

CHAPTER - V :: ANALYSIS AND INTERPRETATION  
OF DATA ::

Table 5.1

Agewise distribution of the respondents

Age (in yrs.)	Percentage of Respondents
20- 30	12
30- 40	40
40- 50	35
50- above	13
Total	100

Analysis

- 1) In the 20-30 age group there is 12% respondents
- 2) In the second age group category, i.e. 30-40 there are 40% respondents.
- 3) In the third age group category 40-50 there are 35% respondents.
- 4) In the age group 50 and above (old people) there are 13% respondents.

Interpretation

Table No.5.1 shows that 40% of the respondents belong to the age group of 30-40 years.

Table 5.2

Sexwise distribution of the sample size.

Particulars	Percentage of Respondents
Male	93
Female	7
Total	100

Analysis

- 1) 93% respondents are male
- 2) 7% respondents are female

Interpretation

Table No.5.2 shows that I.R.D.P. Scheme gives preference to both male and female about loan conditions.

Table 5.3

Table showing of marital status of the respondents

Particulars	Percentage of Respondents
Married	93
Unmarried	4
Widow	3
Total	100

Analysis

- 1) 93 respondents are married persons constitute 93%.
- 2) 4 respondents are unmarried persons constitute 4%.
- 3) 3 respondents are widow persons constitute 3%.

Interpretation

Table No.5.3 shows that almost all married respondents have taken loan. Loans are available to all persons.

Table 5.4

Table showing about religion among the respondents

Religion	Percentage of Respondents
Hindu	71
Budha	29
Total	100

Analysis

- 1) 71% respondents are Hindus
- 2) 29% respondents are Budha.

Interpretation

Table No.5.4 shows that majority of Hindu have taken loan. I.R.D.P. Scheme has given loan to all religion. But in this case only Hindu and Budha have taken loan.

Table 5.5

Castewise distribution of the respondents

Caste	Percentage of Respondents
SC/ST	44
OBC	17
General	39
Total	100

Analysis

- 1) 44% respondents are SC/ST castes.
- 2) 17% respondents are OBC Caste
- 3) 39% respondents are General Castes.

Interpretation

Table No.5.5 shows that majority of SC/ST castes people taken loan. I.R.D.P. scheme has given loan to all castes.

Table 5.6

Table showing the educational status of the respondents

<u>Educational Qualifications</u>	<u>Percentage of Respondents</u>
Illiterate	43
Literate	16
Primary	28
Secondary	10
Higher Secondary	3
College	-
Technical	-
Total	100

Analysis

- 1) The percentage of illiterate is 43.
- 2) The percentage of literate is 16
- 3) The percentage of primary is 28
- 4) The percentage of secondary is 10.
- 5) The percentage of higher secondary is 3.

Interpretation

Table No.5.6 shows that it is clear that literate persons as well as illiterate and primary persons are also taking benefits of I.R.D.P. Scheme.

Table 5.7

Table showing that family status among the respondents

Type of Family	Percentage of Respondents
Joint	2
Separate/Nuclear	98
Total	100

Analysis

- 1) 2% respondents are having joint family system.
- 2) 98% respondents are having separate/nuclear family system.

Interpretation

Table No.5.7 shows that majority of the respondents are having separate/nuclear family system.



Table 5.8

Table showing the sources of information of the financial help

Information Given By	Percentage of Respondents
I.R.D.P. Officer	-
Gram Sevak	8
Gram Panchayat	31
Society	4
Local Leader	22
Bank Officer	6
Primary Teacher	1
Relative	20
From Others	8
Total	100

Analysis

- 1) The respondents who got information through Gram Sevak constitute 8%.
- 2) The respondents who got information through Gram Panchayat constitute 31%.
- 3) The respondents who got information through Society constitute 4%.
- 4) The respondents who got information through Local Leader constitute 22%.
- 5) The respondents who got information through Bank Officer constitute 6%.

- 6) The respondents who got information through Primary Teacher constitute 1%.
- 7) The respondents who got information through Relative constitute 20%.
- 8) The respondents who got information through From Others constitute 8%.

Interpretation

Table No.5.8 shows that Gram Sevak, Gram Panchayat, Society, Local Leader, Bank Officer, Primary Teacher, Relatives and From Others give the information about the financial help.

