CHAPTER -2
RESEARCH METHODOLOGY

2.1 INTRODUCTION

2.2 RESEARCH PROBLEM

2.3 REVIEW OF LITERATURE

2.4 OBJECTIVES OF THE STUDY

2.5 HYPOTHESIS

2.6 METHOD

2.7 SIGNIFICANCE

2.8 LIMITATIONS

2.9 CHAPTER PLAN
2.1 Introduction

Different dimensions of development carry greater significance in the literature of development. Financial institutions in its set typical mode were designed to assist the process of development but later on it is found that they have evolved as dynamic force to shape the course of development. This changing mode of institutions however is found different in nature and variant in degree across the border of state. Lead Bank formation in principle was designed to accelerate the pace of development. Historically we find significant contribution of lead bank towards development. However reform process has influenced the process of development. Markets are now considered to have major role replacing the old fashioned institutional setup. It is in this context that fresh research in the area seems of vital importance. In the following part the course of research intended is presented in the structure form.

2.2 Research Problem

Production, Income employment are the typical traditional form of development measurement. Pace of development and nature of development is found closely interdependent. Historically the study of development process at large throughout the country reveals many a linkages and leakages during the course of development. From amongst various institutions playing instrumental rate in development, financial institutions hold greater significance. Financial institutions are nothing but the causes and consequences of development. Quantitative dimensions of institutions contributions have attracted attention similarly
qualitative approaches to the development have also paved the way for institutional operations.

In India, as part of planning approaches outcome we find considerable and active presence of financial institutions. The origina of lead bank scheme lies in locational nature of development at microlevel. Lead banks are instituted for the purpose of evolving and shaping a mechanism generating a force of development required at micro level.

Lead bank approach has evolved strategic options to evaluate the process and to shape course of development. At national level under the guidance and monitoring of RBI and in co-ordination with Govt. machinery, systematic plan was framed to streamline the course of development. An integrated approach towards the development in general is evaluated regularly at the state and national level. Quarterly meet is also held to review the impacts and outcomes at micro level.

The process of globalization has more or less influenced the process of structural transformation. Development projects have undergone considerable change over the period of time. In a democratic country like India, it has become an uphill task to frame balanced mechanism. Development schemes on one hand are still found necessary but on the other hand viability has been a matter of concern. Professionalism of financial institutions have also led to mixed impact on development interventional approach towards targeted groups in general and at micro level in particular has raised several issues.

It is in this context that micro level studies carry more significance and demand special attention. Financial Institutions interventional role is also on front by critiques. Scholars have raised issues in respect of
validity of projects, viability of projects and actual outcomes of the project. One group is strongly advocating for entire reframing of interventional approach while one traditional group still finds validity in view of economic uncertainties that prevails amongst larger groups. It is also felt that under globalization urban culture is having an edge over rural culture in financial institutions. There is a school of thought having strong perceptions for marketing opportunities at rural level when financial intervention can be a force to recover with keeping in view these issues as background. An attempt is made to enquire into and examine and evaluate the impacts of financial institutions at microlevel. How far and in what manner banks have contributed to the basic premises of development? What kind of imbalance between the blocks between the banks is found in respect of delivery of services. Which issues are regarded as hindrance to the financial institutions? What are the perceptions for institutional approach amongst different targeted groups? Many such issues need to be understood and examined for which the research problem is centered around examining role and performance of banking institutions in the development of the district.

2.3 Review of Literature

1. Nicholsom Committee (1960)

Committee in respect of the then Madras State reviewed the entire agricredit scenario. Subsequent the committee observed that heavy incidence of borrowing to very high rate of agri credit along with corrupt institutional mechanism has led to deteriorate the condition of farmers.
2. **Mr. B. G. Shah (1961)**

Conducted a detailed study on coop agricultural credit movement. This study did contribute significantly to understand and examine issues related to cooperative finance.

3. **Prof. B. Sharma (1967)**

An independent study was conducted by Agro Economic Research unit of Delhi University. Researcher in his observatory remark referred to the importance of agricultural finance but also showed limitations in respect of adequacy of fund and norms regarding the same. He categorically mentioned that there was very slow improvement in seasonal credit and also highlighted unproductive use of agriculture credit.

