Research Methodology

A. **Universe:** Universe for the study will be entire Vidarbha region comprising of 11 districts namely, Amravati, Akola, Bhandara, Buldana, Chandrapur, Gadchiroli, Gondia, Nagpur, Wardha, Washim and Yavatmal out of the 35 districts of the state.

B. **Sample:** One district (viz. Amravati) will be selected as a sample for detailed study considering the cost and time constraints. The total population of the farmers/cultivators in the district is 2,09,000 with a total of 3,53,997 land holdings (NABARD, 2010). A sample of 400 farmers of different categories will be selected by random sampling technique for the research study.

**Justification for the Sample:** The sample is well justified on the following grounds:

- Sample fairly represents the universe under study.
- Sample size is large and adequate. In case need arises, further to establish hypotheses, the size of the sample may be increased accordingly

- Considering the largeness of sample size, the possibility of bias can be minimized.

C. **Research Design:**

The research will be exploratory in nature. Although a number of research studies have been undertaken on agricultural credit, the field, especially from the perspective of sustainability and viability of banking is still unexplored. The present research will probe into these aspects and will make suggestions for further strengthening of the concept for the benefit of farmers as well as the banking industry.

D. **Research Method/Methods of Data Collection:**

Survey method will be used for conducting the research. Data for the purpose of present study, analysis and establishment of objectives and hypotheses will be collected from both the sources, primary sources as well as secondary sources.

- **Primary Data:** The present study is both descriptive and analytical in nature. For this purpose, primary data will be collected from 400 farmers – the sample will be a mix of small, marginal, medium and big farmers and
oral lessees/ share croppers etc.

☐ **Secondary Data:** Secondary data for this study will be collected from sources which are reputed and in public domain. Internet will be also used for collecting this information.

**E. Data Analysis:** The secondary data and primary data shall be analysed through suitable statistical techniques such as tables, graphs, charts, diagrams and simple average such as mean to draw conclusions. The hypothesis will be tested by applying suitable statistical techniques.

**F. Time frame:** The present study will be based on the data pertaining to last 5 years, i.e. from the year 2006 to 2011.

**G. Research Report:** The research report will be in the form of ‘Popular Research Reporting Format’.

**H. Research Tools**

- **Questionnaires**- Questionnaires of close ended nature will be administered to the farmers.
- **Opinionnaire**- Opinion from NABARD, RBI, Finance Department, bank officers / other officials will be collected.