Majority of the respondents have got information through Gram Panchayat, Local Leader and Relatives.

Table 5.9

Table showing working about Secondary Occupation among the respondents.

Type of Borrowers	Percentage of Respondents.
Small Land Holders	46
Very Small Land Holders	14
Labourers	8
Artisans	7
Landless Labourer	25
Very Small Land Holder and Artisans	1
Total	100

Analysis

- 1) 46% respondents are Small Land Holders
- 2) 14% respondents are Very Small Land Holders.
- 3) 8% respondents are Labourers
- 4) 7% respondents are Artisans
- 5) 25% respondents are Landless Labourers.
- 6) 1% respondent is Very Small Land Holder and Artisan.

Interpretation

Table No.5.9 shows that it is clear that majority of respondents are Small Land Holder Farmers have to depend on side occupation for their survival.

Table 5.10

Table showing the purposes which the respondents have taken loan.

Type of Loan	Percentage of Respondents
Milch Animals	85
Sheep and Goat Purchases	9
Poultry	1
Ele.Motor and Oil Engine	2
Pipe line	-
Well Repairs	-
Others	3
Total	100

Analysis

- 1) 85% respondents have taken loan for the purpose of buying Milch Animals.
- 2) 9% respondents have taken loan for the purpose of Sheep and Goat Purchases.
- 3) 1% respondents have taken loan for the purpose of poultry.
- 4) 2% respondents have taken loan for the purpose of buying Electric Motor and Oil Engine.
- 5) 3% respondents have taken loan for the purpose of Others.

Interpretation

Majority of the respondents have taken loan for the purpose of Milch Animal. Milch Animal is most essential for the increasing income for their lively hood also business is important for their regular life.

3% respondents have taken loan for other purposes any reason.

Table 5.11

Table showing respondents remarks about loan application form.

Remarks of Loan Application Form	Percentage of Respondents
Easy	38
Complicated & Difficult	18
Lengthy	27
Unnecessary Details	17
Total	100

Analysis

- 1) 38% respondents opinion about remarks of loan application form is easy.
- 2) 18% respondents opinion about remarks of loan application form is complicated and difficult.
- 3) 27% respondents opinion about remarks of loan application form is lengthy.
- 4) 17% respondents opinion about remarks of loan application form is unnecessary details.

Interpretation

Table No.5.11 shows that the majority of the respondents have got remarks about loan application form is easy, and other respondents said that the loan application form is complicated and difficult, lengthy and unnecessary details.

Table 5.12

Table showing visited places for obtaining documents to be enclosed with application form.

Visited Places	Number of Respondents
Gaonkamgar Talathi	100
Gram Seva Path Pedhi Sanstha	100
Dairy	100
Block Development Officer	-
Gram Sevak	100
Land Development Bank	15
Total	415

Analysis

- 1) All respondents visited to Gramkamgar Talathi; Gram Seva Peth Pedhi Sanstha; Dairy; and Gram Sevak for obtaining documents to be enclosed with loan application form.
- 2) Only 15 respondents visited to Land Development Bank for obtaining documents to be enclosed with loan application form.

Interpretation

Table No.512 shows that 100 respondents visited to Gram Kamgar Talathi; Gram Seva Peth Pedhi Sanstha; Dairy and Gram Sevak for obtaining documents to be enclosed with loan application form.

Table 5.13

Table showing name of the mortgage.

Particulars	Percentage of Respondents
Property	64
Personal Guarantee	36
Total	100

Analysis

- 1) 64% respondents have taken name of mortogage is property.
- 2) 36% respondents have taken name of mortogage is personal guarantee.

Interpretation

Table No.5.13 shows that majority of respondents have taken name mortogage is property.

Table 5.14

Table showing types of Mortgages

Type of Mortgage	Percentage of Respondents
Well-known & Property Holder	14
Employees	4
Possessors	82
Total	100

Analysis

- 1) 14% respondents have taken type of mortogage is wellknown and property holder persons.
- 2) 4% respondents have taken type of mortogage is employees persons.
- 3) 82% respondents have taken type of mortogage is possessors.

Interpretation

Table No.5.14 shows that majority of respondents have taken type of mortogage is possessors.

