

CHAPTER - IX

CONCLUSION

In a predominantly agricultural economy like ours, the solution to massive problem of rural poverty and unemployment lies in the development of agriculture sector. Agriculture forms the backbone of West Dinajpur district's economy as it supplies food-grains to the rising population at reasonable prices, provides raw materials for the expanding agro-based industries and employment opportunities to the large bulk of the population.

From this study we have found that the population of the district has trippled between 1951 and 1991 due to both indigenous and exogenous factors. Among the exogenous factors, the most important is the continuous influx of population from adjoining Bangladesh. The impact of population growth on agriculture was harmful as it led to excessive pressure on land. The man-land ratio which was only 0.99 acre in 1961 has decreased to 0.45 acre in 1991. During this period, not only the number of marginal farmers increased in the district but also many small farmers turned into marginal farmers. Thus, we see that since independence land in the area has become more and more fragmented and the individual farmers possess smaller plots of land than before. The job opportunities of the people has been more or less limited and the pressure on land has increased.

The "agricultural labourer" category assumed some importance in 1961 and since then there has been continuous increase of the agricultural labourer class. There has also been a fall in the number of owner-cultivators during the period.

The diminishing man-land ratio has created an ecological problem which has far reaching adverse on the geographical structure of the district. Over dependence on the limited agricultural land has resulted in more intensive cultivation which has caused further soil erosion. Area under forest, has also dwindled because of falling man-land ratio and encroachment of agriculture. In fact, the problem of increasing agricultural productivity in this district has various dimensions. Any measure for intensive cultivation by adopting new technology may lead to greater problem of soil and water management. But without improved technology the productivity of land can not be high (Chapter - II).

The District Planning Committee had made a determined effort to modernise agriculture by mechanisation, introducing HYV seeds, multiple cropping and utilisation and expansion of existing irrigation facilities during the plan periods. But nothing remarkable has been achieved so far.

For low production of agriculture many factors such as land tenure system, lack of finance, irrigation system and inadequate supply of inputs are responsible.

The farmers of the district often do not own the land they cultivate, and, therefore, they do not get sufficient incentive for improving the land or for putting any greater effort in increasing production.

Use of inputs require adequate and timely availability of credit. But the farmers are still dependent on the local moneylenders and friends and relatives who not only charge exorbitant rates of interest but also put other conditions on loans.

This is not to say that the Government has not done anything to solve the problems. Government was very keen to adopt intensive cultivation in the area by multiple cropping, better marketing, irrigation system etc. through the District Planning Committee. Some minor and small irrigation schemes have been undertaken by the Government as the topography of the area does not permit the execution of any major scheme. It is a distant dream of the farmers of many places to get irrigation water for their agricultural land because such places, except monsoon period, even suffer from acute shortage of drinking water.

Agricultural growth in West Dinajpur district can be accelerated by promoting production of varieties of crops in future. The modern method of production in agriculture has ushered in a new era and is likely to revitalise the rural

economy to a great extent. The development of new techniques gives vast scope for the substitution of traditional agricultural implements by the modern contrivances. The traditional agriculture is totally labour based. The employment of more labour would lead to greater cost of output in the area under study. Hence, low cost technology in agriculture should be introduced as far as practicable (Chapter - III).

As regards nature and problems of agricultural finance we have seen that the sources of agricultural finance in the district are : (i) Institutional sources, such as Co-operative Banks, Gaur Gramin Bank and Commercial Banks and (ii) Non-institutional sources, such as moneylenders, friends and relatives of farmers. Until nineties, non-institutional sources were prevalent in the rural credit system. Since then the position of institutional sources has been improving. The institutional sources have become major and essential ingredient in the rural credit structure today as this source alone showed an increase from 73.02% in 1990-91 to 81% in 1994-95.

The major problems of agricultural finance in the district as we have identified are as follows:

- (i) Complicated loaning procedure
- (ii) Lack of efficient management
- (iii) Block level imbalances of loan distribution
- (iv) Large-scale overdues and poor recovery of loans.

Regarding repayment of loans, we made an interview with 300 farmer-borrowers. The repayment position was in general, not satisfactory. This is true for all types of banks. However, the repayment position of the Gaur Gramin Bank was slightly better than that of the nationalised banks.