4. **Mr. Bhatiya (1971)**

Reported in a micro level study note with reference to selected blocks of Basti district of UP state, that amount required towards short term finance is very limited against the requirement for medium and long run agricultural finance.
5. Mr. Raj and Mr. Singh (1971)

In their study of Kalyanpur block of Kanpur district of U.P. found that small and marginal farmers' requirement in finance in amount is much less than that of medium and large farmers but institutional mechanism is found more prone to large scale farmers.


Under the three tier study to evaluate impacts of farm credit on production, productivity and aggregate condition of farmers. It was reported in the study that time and scale along with system affects more on farmers' condition. This report provided significant contribution in respect of understanding the difference between different levels of credit operations and their relative impacts on farmers respectively.

7. Mr. Ileviya in 1979 conducted a separate exhaustive study on functional operations of the then land Development Banks operating in Gujarat State. Subsequently micro level specific study in respect of Surendranagar district was conducted in 1984 along with few blocks of the then Baroda district. This study provided suggestive framework for preparing effective potential credit plan for each district to be framed by lead bank in the respective districts.

8. Mr. Singhe (1980)

The scholar reviewed agricultural credit scenario in respect of institutional mechanism applied in Bichpuri blocks of Agra district of U.P. the observed that there is persistent improvement in
functioning of scheduled commercial banks towards agricultural finance.

9. **Mr. Balista and Mr. Singh (1985)**

Had conducted detailed study of borrowers of different farm size in Agra district. They concluded in the study that small and marginal farmers experienced many complications and hurdles before obtaining finance.

10. **Mr. Banker and Mr. Krunal (1987).**

This was a case study undertaken by the scholars in Bellari district of Karnataka State. This case study examined the relationship between farm size and credit availed by the farmers. This study reported at least 26% gaps in between required amount of agricredit and actual credit availed.

11. **Mr. Sriman Patel (1987)**

This was a unique kind of study conducted by the scholar in the state of Gujarat. This study was focused at the implications of utility of agricredit service at large. The study reported that from amongst total farmers availing credit 49 percentage of them availed that from co operative financial institutions, 41 percentage of them had access to credit through commercial banks and remaining 10 percent relied more on land development banks. The study clearly sighted the institutional dominance of co operative and commercial institutions towards agricultural credit operations.
12. **Mr. Sisodiya (1987)**

In a micro level study of selected blocks of Alligarh district in UP the scholar referred to the Gendership in accessing agricultural credit by the small and marginal farmers.


The scholars tried to measure the economic impacts of agriculture credit on different scale of farmers. The study throw light on increased spending capacity of large farmers than small farmers due to adequate availability of agriculture finance.

14. **Mr. Satyavei (1988)**

She made an indepth study in the western Godavari district of Andhra Pradesh. This study observed an inverse relationship between the percentage credit requirement and actual credit availed by farmer per hectare.


Conducted a detailed study during the period of 1982 to 1985 in various areas. This phenomenal time series study proved that there had been growing consolidation of institutional agricultural finance in different states of India.


In a very important article based on secondary data highlighted the fact that there was in general a commonality across the states where
if was observed that large scale farmers are found benefited more than the small farmers.

17. **Mr. Ramersh (1990)**

Tried to enquire into various facts of agriculture finance. In a case study of Tripura district of the Kerala state. He observed that rice in the respective area across the different farm size experience much hardships in finance. The study reported that small scale farmers are bit hard due to typical institutional finance mechanism.

18. **Mr. Singh and Mr. Chaddha (1990).**

In a case study of selected blocks of Punjab State, the scholars observed that there prevailed large gap between credit availed by small marginal farmers and large farmers. They have suggested for re-forming credit structure in which small marginal farmers pro-partial access to agri, credit be more than that of large scale farmers. They also highlighted the fact that in the region studied, cooperative financial institution play major role in comparison with commercial banks.

19. **Mr. Singh and Mrutunjay (1990).**

These scholars undertook the study in Alligarh district of UP State. They found that indigenous money lenders and non institutional players had major share towards agricultural finance.

20. **Modi and Rane (1991).**

These two scholars inquired in depth into the credit requirement of the farmers in respect of land holding size in Kurushetra district of
Hariyana State. They have reported that big farmers availed 3.5 times more the finance than the small farmers in the same region. They also observed that there approach inverse relationship between increasing size of holding and required amount of agricultural credit. As per the study report large farmers credit requirement in hectare was estimated Rs. 1635 while in case of medium size farmers it was of Rs. 1975 and that in case of small farmers it was about Rs. 2785.

