

CHAPTER II

RESEARCH METHODOLOGY, OBJECTIVES  
AND LIMITATIONS OF THE STUDY

Chapter - II

THE RESEARCH DESIGN

What the Study is about?

The present study is an attempt of evaluating the role of Land Development Bank in agricultural development in Gadhinglaj Taluka.

Recently the Land Development Banks have made a great impact on the agricultural life of Maharashtra. The Maharashtra State Co-operative Land Development Bank branch at Gadhinglaj is one of the cooperative banks. This bank has been functioning in the area for the last twenty five years and an evaluation of its activities becomes an interesting endeavour. The bank has not only contributed towards the economic uplife of the farmers but it has brought about a change in the traditional living pattern of the farmers in Gadhinglaj Taluka. To study this change a rapport with some of the debtors and common man in Gadhinglaj Taluka was necessary.

The Area of the Study

There are 92 villages in the Gadhinglaj taluka. Members from eighty-nine villages have borrowed from the Bank at one time or the other. The present study covers 36 villages as the samples selected are those which became borrowers in the year 1980-81 or before, mainly to be able to get adequate data.

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The Land Development Bank activities cover various farming needs and operations such as land development, new plantation, horticulture, wells, poultry farms etc. The study has been undertaken presently to evaluate the impact of Land Development Bank's functioning in the Gadhinglaj taluka over a period of 25 years. A perceptible change is discerned by casual observers in the region. The study covers the time range upto 1980.

#### Sampling Method

The actual area of the operation of the Land Development Bank covers eighty-nine villages, with about twelve hundred farmers borrowing from the Bank on the longer term basis. The concerned borrowers are spread over thirty-six villages. A sample survey of one hundred such borrowers selected at random from the list of borrowers maintained by the Land Development Bank was undertaken and a questionnaire was administered to them. A list of all the persons who had borrowed up to the year 1980-81 was prepared from the Land Development Bank, Gadhinglaj records and one hundred were randomly chosen.

The following chart shows the villagewise sample members :

Table - 1

List of villages with Number of Samples Chosen

Sr. No.	Name of the Village	No. of Respondents
1.	Hebbal (NK)	2
2.	Hitani	3
3.	Jarali	4
4.	Channekuppe	3
5.	Bhadgaon	6
6.	Mugali	5
7.	Nool	5
8.	Nanganur	1
9.	Aralgundi	2
10.	Khanadal	5
11.	Kadalge	8
12.	Basarge	5
13.	Khamaletti	1
14.	Manwad	2
15.	Hasur-Sosageri	1
16.	Dugunwadi	1
17.	Mungurwadi	2
18.	Nandanwad	1
19.	Hebbal-Jardhal	4
20.	Batakanangale	3
21.	Nesari	1

Contd...

Table 1 Contd...

22.	Mahagaon	...	5
23.	Umbarwadi	...	1
24.	Hunaginal	...	1
25.	Kumbalhal	...	1
26.	Hasurwadi	...	1
27.	Vagharali	...	3
28.	Shipur-Nesari	...	2 1
29.	Madyal	...	5
30.	Dundage	...	3
31.	Nilaji	...	2
32.	Mutnal	...	4
33.	Badyachiwadi	...	1
34.	Gijawane	...	1
35.	Ainapur	...	1
36.	Karambali	...	5
Total			100

Besides primary data, secondary and published data have been used in the analysis. Assistance of the Land Development Bank personnel has also been quite useful. Various discussions were also held with the management cadre of the Land Development Bank, Gadhinglaj.