It has been observed that per capita income of the people in West Dinajpur is lower than that of the people of West Bengal and India. Although per capita income does not truly reflect the nature of poverty in the rural areas we have shown in our survey that inequality of income is highly prominent in the district and more than half of the population live below the poverty line (Chapter - IV).

As regards the role of government, a household survey is done every year for identification of small and marginal farmers by the Panchayat representatives and KPS's. The State Government's Agriculture Department started distributing minikits and sell of HW seeds to the farmers at fair prices. The KPSs are generally involved in the process of spreading the new strategies of agricultural development. But only a section of wealthy farmers have been benefitted by these facilities until now. All these facilities should be made available to the small and marginal farmers in large-scale.

Since nationalisation of the Commercial Banks attempts have been made to provide more credit to the people in rural areas. Later, Gaur Gramin Bank was set up in 1975 to provide

credits to farmers of the district on easy terms. But the approach to distribution of rural credit by different institutions has always been "top-down". The farmers, especially the poor farmers have accepted the extended social services (loan from banks and other institutions) as "gifts" in a spirit of Charity. The farmers have hardly participated in the implementation process. With the "top-down" approach which allow little or no room for effective farmer's participation, can people develop their skills of decision making and manage their destiny? Can their development really come about? These questions are likely to remain in some disputes, no matter how much evidence is produced from one side or another¹.

The system of reaching the rural poor by public servants and bankers has always been defective. In our study, we have identified some bottlenecks. The first is that the Government or bank administration often does not reach effectively much below the urban level. When it does, this is usually done in a single point fashion, such as, introduction of a new seed variety or some new inputs or some more credit etc. This has at least two weaknesses in the context of West Dinajpur district : (i) The inputs are frequently provided without much knowledge or of concern for the local resource base. The instructions originate from the farthest point and flow with little or no modification enroute, (ii) The rural credit tends to be controlled by the technical departments of Government or Banks.

When it does not reach directly to the local level, the Government frequently works through intermediary agencies. The idea is that local people will make use these intermediary agencies to obtain the specific goods and services of the Government. A major difficulty of this approach is that the local people do not have equal opportunity to use intermediate institutions either directly or through organised groups like Panchayats. On the contrary, what we see happening in West Dinajpur is that local elites who possess assets or political power (often both) gaining preferential access to these intermediary institutions and thus consuming the lion's share of public goods and services allotted to the rural sector.

But finance alone, can not do any miracle. The extension services to the farmers have to be greatly improved. The follow up of credit should be an integral part of the provision of finance. The farmers need a package of services for proper utilisation of the funds provided by the banks and other financial agencies.

When public services do not reach down to the farmers at the local level, the option remains open is to utilise in some way, the catalyst agents who can help organising the poor farmers and act as their intermediary agencies. The catalyst agents identify persons who have the confidence of poor, encourage them to see larger issues and development possibilities and assist them in working out strategies for local improvement.

In West Dinajpur, the main catalyst agents are the panchayats, but the panchayats often act as political agents and hence the rural people have been deprived of the opportunity to vent their grievances. The existence of panchayats presupposes that the programme of rural credit is decentralised and therefore participatory. But decentralisation of authority from Government to local level does not result in participation unless there is also a sharing in planning, decisions making and evaluation within local group. This is conspicuous by its absence in West Dinajpur district. The whole system of granting rural credit is paternalistic. This is paternalistic because the panchayats are primary institutions and these local institutions are supposed to have political programmes. They implement the political programmes of their centralised party system caring little about formulation of the plans for the local development. The Government agencies like DRDA, CADP etc. are not very effective in rousing the local consciousness. Krishi Prajukti Sahayak aligned themselves with the traditional village elites who captured the benefits of various programmes.

Most of the banks in their annual reports complain that the panchayats have not been able to formulate plans for local development. They are more interested to teach the local poor not to repay the loans. In fact, non-repayment of loan is a problem which has assumed alarming proportion in West Dinajpur. The existence of a large amount of overdues and the

problem of non-repayment is mainly due to the non-cooperation of the political parties and panchayats in the area. Surely, there are two other factors, but the role of the political parties in giving political protection to the defaulters need neither be overlooked nor be underemphasised, even it is seen that the officials at different Panchayats are in the list of defaulters of bank loans.