21. **Mr. Makadiya (1992).**

In a comprehensive study restricted to Junagadh district, it was reported that average requirement per hectre was Rs. 2849 for small farmers, 2322 for marginal and Rs. 2969 for large farmers.

22. **Prasad and Parth Sarthi (1993).**

Completed a case study of Medak district of Andhra Pradesh. The study was conducted in relation to the actual requirement of small farmers and actual utilization of credit availed by farmers. In a major finding they observed that institutional mechanism was largely found more prome to large farmers while marginal farmers need were largely satisfied by indigenous money lenders.


Published a report based on credit trends reported way back during 19th and 20th century. He found that there was negligible change in credit trends in quantitative aspects between the past and present.

This study was aimed at examining the different in the trends of agricultural credit provided by different public sector banks. Based on separate individual indicators measurement the study concluded that there prevailed considerable gaps in the weightage to the indicators provided by banks respectively.

25. Mr. Koteshwar Rao (1994)

Submitted an independent report based on the study of commercial banks advances in Andhra Pradesh. The study concluded that there was found significant improvement by commercial banks in respect of branch network, deposit mobilize and credit operations.


These two scholar conducted a study in respect of measuring technical and financial efficiency of commercial banks. In comprehensive analytical study the scholars observed that majority of commercial banks tend to operate with increased rate of return

27. Mr. Singh (1996)

Concluded a study on credit performance of co-operative financial institutions in Varanasi district of U.P. The study reported that per hectre average requirement was Rs. 14633. There was found positive relationship between increased size of holding and credit required. The study concluded that around 80 percentage to the total requirement was facilitated by co-operative financial institutions in the district.

This study was aimed at essential requirement the agricultural crediting Junagadh district of Gujarat state. The study reported that per hectre requirement tend to be Rs. 7023. For different size of holding this was estimated Rs. 6383 for marginal and small, Rs. 7207 for medium size and Rs. 6923 for large scale farmers respectively.

29. Mr. Meshram (1997)

Conducted a study in study that in the year 1992-93, medium scale farmer growing cotton had maximum requirement of agricultural credit. This was Rs. 4376 per lac for medium, Rs. 4168 for large farmers and Rs. 4125 for small farmers.

30. Mr. Bhattacharya (1997)

The scholar tried to examine productive efficiency of commercial banks during the period of 1985 to 1990. The period of partial liberalisation. Having studied about 70 commercial banks of different layers, it was concluded that commercial banks were next to foreign banks operating in India in respect of efficiency in credit operations.


The scholar tried to examine the condition of small borrowers and rural leaders. It was reported that small marginal farmers condition in general was found deteriorating and they tend to get trapped into various cycle of indebtedness.
32. **Saha and Ravishanker (2000).**

The scholars jointly studied the operational efficiency of 25 major commercial banks observed during the period of 1991 to 1995. The study concluded that barring few commercial banks, majority of commercial banks were found successful in making operational improvement. U.B.I., UCO Bank, Syndicate Bank, Central Bank, OBC were found operating at a low rate of efficiency while SBI, Canara Bank, BOB, Dena Bank showed continuous improved performance in financial operations.

33. **Mr. Singh, Pande and Singh (2000).**

In a well articulated research article clearly expressed that there was found considerable regional imbalance in financial operations of banks. The study reported that in East and North east India there prevailed sizable gap between the demand for and supply agricultural credit. It is because of the wide gap that indigenous money lenders still persist to have significant presence in small villages. Large change co operative credit is found disbursed mainly to medium and large scale farmers while small and marginal at large tend to deprive of institutional agricultural credit operations.

34. **Mr. Swami in 2001** prepared a comprehensive report based on the study of banks of different groups. The study conducted during the period of 1992 - 1995 reported that owing to increased liberilisation and induction of information technology, banks were found succeeded in augmeting competitive strength. It was also
observed that factorial changes led to increase transparency in credit operations.

35. Raj Purohit (2001)

Conducted a study in folodi block of Rajasthan State. He found that poor literacy level, inadequate organizational strength, lack of accounting knowledge and market imperfections in combined led to inefficient financial operations of banks in the study area.

36. Dr. Panda and Kar (2001)

These two scholars jointly conducted an analytical study on qualitative dimensions of credit operations. The scholars have suggested to have institution statute of independent National Agricultural Co-operative bank. As per the recommendation of Khushro Committee and that it should address the basic issues pertaining to regional integration and inadequacy of agricultural credit fund.

