
<td>Karjat</td>
<td>Jamkhed, Karjat</td>
</tr>
<tr>
<td>3</td>
<td>Pathardi</td>
<td>Pathardi, Shevgaon,</td>
</tr>
<tr>
<td>4</td>
<td>Shrigonda</td>
<td>Shrigonda, Parner</td>
</tr>
<tr>
<td>5</td>
<td>Sangamner</td>
<td>Sangamner, Akola</td>
</tr>
<tr>
<td>6</td>
<td>Shirdi</td>
<td>Shirdi, Rahata, Kopargaon</td>
</tr>
<tr>
<td>7</td>
<td>Shrirampur</td>
<td>Shrirampur, Rahuri</td>
</tr>
</tbody>
</table>
Since the research universe is a voluminous one, the researcher has carved out the following talukas for this research study:

Table 2.4: Parameters for identification of talukas for the study

<table>
<thead>
<tr>
<th>No.</th>
<th>Sub Division</th>
<th>Talukas included in it</th>
<th>Additional features considered for selection</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pune District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Baramati</td>
<td>Daund,</td>
<td>Developing taluka</td>
</tr>
<tr>
<td>2</td>
<td>Bhor</td>
<td>Velhe,</td>
<td>Hilly and developing</td>
</tr>
<tr>
<td>3</td>
<td>Pune</td>
<td>Haveli,</td>
<td>Urbanized and developed</td>
</tr>
<tr>
<td>4</td>
<td>Khed</td>
<td>Khed</td>
<td>Developed taluka</td>
</tr>
<tr>
<td>5</td>
<td>Maval</td>
<td>Mulashi</td>
<td>Hilly / dry/tourism</td>
</tr>
<tr>
<td></td>
<td>Ahmednagar District</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Ahmednagar</td>
<td>Nagar,</td>
<td>Partially dry</td>
</tr>
<tr>
<td>2</td>
<td>Karjat</td>
<td>Jamkhed,</td>
<td>Partially dry</td>
</tr>
<tr>
<td>3</td>
<td>Pathardi</td>
<td>Pathardi,</td>
<td>Developing</td>
</tr>
<tr>
<td>4</td>
<td>Shrigonda</td>
<td>Parner</td>
<td>Hilly/dry/adiwasies</td>
</tr>
<tr>
<td>5</td>
<td>Sangamner</td>
<td>Akola</td>
<td>Advisai dominated</td>
</tr>
<tr>
<td>6</td>
<td>Shirdi</td>
<td>Rahata,</td>
<td>Rich irrigated and developed</td>
</tr>
<tr>
<td>7</td>
<td>Shrirampur</td>
<td>Shrirampur,</td>
<td></td>
</tr>
</tbody>
</table>

Justification of Sampling Methods

The researcher shall use random as well as convenient sampling methods for collection of data. The justification is as follows:

a) The universe is extremely large and heterogeneous
b) The respondents are scattered to different parts of the Ahmednagar and Pune Districts and cannot be contacted in an appropriate manner.

Note on Statistical Techniques used for Analysis

The researcher shall use appropriate statistical technique for analysis of data. These techniques shall include following:

a) For analysis of quantitative data the researcher has used statistical techniques like time series analysis, correlation and regression analysis.
b) For qualitative data the researcher has used association of attributes, f. t. and ANOVA test. SPSS package of statistical data processing shall also be used by the researcher.

2.11 SCOPE OF THE STUDY

It has been observed that at the district level there are various departments having developmental role. This role is carried out through the Tahsil level offices. However, while planning the developmental schemes, those are planned keeping in view the district as a whole as at times there is overlapping of the areas under various tehsils. Therefore, it has been observed that at the district level the data is compiled for the district as a whole. The main departments having developmental role functioning at the district are:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Dept.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture and allied activities</td>
</tr>
<tr>
<td>2</td>
<td>Special programmes for Rural development</td>
</tr>
<tr>
<td>3</td>
<td>Irrigation and Flood Control</td>
</tr>
<tr>
<td>4</td>
<td>Electricity development</td>
</tr>
<tr>
<td>5</td>
<td>Industry &amp; Mining</td>
</tr>
<tr>
<td>6</td>
<td>Transport &amp; Communication</td>
</tr>
<tr>
<td>7</td>
<td>General Financial Services</td>
</tr>
<tr>
<td>8</td>
<td>Social and Community Services</td>
</tr>
</tbody>
</table>

2.12 LIMITATIONS OF THE STUDY

The study is limited for the period 2007-2008 to 2012-2013. The study is limited to the Pune and Ahmednagar District. The pace of rural development is dependent on various factors such as the political leadership of the district, natural resources of the district, proximity to the industrial area/metropolitan area and the like. The overall concept of rural development is very vast and for in depth study of each segment of development the time, money and man power required is quite sizable. There is a large variation among these factors of each district. Therefore, the findings and suggestions will have to be considered keeping in view the peculiar features of each district. But by and large the observations and findings would be
relevant with little variations. The time, money and the man power required for extensive study of the study area are voluminous. To that extent this is the limitation of this research work. However, the generalizations made can be fairly treated as representative.

2.13 CHAPTER SCHEME

The researcher proposes to present the research work through the following chapters:

**Chapter I**  
This chapter has covered Concept of Rural Development of the proposed research. It has also covered the historical perspective, international and national scenario, efforts put in by both the Central and State Government in the post independence period, current scenario of the rural development, and the future prospects.

**Chapter II**  
This chapter has covered the Research Methodology which included, objectives of the study, hypothesis, data collection – primary and secondary, sample size, scope and limitations of the study.

**Chapter III**  
This chapter gives the Review of the related Literature. In this the researcher has brought out reviews of various books, reports, earlier Ph. D. thesis, Journals, Periodicals and the newspaper media. The reviews have covered the important aspects discussed by the authors and the views of the researcher on the same.

**Chapter IV**  
Profile of the Study Area i.e. Ahmednagar and Pune Districts:  
With a view to have a broad idea of the study area the researcher has given a brief but relevant profile of the Pune Division. This will be a useful data to understand the analysis covered in the subsequent chapter.

**Chapter V**  
This chapter has covered the Presentation of the Data, its Observations, Suggestions and Conclusion. Analysis and Interpretations.

**Chapter VI**  
In this chapter the researcher has brought out the suggestions that emerged from the analysis of the primary data and observations made thereon.