There are some reasons why the political economy of agricultural credit has become important. First, Government typically control the supply of formal agricultural credits and they can strongly influence its distribution and allocation. Secondly, fictitious concessionary interest rate policy which is almost fictitious in agricultural credit programmes, provides an attractive income transfer to borrowers. Third, when Government tolerate long-term delinquency default, as is not uncommon in the district's rural areas, the non-repaying borrower receives a default income transfer. Fourth, when inflation is present, concessionary and income transfers are magnified. Fifth, the advantage of obtaining these transfers are so much attractive that they can be used by Governments to gain favour of borrowers and conversely by borrowers to influence Government.

Previously, commercial financial institutions in India had shunned lending to agriculture because of the high costs and risks embodied in these loans. The commercial banks

started giving direct and indirect loans in a big way after the nationalisation of the banks. The bank managers are mostly urban people. They come for a temporary period in the rural area and become keen to satisfy the local bosses or influential people. In many times, they sanction loan knowing fully that this a bad debt.

In West Dinajpur the loan or credit to farmers have often given on consideration () other than economic one. Those who are elite farmers and have considerable clout in the political system have received more than those who are less influential. Further, it is the asset-less poor who have not been properly identified either by the panchayats or by the DRDA, simply because loans to them are not a bankable proposition. For example, in the village Kasba (Tapan Block) out of 40 loan applications of poor farmers only 10 were processed and received loan in 1994-95. In other words, rural credit has become dependent on the strong bargaining power of the recipients. Where the bargaining power is absent the loan has not been granted.

Some banks in this district have followed the "quota" principle of giving credit. That is to say, the target amount has been fulfilled to keep the record straight efficiently. The banks have advanced loans to those persons who have considerable amount of resources or in other words, the ability to repay. In some cases, Panchayat members have

recommended loans to those persons who are defaulters and politically influential. The panchayats, after all, are political institutions and in order to keep their political base strong they encouraged their party members to get the loan even when other poorer farmers are denied of it.

Today the demand for credit in agricultural production has greatly increased for two reasons. Firstly, the large farmers generally lend and borrow money simultaneously with interests and relative risks juggled in an effort to make a profit. Secondly, the demand for liquid money has increased many times for purchase of modern farm inputs including irrigation water and consumption goods. A small farmer's eligibility for short-term loan is determined on criterion ranging from land holding, crop size, capital assets etc. to past repayment performances. Security is very often asked. In this complex situation the small farmers often put political pressures to get loans from the credit institutions. The political pressure is an indirect way of circumventing the normal procedure to get loan (Chapter - V).

Government's effort to improve the marketing system of agricultural products has not been of much success. There is no commission agent operating in the area for the disposal of products. A class of middlemen move about in the villages and buy produces of the cultivators at the farm-level at a lower price and transport these produces from the farms/

villages to the assembling markets and sell them to the wholesalers with a good profit. Several steps have been taken by the Government to remove these trader-cum-lenders from the scene. But nothing remarkable has been made so far in this regard. The moneylenders, while advancing loans in cash generally offer foodgrains and other necessities of life to the poor farmers and they also charge high rates of interest. The oilseeds and potato growers of the district have long been exploited by the moneylenders. The entire marketing of Rice, Oilseeds, Jute, Wheat and Chillies is controlled by a group of middlemen living in the important assembly centres through a system of forward trading. Taking advantage of the poor economic condition of small jute growers the middlemen either directly or through their agents purchase the entire crop well in advance. This sort of "exploitation" on the farmers has in some cases evolved into a hereditary system.

Problem has been further accentuated due to lack of marketing infrastructure such as, railways, roads, better means of transport and storage facilities. Under this situation traders who move from place to place to collect the commodities not only attract the villagers but also get enormous advantage over the poor farmers. They are in a better bargaining position and simply dictate the terms of trading. On the other hand, the indebted farmers being disconnected with the urban centres unable to get better prices of their produce at the assembly centres (Chapter - VI).

We have also found that the peasants and agricultural workers in the district are not enjoying the benefits in same line with the workers of organised sector. Undivided Dinajpur was a very stronghold of peasant movement. In the agriculture sector, the pioneering trade union organisation is "Sara Bharat Krishak Sabha" who took leading part in organising the marginal and small farmers, Bargadars and agricultural workers in different times. To remove the exploitations of money-lenders and large farmers (Jotedars) peasants and worker trade union organisations have important role to play (Chapter - VII).