37. Vipa Kapesam (2001)

In an independent study emphasized on structural reforms in agriculture credit operations in light of the existing leakages in the operational mechanism. It is categorically reported that considering the large scale of agri. credit alone in India, the only solution lies in application of structural reforms to add operational efficiency of institutions at micro level.
38. Mr. Mukherjee (2002)

The scholar tried to measure technical efficiency of 68 public sector banks during the period of 1996 to 1999. The study found that public sector banks were found more dynamic and progressive in comparison with private sector and foreign banks with regard to credit operations.


The scholar made successful attempt to design specific methods to rate the performance index of commercial banks. He studied major 17 public sector banks' functioning during the period of 1996 to 1998. He mainly concentrated on Business performance, scale efficiency, security Reliability and labour productivity.

40. Mr. Heck and Verma (2001)

Conducted a study of working efficiency of commercial banks in respect of rural credit. The study was restricted to few sample blocks of selected states. That study clearly observed the dominance of indigenous money lenders at remote level in respect of need in agricultural finance. It was also reported that institutional mechanism for finance is heavily strong presence in progressive states and non agricultural sector.

41. C. H. Hanumanth Rao, a noted agrarian economist had contributed a lot towards agricultural finance position observed in remote India. He has categorically remarked that there prevailed inverse relationship between asset holding capacity of the
borrowers and the rate of interest charged in such small borrowings.

42. **Gori and Dasgupta** observed strong disparity between the regions in respect of institutional financial mechanism.

43. **Mr. Suresh Tendulkar** in respect of studying poverty level has remarked inconsistency found in credit mechanism between and within the states and financial institutions.

44. **Dr. V. H. Joshi**, had studied in detail the changing pattern of sectoral behaviour of reginal economy. The study was aimed at examining the shift in sectoral behaviour observed in Saurashtra region during 1975 to 1990. In his report it was clearly observe that a structural shift in finance pattern had also influenced the sectoral economic map of the region.

45. **Dr. Ramesh Bhatasana (2001)** in an unpublished Ph.D. thesis on Role of co-operative banks in the development of Rajkot district categorically remarked the strong consolidation of co-operative in rural pockets and also disparing between the blocks in the district in respect of agricultural credit operations.
Summary of various committees reports related to Rural Credit and Development

1. In the history of Rural Credit in India very pioneer first of the kind of work was undertaken by All India Rural Credit Survey Committee (1954), Reserve Bank of India had farmed that committee under the chairmanship of A. D. Garwala. This committee was formed to review the then existing pattern of rural credit in India to estimate aggregate requirement for agricultural finance and to suggest policy guidelines to Reserve Bank so as to chart out future course of action in this regard. It was observed by the committee that almost 93 percentage to the total of rural credit required was served by indigenous money lenders and that finance institutions had share of only 7 percentage. This has led to very weak institutional mechanism and resulting into poor economic condition of farmers particularly small and marginal farmers. Committee also remarked that social institutional dominance such as cast had also led to many inconsistency in credit structure. It was in this respect that committee had asked the government to have conversing emperatal Bank of India into National Govt. bank, to have established independent monetary call to assist rural credit requirement and to have a separate structure with indegendently identity to look after rural credit in India. However therewas found large gap in the estimated total requirement of Credit between Gorwala Committee (Rs. 750 crore) Baljit Sing's estimete Rs. 1200 crore and Tis of Rs. 1286 crore.

2. Various sample survey scattered across India were conducted during 1956 to 1959. These surverys also examined issues allied with rural credit such as land reforms, mechanisation, co operative
market mechanism etc. In aggregate the major contribution of such scattered surveys was towards independent identification of Primary credit co-operatives as base unit for smooth, regular and transparent financial operations.

3. RBI had appointed two different survey committees in the year 1961-62 and 1971-72. Committees were assigned with the task to review the then existing pattern of rural credit and to enquire into measuring rural indebtedness. Reports subsequently observed that 46 percentage to the total of rural farming community and 34 percentage to the total of rural non farm communities were found caught hold of vicious cycle of 'Debt Trap'. It was in follow up exercise that community development projects in rural India were strengthened to streamline rural credit structure.

4. In 1964 All India Rural Credit Review Committee was formed to examine the functional operations of the then commercial banks branches operating in rural India. This review committee examined in depth the issues related to the same and considering the gap between the demand for credit fund and supply of credit from co operations commercial banks were asked to penetrate more into rural areas and to be proactive towards rural finance operations.

