

CHAPTER - I :

- A) Introduction to I.R.D.P.
- B) Research Methodology
  - Scope of the Study
    - i) Selection of Unit
    - ii) Selection of Period of Time
    - iii) Sources of Data Collection
    - iv) Preparation of Questionnaire
    - v) Selection of Sample of Borrowers
- C) Limitations of the Study

A) INTRODUCTION OF I.R.D.P.

Integrated Rural Development Programme was introduced when Janata Government came into power. They advocated the Rural Development in true spirit and the Prime Minister Mr. Charansingh who was formerly the farmers leader and introduced the Rural Development Programme to give significant development for Rural India, but the planning system after 30 years was failed. The poverty from Rural India was not eliminated and, therefore, proper planning was essentially required for this programme. A huge scheme on employment gurantee and Antidote programme from Rajasthan was considered as models for Rural Development.

Handwritten notes in the left margin: "Others", "3/2/82", "2/2/82", "2/2/82", "2/2/82".

In 1980 when Indira Gandhi came into power, she appreciated this programme and accepted it as policy for New Government. The development of rural economy which covers -

- i) Agriculture
- ii) Forestry
- iii) Agro-Industries
- iv) Animal Husbandry etc. to the most essential

for the over all the development of this country.

Indian economy can be developed by following objectives/ways.

- a) Increasing National Production
- b) Supply of physical and financial help to all sectors.
- c) Restriple population growth.
- d) Supplying appropriate manpower for changing societies.
- e) Providing natural bases for economic development.

In India after Independence development took place at the national level. But the rural population was left out of this development and now they have become as hare notes. The village landlords and other privileged class who have a control over the rural economy as well as control in co-operative and machineries manipulated the property and become rich class in Rural India. In the last 30 years this has been so when the programmes involved the limitations of agricultural inputs like fertilisers, seeds, cement, bank loans etc. Thus even after 30 years of Independence the poor have become more poor and the rich have become more rich. The gap between the rich and the poor has been widened in this period only. The cognisance of this distressed was recorded in the Twenty-Point Programme in 1975, while Janata Government introduced number of schemes for rural development. The Integrated Rural Development Programme was officially launched

in 1978. This programmes aim at reduction of employment in rural areas by providing various inputs for rural poor population and to pullout this population above the poverty line.

The IRDP is aimed at a target group consisting of the poorest among the poor. The target group includes -

- a) Small and Marginal Farmers.
- b) Agriculture and Non-Agriculture Labour.
- c) Rural Artisation and Craftsman and Schedule Cast and Tribes People.

In fact all persons who lived below poverty line are included in various benefits. The benefits under this programme exclusively meant for poors. The primary objective of this programme is to raise income of these families and through them above poverty line.

The twin objectives are to be achieved through investment in agricultural and ancillary occupations in small state and village industries and other viable economic activity which suits the poor.

Under IRDP there is no predetermined sectoral allocation and investment made in various activities are to be governed by the interest shown by the beneficiaries. The IRDP intends to develop following areas -

- a) Agriculture
- b) Transport
- c) Animal Husbandry
- d) Fisheries, Forestry
- e) Rural and Cottage industry and other commercial services directly related to rural development.

Integrated Rural Development Programme was initially taken up 2,300 blocks in the country. The programme was expanded at the rate of 300 new blocks per year. A major policy decision was taken to extend the benefit of this programme to all target group families.

*year* The programme was launched on Gandhi Jayanti i.e. 2nd October. The Small Farmers Development Agency (SFDA) was later on merged with the IRDP from 2nd October, 1980. Similarly special live stock production programme which was in operation two years back has also been merged in the main flow of IRDP. Thus, small organisation and system are merged into IRDP to give greater initiative.

**B) RESEARCH METHODOLOGY**

**SCOPE OF THE STUDY**

- i) Selection of Unit
- ii) Selection of Period of Time
- iii) Sources of Data Collection

- iv) Preparation of Questionnaire
- v) Selection of Sample of Borrowers

i) Selection of Unit

Sangli District Central Co-operative Bank Ltd., Sangli is selected for the study and its five rural branches in Miraj, Tasgaon, Khanapur and Walva Taluka viz., Nandre, Palus, Ramanandnagar, Chinchani (Ambak), and Bhavaninagar branches are undertaken for study.

ii) Selection of Period of Time

A period of three years from 1982-83 to 1984-85 is selected for the study purpose. Since most of the branches of the Bank were opened in the year 1981.

iii) Sources of Data Collection

The data required for the study are collected from various sources as follows -

- a) Records at Branches and Head Office of the Bank.
- b) Discussion with Branch Agent and Inspector of the Bank.
- c) Discussion with Project Officer, Zilla Gram Vikas Yantrna, Sangli.
- d) Questionnaire prepared for the borrowers.
- e) Library, various Books and Journals on Bank and Rural Economics.

iv) Preparation of Questionnaire

To collect information from the borrowers, the questionnaire was prepared. A specimen of the Questionnaire is given in the Appendix.

v) Selection of Sample of Borrowers

Out of the total number of borrowers 334 of selected five branches under study, the author selected a sample of 100 borrowers from different categories of advances and questionnaire was taken duly filled in from them.

c) LIMITATIONS OF THE STUDY

Since the study is undertaken as a part of the fulfillment of the requirements of the Degree Course of Master of Philosophy in Commerce and Management, the author has limited it to one unit in the Sangli District Central Co-operative Bank Ltd., Sangli.

The Dissertation is required to be submitted to the University within a prescribed period of time i.e. within a year from the date of examination. Therefore, the study is limited to certain aspects of the Bank. Similarly the period of study is also limited to the three years from 1982-83 to 1984-85.