Practical experience of field survey have also convinced us that lack of co-ordination among various institutions, lead to a serious shortage of timely and adequate supplies of inputs. There is difficulty in getting fertilisers, pump sets, agricultural implements and other materials for minor irrigation schemes. Lack of timely or adequate supply of inputs renders credit infructuous or unproductive. Effective link between credit supplies and input requirements are yet to emerge at the field level.

Land is normally used as security for short or long-term loan of farmers. But the land revenue system in the district is extremely confusing. In defaulting cases the lending institution may become the proprietor of the land which the farmers can not sell easily.

Loss of crops due to drought, floods and other natural calamities has become a regular feature of the farmers of the district. In order to avoid such loss, Central Government has introduced 'crop insurance scheme' for farmers in 1994-95. Under this scheme National Insurance Company takes risk of farmers loss of crops in a policy with a minimum amount of premium.

The linking of marketing with credit institutions also shows a picture of dismay. Co-operative marketing societies provided little help to the banks in recovering their dues. Further, most of the credit institutions have failed to supply the list of defaulters to the marketing agencies. This shows that the multi-agency approach to agricultural development can function fully if there is a rapport and harmony between the credit institutions and the supporting agencies. If the supporting agencies fail, the credit institutions can not do much. Commercial Banks are only a part of the whole credit system. It is true that in some areas of the district the commercial banks have rendered real beneficial services to the farmers, but in other parts, their services are quite inadequate.

Our field survey on repayment of loans give us very interesting results. Among 300 borrowers 65 per cent was classified as defaulters and 35 per cent non-defaulters. Again, among the total defaulters 61 per cent was found wilful and 39 per cent non-wilful defaulters. The incidence of

overdues were highest (77%) for big farmers, 43% for small farmers and 38% for marginal farmers. Compared to the big and small farmers, the marginal farmers are found as "good repayers". This is because, the marginal farmers understand very well that banks are their main source of credit and naturally, they must honour the bankers' obligations first. On the other hand, big and small farmers have other sources of credit than their bankers. This make them a tendency of wilful defaulter. The causes of poor recovery are:

- i) High rate of interest
- ii) Tight repayment schedule
- iii) General poverty and unforeseen household expenses
- iv) Influence of social and political groups like panchayat
- v) Liberal attitude of the Government
- vi) Low productivity and the failure of the Project.
- vii) Hardships faced by the borrowers in obtaining loan.

We have found that the wilful default is rampant and the banks are unable to do anything or much in this context. The various case studies of the sample villages further show that just by giving credit to the poor farmers banks can not create a situation called "Take off" (Chapter - VIII).

We made certain case studies to understand the impact of financial agencies on the farmers of this district. In this study it has been observed that a large number of farmers think that assistance in various forms through Government agencies has not been able to make any worthwhile changes in their economic conditions. It has also become clear that the banks have not yet been able to fully replace the 'Mahajani' system in the rural areas. The bankers inability to provide consumption credit needs of the farmers have prompted the local moneylenders and middlemen to exploit poor farmers even today.

On the basis of the above findings the following suggestions may be made:

i) Recovery climate in the district being very poor, the problem of overdues from banks now becomes a serious disease which cannot be cured by making legislation only. It need to be tackled with all seriousness and by means of comprehensive ventures like postponing further lending in areas where bank dues are heavy, fixing targets for sponsoring authorities in respect of collection of dues (further loaning will be made in proportion to the target achievement). Recovery of bank dues should not be done only by bank officials. Amelioration of this disease calls for co-ordinated efforts of everyone working in the development sphere.

ii) For strengthening the agricultural credit, we should start the restructuring operation at the bottom of the rural credit system. We should streamline the operations of Primary Agriculture Credit Societies (PACS) and these Societies should become the accelerator for agricultural credit and the farmers must be made responsible for the well-being of these Societies. Unless the beneficiaries are involved in the day-to-day operations of the PACSS, it is not possible to strengthen the rural credit system in the long run.