5. In 1969 a separate committee headed by B. Venkatpiyeh was formed to assess the rural credit to operations undertaken by financial institutions. This committee reviewed the then existing scenario in relation to credit board, Small farmers Development Agency - SFDA, and rural electrification between developing financial institutions, Committee also remarked that as against demand pressures supply chain was found more weakening. As
result of committee recommendation institutions were reformed and strengthened to make agricultural services more effective.

6. In 1971 - All India Rural Investment Survey was conducted. This survey findings clearly pointed at the positive relationship between asset holding capacity of the farmers and credit operations availed to these farmers.

7. In 1974 Madhavdas Committee was formed to examine the functioning of land Development Banks, Committee enquired into different dimensions and emphasised more on establishment of regional offices, strengthening network through induction of training institution committee also suggested to have more share of state in partnership, to ease credit structure and to streamline and expedite the process of recovery, committee in aggregate recommendation to make the system more productive and to have consistency in the framework.

8. In 1976, an independent functional group was framed towards approach for multi dimensional agencies. This group opined clearly for strengthening promotional role of co operative financial institution and commercial banks were asked to play compliants role of commercial banks. This group also suggested to strengthen allied development projects to make institutions more effective. One very striking point raised by the group was irrespective of application of mechanisation in agriculture and innovations in rural credit structure.

9. In 1981 a unique kind of committee was appointed under the chairmanship of Shivramn Committee to Review Arrangements for
Institutional credit for Agricultural and Rural Development popularly it was known as "CRAFTICARD". The broad centralised theme was to evaluate and subsequently suggest the rural credit structure to be framed keeping in mind bringing improvement in the lifestyle of rural mass through using credit as an important tool. CRAFTICARD primarily and strongly recommended to have a separate operational and monitoring structure for rural credit managed independents from RBI. Therefore major of institutional organs was also referred. CRAFTICARD committee was taken seriously and it was ultinated resolved to have sound strong institutional mechanism known as "National Bank for Agriculture and Rural Development" NABARD.

10. In 1989 Prof. Khushro Committee was formed again to examine and understand leakages and linkages prevailed in the then rural credit structure. The committee worked exhaustively and examined all major dimensions. It was recommended by the committee to have alternative mechanism to minimise negative externality generated by decreasing size of holdings. Khushro committee opined clearly to have sound defining network to assist agricultural financial institutions. Important guidelines were provided by the committee to make structure more efficient and to have more dynamic and productive utility of finance.

11. Narasimham Committee was appointed in 1991 to enquire into the possibility of financial reforms particularly in Banking structure. Committee provided a detailed report referring to the gaps observed in banking structure and limitations of nationality banking operations.
In follow through subsequently in 1998, Narasimham Committee II was formed to suggest guidelines assisting financial structure under liberalised economic regime. The committee strongly reacted towards slow process in implementation of 1991 recommendations. It also expressed concern over weakening asset structure of financial institutions more particularly of rural co operations.

Finally a sound volume was published by Cambridge University providing a detailed look at the financial reforms introducing in India. In one of the six volumes, some important features of current credit structure and limitations are also discussed at great length. This provides an aggregate effective picture of financial institutional mechanic in relation to global structural adjustment.

2.4 Objectives of the study:

This research study was aimed at examining the following objectives.

1. To workout the progress made by bank towards agroculture sector.
2. To workout the progress made by banks towards secondary sector.
3. To workout the progress made by banks towards tertiary sector.
4. To highlight performance variance between the banks at district level and at block level.
5. To highlight imbalances observed in respect of development projects between the blocks of the district.
6. To understand and examine the perceptions for programs from beneficiaries from different blocks.

2.5 Hypothesis: An attempt was made to validate the following hypothesis.

1. Sectoral advances trends likely to show slow pace of transformation.

2. Schemes performance by banks likely to show more sustainability during the period covered under the study.

3. Developmental interventions by banks are likely to have increased the gaps between the blocks.

4. Banking sector in the district seems to have increase the gaps between different economic and social groups.

5. Co-operative institutions likely to have continued an edge over other financial institutions towards delivering development.

