ISSN:0971-1260
Vol-22- Issue-14-December-2019

A Study On PCARDBs Is The Beating - Heart Of Rural Development With Reference To Rural Farmers In India

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Abstract
The research paper analysis in the PCARDBs is the beating – heart of Rural development in India – Challenges and opportunities. The secondary data of this research paper is different collect from various references of India. PCARDBs is an essential requirement for every day to day beating – heart of most backward areas. The PCARDBs is the beatings-heart of rural farmers requires micro study of farm requirements in all its aspects. The PCARDBs is an essential importance of arises from the role in plays in rural development [primary co-operative Agriculture and rural development Banks] **Gandhiji said, "real Indian lies invinages" and village economy is the beating- heart of Indian rural farmers"**. The PCARDBs in the key indicator in measuring success for most backward in rual areas. The PCARDBs is said to be **"eyes" and "ears" of rural farmers**. To make all PCARDBs. viable and ensure adequate and timely flow of co-operative credit society to the rual farmers. In collaboration with state governments have been taking a serious of the steps to strengthen PCARDBs and to correct imbalances in co-operative credit society development. The steps were taken to re-organize viable PCARDBs and for amalgamation of non-viable societies or large size multipurpose societies. These efforts are being intensified by providing larger funds to weaker societies to write off their losses, bad depots and overdress the present research studies an attempt to make an appraisal of the rural credit structure and the role of played by PCARDBs in the rural development of most backward in rural farmers. The research study finds and concludes that PCARDBs in India has significantly improved in rural farmer's life.

Keywords: PCARDBs is the very useful for every day to day in rural farmers life.

Introduction

The rural development generally refers to the process of improving the quality and economic welfare of people living in relatively isolated and sparsely rural farmer areas the primary co-operative agriculture and rural development banks is considered as a **"silver Bullet"** for eradicating rural landless Agricultural laborers poverty and unemployment by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating farmers poverty and making villages self-sustaining though productive assets creation such as land reforms, digging wells, soil and water conservation work etc. few which is has been considered as the PCARDBs in India.

Impact of Rural Farmers Development in India

ISSN:0971-1260
Vol-22- Issue-14-December-2019

In India, out of population of 121 crores, 83.3 crores lives in rural [census of India 2011], Thus, nearly 70 percent of the India's Population lives in rural areas. This rural population can be characteristics by mass poverty, low levels of literacy and income, high level of un-employment and poor nutrition and health status. In order to take these specific problems a number of primary Co-operative agriculture and Rural development banks are being implemented to create opportunities for improvement of the quality of life of these rural farmers .

The number of rural farm labourers living below poverty and un employment educated rural communities are more persons to migrate. Their livelihood no longer continued to rural farming and are increasingly being diversified through, rural to urban and international migration. and the awareness produced by the mass media, rural framers literate people have a more valid reason to shift towards the rural areas in order to improve their stand and of living and to search for better livelihood opportunities. The NSSO in its 64^{th} round explored the significant trend that for rural farmer's male, migration rate was lowest [nearly 4%] among the not literates, and it was nearly 14% among those with educational level graduate and above.

Significance of the Research Study

Primary Co-operative agriculture and rural development banks is one of the foundations of rural farmers in India. It is an important component in the production process for resources source farmer and self-employed persons, the PCARDBs at the village to levels are called the primary agriculture credit society, can be started ten or more persons, normally belonging to a village. The value of each share is generally nominal so as enable even the poorest farmer to become member primary agricultural credit societies are the grass root level earns of the short- the grass root level earns of the short term Co-operative credit structure. The PCARDBs deal directly with farmer borrowers, grant and undertake distribution and marketing functions. The research study is aimed at increase the high level standard of living rural farmers to the society.

Scope of the Research Study

The research present study is PCARDBs is the beating- heart of rural development of India with reference to rural farmers – challenges and opportunities. The recovery of the loan is under taken at the different levels of primaries PCARDBs. In the present study various resources at the PCARDBs level have been studied from different angles.

The Universe of the present research study confirms to primary co-operative Agriculture and rural development Banks are provide short- term and medium – term finance for productive ends farm sector. The research study of findings helps into take decision making to the PCARDBs in Particular and Co-operative in general.

Statement of the Research Problems

The PCARDBs is the **"eyes"** and **"ears"** of most backward rural farmers in India where the problems of over dues in primary Co-operative agriculture and rural development bank is alarmingly. The problem in farm credit is poor recovery of loans. The soaring overdue affect that the recycling of credit. The Problem of overdue has become a hart – nut to crack. In this context, the research made an attempt to analyze the attitude of borrowers and the examine the causes of default in repayment of allied loan. The study covers socio – economic characteristics of allied loan borrowers from primary co-operative agriculture and rural development banks.

The PCARDBs is continuing issue the large amount of loan to farmers. The farmers have been remaining unpaid the time limit prescribed for repayment and remaining unpaid before such extended time and includes the amounts remaining after such contended time limit.

ISSN:0971-1260
Vol-22- Issue-14-December-2019

Objectives of the Research Study

Following are the major objective of the research present study. They are as follows.