iii) To remove the various bottlenecks that are coming in the way of agricultural marketing we should evolve a long-term strategy based on marketing and the future production pattern of various agricultural crops. Steps should be taken by the Government to revamp the existing marketing system in such a manner that the farmers are able to get all sorts of inputs at reasonable prices along with cheap transportation and more warehousing facilities and the farmers bargaining power in the market is strengthened. Co-operative agricultural marketing may provide a viable alternative in future.

iv) It has been found that there exists a communication gap between the banks and State Agriculture Department in respect of sanctioning and disbursement of short-term loans. As a result, the farmers hold the idea that the S.T loan applications made through the ADOs are not entertained by the banks. It is, therefore, suggested that the banks should

promptly attend these S.T. loan applications and quickly disburse the amount to the farmers. If necessary, the bank manager may sit with the ADO for 'on the spot' disposal of the loan applications.

v) There should have a provision for consumption loan of farmers in extraordinary situations like flood, loss of crops, daughters' marriage, educational need and in emergency situation. In absence of this provision many poor farmers have been exploited by the moneylenders from time to time.

Since 1976 a majority of State Governments have taken stern legislative measures against the middlemen and village moneylenders with a view to eliminating rural indebtedness. But unfortunately no alternative sound financial system has been evolved to meet the primary consumption credit needs of the poor farmers. We, therefore, suggest that the PACS should be entrusted with the responsibility of advancing consumption credit to the farmers in their respective villages on the basis of certain economic considerations. The main criterion in this regard should be the per capita (or per family) incomes per annum. In other words, this per capita annual income to maintain an individual may be placed at Rs. 6000 (Rs. 500 per month). Below this level, the farmers should be deemed to have no capacity to repay loans. Therefore, it should be ensured that these facilities (below poverty

line) get enough employment under various Rural Employment Guarantee Schemes of the State Government to enable them to earn such income whereby they can maintain their family as well as repay a part of their wages towards repayment of consumption loans. As regards the rate of interest and the security against consumption credit, the recommendation of the Expert Committee on consumption credit (1976)² may be accepted. The Committee has suggested 10 per cent per annum rate of interest for consumption credit which the PACS charge on their crop loans.

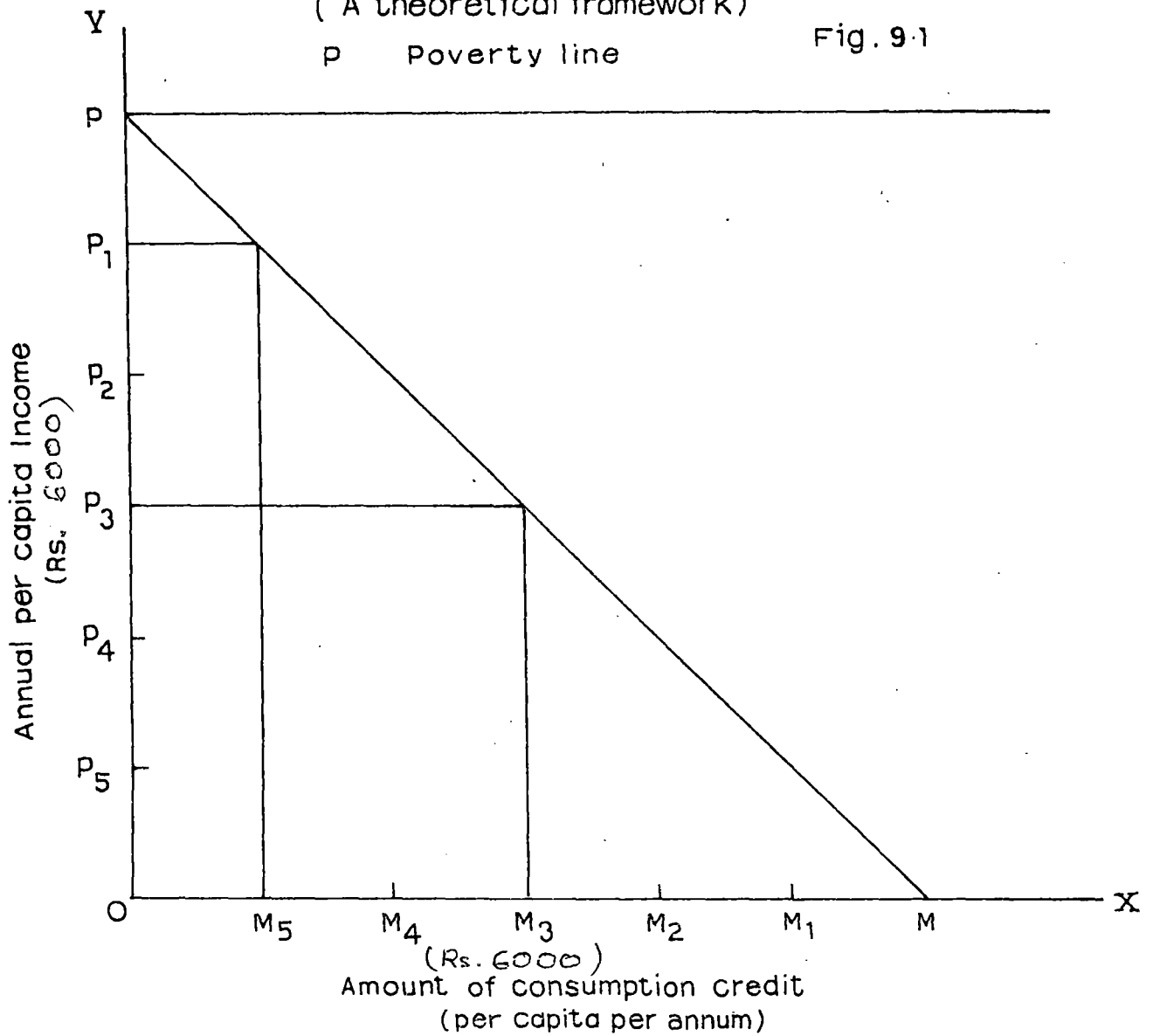
Let us now examine the theoretical aspect of this scheme for its applicability to the situation obtaining in a backward district like West Dinajpur.