Table 5.15

Table showing rate of interest on loan.

Rate of Interest on Loan	Percentage of Respondents
More Interest	56
Reasonable Interest	44
Total	100

Analysis

- 1) 56% respondents said that the rate of interest on loan is more.
- 2) 44% respondents said that the rate of interest is reasonable.

Interpretation

Table No.5.15 shows that majority of respondents have got rate of interest on loan is more.

Table 5.16

Table showing visits of Bank Officers to respondents

Visited of. Bank Officers	Percentage of Respondents
Guidence Given	66
For Recovery of Loan	34
Total	100





Analysis

- 1) Bank Officers visited to 66% respondents for guidance given.
- 2) Bank Officers visited to 34% respondents for recovery of loan.

Interpretation

Table No.5.16 shows that majority of Bank Officers visited to respondents for guidance given.

Table 5.17

Table showing the repayment of loan by the respondents

Particulars	Percentage of Respondents
Instalments Repaid	66
Instalments Not Repaid	34
Total	100

Analysis :

- 1) 66% respondents have repaid their instalment of loans.
- 2) 34% respondents have not repaid their instalment of loans.

Interpretation

Table No.5.17 shows that majority of respondents have repaid their instalment of loans.

34% respondents cannot give regular repayment of loan because - . .

- a) the milch. animals provides less milk.
- b) the milch animal give milk ones a day because the loss of calf.
- c) Milk is not given proper in the dairy
- d) There is no water in wells.
- e) There is no provision for instalments because of household expenditure.

Table 5.18

Table showing experience about Treatment of Bank to respondents

Experience About Treatment of Bank	Percentage of Respondents
Good	62
Satisfactory	33
Bad	5
Total	100

Analysis

- 1) 62% respondents have given experience about treatment of Bank is good.
- 2) 33% respondents have given experience about treatment of Bank is satisfactory.

- 3) 5% respondents have given experience about treatment of the Bank is bad.

Interpretation

Table No.5.18 shows that the majority of the respondents have got good experience about treatment of Bank.

Table 5.19

Table showing deduction from loan

Deduction from Loan	Number of Respondents
Society share	97
Insurance	100
Total	197

Analysis

- 1) 97 respondents share amount may be deducted from loan amount.
- 2) 100 respondents insurance premium amount may be deducted from loan amount.

Interpretation

Table No.5.19 ~~has~~ shows that the shares and insurance premium amount will be deducted from loan amount. But 3% respondents were the member of the society before loan taken under I.R.D.P. Scheme.

Table 5.20

Table showing financial position of respondents is improved by taking loan

Financial Position is Improved	Percentage of Respondents
Yes	83
No	17
Total	100

Analysis

- 1) 83% respondents financial position is improved by taking loan.
- 2) 17% respondents financial position is decreased by taking loan.

Interpretation

Table No.5.20 shows that majority of respondents financial position is improved by taking loan under I.R.D.P. Scheme.

Table 5.21

Table showing the opinion of respondents about I.R.D.P. Scheme

Opinion Regarding I.R.D.P. Scheme	Percentage of Respondents
Good Help	59
Not Helpful	5
So so	11
Help Received but with some difficulties	25
Total	100

Analysis

- 1) 59% respondents have given opinion about I.R.D.P. is very helpful to them.
- 2) 5% respondents do not like this scheme. It means 5% given opinion about I.R.D.P. is not at all helpful.
- 3) 11% respondents opinion regarding the use of I.R.D.P. was So So.
- 4) 25% respondents opinion regarding the use of I.R.D.P. was helpful but little difficult.

Interpretation

Table No.5.21 shows that the majority of the respondents have got the scheme and they said this programme is very helpful and other respondents said that something is difficult in I.R.D.P. Scheme.

Table 5.22

Table showing I.R.D.P. Scheme is Useful

I.R.D.P. is Useful	Percentage of Respondents
Useful	92
Not Useful	8
Total	100

Analysis

- 1) 92% respondents have given opinion about this scheme is useful.
- 2) 8% respondents have given opinion about this scheme is not useful.

Interpretation

Table No.5.22 shows that the majority of the respondents have got I.R.D.P. Scheme is useful.