- To study the PCARDBs is the beating-heart of rural development with reference to rural farmers in India.
- To trace the direct and Indirect Problems of faced by the PCARDBs.
- To study the various Problems of rural development.
- To study the various classified of terms of loans.
- To study the recent trend in PCARDBs.
- To make Concentrate suggestions to improve the service of PCARDBs.

Research Methodology

The Research methodology is a scientific approach to problems for executive various types of research problem. It uses any research and logical means to attempt to Scope with the research problems that confront the executive, when he tries to achieve a through – going, rationality in dealing with his decision research problems. It explains various steps that are generally adopted by a research in studying the research problems in this research the pollster has used descriptive research design to analysis the rural farmers perception

The study is based on secondary data. The relevant secondary data have collected from through the published and un-published documents of primary co-operative agriculture and rural development banks [PCARDBs] recognized journals, official website and publication of PACs and SACs and other concerned organizations are also used as a source of secondary data. It wavers all the growth of rural farmers and over all rural farmers of India.

Limitations of the Research Study

Following were the main limitations of the present research study. They are as follows.

- This study covers only “PCARDBs is the beating – heart of rural development with reference to rural farmers in India”.
- The result to the study was based on the collected secondary data.
- The Secondary data have collected from various sources of Published and un-published documents.
- The study was an important recent trend in present report of PCARDBs in India.
- All research present reports have my own limitations.
- The Period of study was confined to relatively a shorter period.
- The report was based on “PCARDBs is the beating – heart of rural development in India with reference to PCARDBs-Challenges and opportunities.

PCARDBs is the Beating – Heart of Rural farmers Development in India

The PCARDBs will be Continuing beating – heart of most backward rural farmers in India.The primary co-operative agriculture and rural development banks are like the blood – circulation in the human body of village farmers, which supplies the oxygen needed by the muscles. It is the muscles that contribute to a human beings activity and that the blood – circulation keeps him human bring alive in most backward rural farmers. It is noteworthy that the human body uses only a small amount of blood which is pumped around at a desired or optimal rate is beating – heart of rural farmers in India. Either the accumulation of greater quantities of blood or faster circulation of blood does not appear to be advantageous to a body. The mimicking this enology, one should expect the primary Co-operative and rural development Bank services to an optimal or desired level relative to the agricultural and industrial to the agricultural and industrial sectors of the India economy.

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Vol-22- Issue-14-December-2019

The Co-operative movement in India was started as a public Institutions to promote agriculture and industrial development in India with the objects of providing finance to the agriculturalist him from the clutches of the rural money indebtedness by supplying credit at low rate of interest. In India, the co-operative societies act was passed 1904. A new co-operative society's Act was passed in 1912. Though, the movement has completed more than 100 years the progress has been slow in rural development of India.
The Primary Co-operative Agriculture and rural development banks is the major objective of the rural development program is to ensure that the benefits of PCARDBs activities flow increasingly to weaker sections including scheduled castes and scheduled tribes. The Government seeks to achieve this through expending the membership of the weaker sections in the existing PCARDBs and ensuring larger slow of funds and services to them. In the tribal areas, large sized multipurpose societies are being organized for the benefit of the tribe's.

Major Findings of the Present Research Study

- Major serious Problems of rural farmers are very low levels of income and unemployment.
- Majority of the Indian rural farmers are low adequate standard living
- Majority of the rural farmers face serious challenges in financial assistance.
- Majority of the Indian rural farmers in below and areas are illiterate, ignorance conservation.
- Majority of the Indian rural farmers are below to most backward communities.
- Majority of the **rural farmers are born in debt in debt, lives in debt and dies in debt in India.**
- Majority of the rural farmers are high level attitude of non-replacement of defaulters in PCARDBs.
- Most importantly major serious problems of indebtedness of the rural farmers are his poor. The poor of the rural farmers force him to borrow for unproductive purpose at a very high rate of interest.

Suggested to Remedial Measure Policy

- Eradication of mass poverty is the key indicator factor in promote Indian rural farmers
- Removal of un-employment and under-employment is increase the high level standard of living rural farmers to the society.
- Cancellation of old dept is increase the high level in promotes economic growth of rural areas.
- Removal of illiteracy is the key factor in promoted rural farmers and accelerates rural development.
- Government is encouraging PCARDBs to extended more credit to Indian rural farmers at reasonable rates of interest by providing liberal financial assistance.
- Rural farmers are to be encourage to gain high level sprit for setting of rural development

Conclusion

The Completed my research work concluded that can be **said to day to day** the Indian rural farmers Challenges many problems **is every day to everyday life**. The primary co-operative Agriculture and rural development Banks is providing rural farmers in India all round assistance and playing in the field of co-ordination, Institutional development, rural development, evaluation, monitoring and training etc, and is successfully achieving its objectives. The real growth of Indian rural farmers on the eradication of mass poverty, low adequate standard of living, illiteracy level, unemployment under employment, reductions of over dues and other

ISSN:0971-1260
Vol-22- Issue-14-December-2019

socio-economic improperness . This conclude finding many be considerable use to rural development and policy makers in developing and shaping the appropriate credit structure PCARDBs are integral different part of rural credit structures of India.

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