In the following figure (No. 9.1), the horizontal axis (OX) indicates the amount of consumption credit to be extended to the farm family during the year, while the vertical (OY) shows the per capita annual incomes of the farm family. PP is the horizontal straight line running parallel to the (OX) axis, indicating the poverty line or the minimum level of desired income (i.e., Rs. 6000 per capita p.a.). It should be realistic to assume that no savings are possible below this level and that income equals consumption.

Supply of consumption credit

(A theoretical framework)

Fig. 9.1



Now, if the per capita annual income of a farm family is Rs. OP (or Rs. 6000) no consumption loan need be given to it. If the income falls to zero (which is an extreme case) the maximum per capita consumption credit that can be extended would be Rs. 6000 only or OM. This, in fact, is equal to the per capita minimum income required to maintain an individual at subsistence level. In other words, OP is equal to OM.

If in any year, the annual per capita income of the farm family falls below OP, an equal amount of consumption credit should be extended for maintaining his subsistence level. Similarly, if the per capita income falls to OP_1 the corresponding amount of consumption credit would be OM_5 ; if the income falls to OP_3 , the amount of consumption credit would be OM_3 and so on.

vii) One of the reasons for the kind of misdirected credit as is borne from our study is that the whole approach to rural credit in West Dinajpur district has been given too much stress as "income approach". The purpose of the loan is to increase production and productivity at the quickest possible time. Hence, the approach has been paternalistic top-down approach with emphasis on "growth" and "Productivity" of farmers income and production. An alternative "basic need approach" would have been better means of achieving the goals.

A NEED FOR BASIC NEED APPROACH

From our study we have found that despite the Government and the financial institutions' keen interest in increasing the productivity of agriculture, the agricultural condition in the district did not show much improvement due to: Firstly, the growth oriented approach has led to wide scale deforestation resulting in soil-erosion, insufficient rainfall, scarcity of irrigation water, environment pollution. Secondly, most of the plans and programmes have been implemented without considering the local needs and special problems of different areas. Hence, it is pertinent to suggest that an alternative "basic-need approach" would have been more suitable.

The 'basic need approach' has various interpretations and ramifications. But in the context of the rural areas of West Dinajpur at least two main approaches need sufficient attention. First of all it emphasises on a "bottom-up approach" instead of a "top-down approach" and it can be said without the least hesitation that the farmer would have been more suitable to cope with the peculiar problems of the district. Secondly, the 'basic need approach' also emphasises on the improvement in health, sanitation, nutrition, drinking water supply, education and small irrigation or some measures to improve the quality of the population. These would have been more appropriate for rural upliftment in the district.

