

P R E F A C E

Most of the people in North Bengal live in villages. North Bengal is now seeking, by means of planning, a more rounded development of her truly vast basic resources and is making attempts to transform her entire rural economic structure.

In the context of the above growth-oriented activities, scholars perhaps, should spare no pains to study ^{the distinction between growth & development} in depth, the various problems rural North Bengal has been facing to deliver the goods to the rural people. The knowledge and information of such studies may be linked meaningfully and purposefully with the overall growth-strategy for these regions to move the ball in the right court.

Rural indebtedness is one of the major problems of the vast countryside of these regions and rural credit co-operative society is one of the important financial institutions to play a definite and purposeful role in supplying rural credit timely and adequately to cater to the needs of the rural people of these regions so that they may get requisite stimuli to go ahead by integrating capacity and income-generating aspects of their activities to have an accelerated rate of growth within the shortest possible time.

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