

P R E F A C E

India lives in villages and it has been in my mind for quite some years that unless one knows the socio-economic condition of our villagers and the pattern of their living, he can not have any grasp of the operation of Indian economy. Since ancient times, agriculture had been occupying an important place in the village economy. Agriculture was the synonym of economic self-sufficiency of our country. Despite its decline during the British regime all activities of rural people had been centered round agriculture. Since independence the agricultural scenario in the country began to change due to planned development of this core sector.

West Dinajpur (In 1992 the district is divided into two parts : Uttar Dinajpur and Dakshin Dinajpur) is one of the underdeveloped districts of our country. Agriculture assumes a great deal of importance in the economic development of this district. But today the agriculture sector is manifested with several problems of which the most important one is the problem of financing. In this dissertation I have tried to make an indepth study of the nature and problems of agriculture financing in the district and also outlined suggestions on the basis of my micro and macro-level observations.

(ii)

The study is exploratory in nature and perhaps the first of its kind for West Dinajpur. However, just one study, like the present one, can not be adequate to cover all the aspects of agriculture in this backward district. There is always a scope for more specific research to examine other dimensions of the agriculture sector.

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