In this approach total quantum of money spent is more important than its proper utilisation and ultimate benefit to the farmers. The tragedy of rural development in the district is that "top-down approach" has been sanctified by the panchayat system in the village areas. The panchayat system was introduced with high hopes. Under this system the Gram Panchayats and Panchayat Samities are manned by the elected representatives of the rural people. Originally, these bodies were expected to play a very effective role in the formulation of different rural development schemes including schemes connected with agricultural development. But the system has failed to fulfil the basic objectives on account of inherent causes such as extremely low rate of literacy, poverty and high rate unemployment of the electorate resulting in excessive dependence on the rural elites, money-lenders and political leaders. This is not to say that the 'Panchayati Raj' should be totally discarded or discontinued. But in the present situation it is quite evident that the system needs pragmatic modifications.

The 'basic need approach' emphasises the "bottom-up approach" for meaningful rural development. This approach emphasises that local needs are best understood by the local people. Again, most of the people, if not all, "are not indifferent to opportunities that offer worthwhile incentives

to undertake investment for their own well being" (T.W.Schultz). Schultz also pointed out "although they are poor, they tend to be efficient in allocating their meagre resources with a fine regard to marginal cost and returns"³. But in order to understand their needs properly and in order to become "calculating human agents" certain critical minimum level of food, education, health and sanitation etc. is necessary. It is also absolutely necessary to provide new opportunities and incentives to the rural people of the district so that they acquire additional human capital. Labour productivity, farm management and entrepreneurial ability are also of much important, for, farm production depends upon human capital. The value of the farmers ability to deal with disequilibria inherent in the process of modernisation of agriculture, can not be ignored. It is equally important to remove the psychological factors (such as attitude towards life, attitude towards planning, motivation for getting institutional credit etc.) in such a way so that the present misuse or wastage of institutional credit that ultimately reaches the farmers is minimised. Child care, schooling, home and work experience, adult education, health and sanitation, better living condition etc. contribute to the requisition of the "basic need approach".

In West Dinajpur the 'income approach' to rural credit has not solved the problem of agriculture. The top down bureaucratic approach has increased the quantity of

credit over the period without changing the quality of life of farmers. It is in this atmosphere rural credit becomes a part of a political bargaining process rather than a satisfaction for rural development.

The literacy rate in West Dinajpur is about 39.29% according to 1991. This means nearly 60.71% of the population of the district are illiterate. The rural literacy rate is far lower than the other districts of West Bengal. In case of female population, the literacy rate in the rural areas is less than 13.37% in 1991. It is well known from various studies that growth and development are closely connected with the level of education and the rate of literacy in the area. The quality of the people, their adoptability to new technology and their acceptance of newer challenges improve with spread of literacy and education. A number of studies have been made in this connection by Psacharopoulos⁴, Kruger⁵, Correa⁶ and Nadiri⁷ which show that quality of life is more important to induce growth and development than quantum of investment or amount of bank loan. Education improves the quality of life, attitude towards development efforts and increases the rate of return of investment. Thus, instead of enhancing the level of education mere opening of a new branch of bank or increase in quantum of credit may lead to waste and leakages rather than any permanent improvement of socio-economic condition of farmers in the district.

Norman Hicks⁸ showed that better health and living condition help increase productivity and agricultural growth. The attempts made so far in West Dinajpur to improve the health and sanitary conditions of rural people are extremely inadequate and often ineffective. There is also lack of supply of pure drinking water for the people in rural areas.

The basic need approach in the rural areas should give special emphasis on the growth of ancilliary industries. Due to natural limitations, large scale industrialisation programme is not possible in the district. But small-scale industries as well as horticulture, floriculture, bee-keeping, piggery, goatery and dairy farming are suitable in this area. It is also argued that more provision for health, child care, proper training facilities, education, supply of pure drinking water etc. will raise the productivity of farmers of the district than the present approaches that rely on raising only the 'income' of the poor. Therefore, at the end we can say that apart from the suggestions outlined above, the 'basic-need approach' would be the most suitable strategy for the all round development of agriculture in West Dinajpur.

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