6. There is likelyhood of satisfaction amongst beneficiaries towards banking operations at large.

2.6 Method

This study is based on secondary source of data and primary source of data. For the secondary source of data, "Annual Credit Plan" prepared by district lead Bank, State Level Bank, Committee report prepared
annually, Census report of 2011, District agricultural report and reports from District Industries Centre. These reports are mainly referred for the period of 2008-09 to 2012-13.

For the purpose of Primary data, respondents from different social groups from all blocks of the districts are proportionately covered through random selection. Blockwise sample size covered as under the study followed as under. This includes households living under below poverty line. Randomly selected households by blocks by villages for primary survey is shown under.
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of blocks</th>
<th>Number of Villages</th>
<th>Total Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dhoraji</td>
<td>7</td>
<td>210</td>
</tr>
<tr>
<td>2.</td>
<td>Gondal</td>
<td>15</td>
<td>255</td>
</tr>
<tr>
<td>3.</td>
<td>Jam Kandorna</td>
<td>12</td>
<td>110</td>
</tr>
<tr>
<td>4.</td>
<td>Jasdan</td>
<td>20</td>
<td>240</td>
</tr>
<tr>
<td>5.</td>
<td>Jetpur</td>
<td>12</td>
<td>108</td>
</tr>
<tr>
<td>6.</td>
<td>Kotda Sangani</td>
<td>9</td>
<td>95</td>
</tr>
<tr>
<td>7.</td>
<td>Lodhika</td>
<td>8</td>
<td>80</td>
</tr>
<tr>
<td>8.</td>
<td>Maliya Miyana</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>9.</td>
<td>Morbi</td>
<td>16</td>
<td>130</td>
</tr>
<tr>
<td>10.</td>
<td>Padadhari</td>
<td>13</td>
<td>104</td>
</tr>
<tr>
<td>11.</td>
<td>Rajkot</td>
<td>15</td>
<td>150</td>
</tr>
<tr>
<td>12.</td>
<td>Upleta</td>
<td>12</td>
<td>96</td>
</tr>
<tr>
<td>13.</td>
<td>Wankaner</td>
<td>20</td>
<td>220</td>
</tr>
<tr>
<td>14.</td>
<td>Tankara</td>
<td>10</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>179</td>
<td>1973</td>
</tr>
</tbody>
</table>

Source: SLBC Report

These households were supplied with pretested questionnaire. Data collected and compiled from the primary and secondary data were tabulated and analysed.
Methodology:

Data were tabulated and analysed through percentage and graphs. An attempt is made to examine the data through cross tabulation and chi² method.

2.6 Chapter Plan

This research is divided into six chapters.

The first chapter is an introductory one. It provides a cursory look at the theoretical foundations of the research problem. It also throws light on aggregate monetary outlook of India. An attempt is made to introduce in brief financial system of India in the concluding part of the chapter.

Second chapter presents research design. This begins with Research Problem followed by detailed review of literature pertaining to the research problem. Objectives of the study and hypothesis follow the review of literature. Sampling process along with source of data and techniques analysing the data is also indicated in this chapter.

Third chapter is centred around the profile of Research area i.e. Rajkot district. It begins with historical sketch followed by localtime map, climate scenario, demographic overview and summarized data on sectoral development observed in the district.

Fourth chapter draws heavily from secondary source of data. This examines in brief all quantitative dimensions. i.e. branch network by resident deposit mobilization by blocks, advances operations by sector by blocks. An attempt is made to review last updated statistical map of
banking network of the district. This also examines and analyses sectoral
performance in aggregate. It throws light on sectoral performance by
banks 5 years time series data analysis highlights the chapter. Micro level
review of advances by blocks also strengthens the core part of the
research.

Fifth chapter refers to primary survey. An attempt is made to test
the validity of hypothesis through chiz method. Respondents reviews are
classified by degree by social groups and accordingly interpretations are
presented alongwith graphs.

Sixth chapter is concluding one. This provides the inputs received
from experienced bankers to strengthens lead bank operations to achieve
the planned targets. Suggestive framework based on the inputs is also
provided in this last chapter.

2.6 Significance of the study

This research study has direct relevance with and more significance
in context of Govt's national strategic actions to achieve the goal of
"inclusive growth". This study throws important light on microlevel
performance of financial institutions towards the goal of inclusion.
2.7 Limitations of the study

Study has some inherent limitations primarily curve has implicit limitations of subjectivity in the reflections secondly on account of paucity of time sector analysis by block is restricted to 5 years only. A comparative look i.e. Pre reform and Post reform could have strengthened the integrity of the research work.

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