

# **Chapter I**

## **Introduction**

## INTRODUCTION

### (a) General Outline

Development of rural sector, is one of the main concerns of the successive five year plans in India and social justice has been a basic objective of development planning<sup>1</sup>. More than 76 percent of country's population live in villages. Majority of them are living under abject poverty, ignorance, exploitation, malnutrition and unhygienic living conditions. Ignorance and poverty are the two stumbling blocks in the way of socio-economic development in rural areas<sup>2</sup>. The most pressing problem is that of improving the economic and social life of rural populace who are ignorant of many modern development.

It is heartening to note that the villages of the Third World have quite recently been the focal point of social science reasearch<sup>3</sup>. The justification for studies on villages rests primarily on their being a significant administrative and social unit so close to the majority of the people in a developing country<sup>4</sup>. Amidst momentous changes all around the villages of the developing countries, particularly in Asia and Latin America, have preserved their traditional modes of living and thinking. In the majority of these countries, some 65 percent of rural households were not earning "basic minimum incomes"<sup>5</sup>.

One of the major reasons for rural backwardness has been the lack of financial infrastructure and non-availability of credit in time at reasonable rate especially to the weaker sections of the

rural community. Schumpeter spoke of credit as a 'phenomenon of development' and regarded banking system along with entrepreneurship as being the key agent in the process of development<sup>6</sup>. The inadequate institutional financial support in the past forced majority of rural population to depend heavily on village money lenders and they were caught under the grip of indebtedness<sup>7</sup>.

Realising the true nature of the problem of rural credit, the government of India, with the adoption of multi-agency approach has been following a policy of encouraging the development of institutional credit structure in rural areas.

#### (b) Conceptual Distinctions

In the context of Third World country like ours, 'economic development' essentially means rural development. The definition 'rural' is residuary because all over the world, what is defined is an urban area and whatever is not urban is known as rural. In India, a settlement is defined as urban if it fulfils either of the following conditions :

- [a] The place should enjoy a statutory label of local government administration corporation, municipality, notified area etc.
- [b] The following three item - test should be simultaneously satisfied.
  - (i) a population of at least 5000 ;
  - (ii) a density of at least 400 persons per square kilometre;

(iii) at least 3/4s of the working males should be in non-agricultural occupations.

Thus, places which do not satisfy the conditions either (a) or (b), fall into rural category<sup>8</sup>.

The term 'rural' essentially means an area which is characterised by non-urban style of life, occupational structure, social organisation and settlement pattern. As Mishra and Sundaram put it "Rural is essentially agricultural, its settlement system consists of villagers or homesteads; socially it connects greater interdependence among people, more deeply rooted community life and a slow moving rhythm of life built around nature and natural phenomenon; and occupationally it is highly dependent on crop farming, animal enterprises, tree crops and related activities"<sup>9</sup>.

The word 'development' carries a wide variety of meanings. In our context development means "an activity or a series of activities or a process which either improves the immediate living conditions - economic, social, political, cultural and environmental or increases the potential for future living or both"<sup>10</sup>.

The concept of "development" as distinguished from "growth" is imbued with a sociological value. Development means quantitatively as well as qualitative change. Since it means change, which has meaning only when seen against something at a particular time, it carries a meaning, which is not only relative but also subjective. Only a given type of quantitative-cum-qualitative change is considered to be developed in a positive sense. If the change is not of desired quality, and quantify, it is either mal-development

or negative development.

Now the term "rural development" has also been viewed from different perspectives by various scholars, sociologists, social scientists and institutions. Copp<sup>11</sup> has defined it a process through collective efforts, aimed at improving the well-being and self-realisation of people living outside the urbanised areas. He further contends that the ultimate target of rural development is people and not infrastructure and according to him one of the objective of rural development should be to "widen people's ranges of choices". The efforts should be towards preservation and improvement of the rural environment and rural development planning may be conceived of identifying the complex of factors which contributes to the creation change or development of a rural area or community.

Rural development aims at restructuring the rural society to induce growth through human development, prevalence of collective social unit and involvement of people are necessary preconditions for rural development. The failure of the delivery system is indicated when majority of the rural people remains unapproached. Here lies the importance of a democratically leased administrative system and the active participation of the people.

"To wipe out fear from every eye, should be our aim", said Mahatma Gandhi. He often reminded us that India lives in her villages. Since independence the beneficiaries of the various development programmes have been kept perpetually at the receiving end without making them feel that the programmes are of

the people, by the people and for the people. It is the lack of people's participation which accounts for the major weakness of the system leading to underfulfilment of the objectives of rural development in the past years. The present delivery mechanism is not only ill equipped to narrow down the 'plural instinct' of the rural society.

Participation is a continuous educative process - a process of progressive and gradual conscientisation of the recipients so as to develop their knowledge and awareness about the programme contents and objectives of the Rural Development Programmes.

The Community Development Programme in 1952 was a landmark in the history of India where adopted a systematic integrated approach to rural development with an hierarchy of village level workers and block level workers drawn from various fields to enrich rural life. Agriculture, rural industries, public health, women's development etc. found special niche in the framework cast for this purpose. The contents of all these programmes were to strengthen the rural base of the economy specially the primary sector, comprising agriculture, animal husbandry etc. and employment through labour intensive works that would create the infrastructure of roads and other community assets for the benefit of the rural people.

'Rural Development' depends on the commercial banking growth in the rural economy. The nationalisation of 14 major banks in the country in 1969 and 6 banks in 1980 was an important step towards strengthening of the rural economic development. There has

been a rapid expansion in the network of branches of commercial banks, especially in rural and semi-urban areas. The channelling of an increasing volume of bank credit to Agriculture and its allied sectors through these branches has been considered as an important strategy of rural development. In this regard the Govt. of India and the Reserve Bank of India have issued diversified guidelines and instructions to the banks from time to time for the accomplishment of their role in Rural Development. Initially, rural developmental activities were carried out by the grass-root level bank officials without perceiving the norms. This was because the banks could not fulfil the organisational responsibility to the extent required in imparting basic training to the officials engaged in rural lending. The targeted goal of RD could not be achieved to the desired extent in qualitative terms. From this angle the rural financing has to be welcomed for the development of small and marginal farmers, artisans, the people of weaker sections, namely SC/ST etc.

"Rural Banking" in its narrower but precise sense, essentially means commercial Banks and Regional Rural Banks at the rural centres notified as such by the State Government<sup>12</sup>. Rural banking specially is being perceived more as "development banking" than mere lending and accepting deposits, as has been the general notation connected with commercial banking.

The basic concept, of 'development banking is that credit is consciously used as a lever of development. It is difficult from lending against individual application as and when they come. It

assumes anticipation and adoption of a plan of action. It calls for initiative and energetic involvement on the part of the bank in developing the potential opportunities of the underdeveloped sections or sectors, through selective and strategic input of credit. The development banker has to ensure :

- [1] that his credit institution will have tailor-made loans according to the needs of specific areas and specific target groups;
- [2] that the loans are linked to the credit worthiness of the purpose rather than credit-worthiness of the borrowers;
- [3] that the loans will be disbursed as part of an overall integrated programme which provided the necessary backward and forward linkages;
- [4] the loans are disbursed in kind to the extent possible towards the agreed package of inputs and extension service<sup>13</sup>.

Thus "development banking in the context of rural development would mean that each credit disbursing agency, besides disbursing credit, must establish its credibility with the rural masses and act as a friend, philosopher and guide as the rural masses need to be counselled, guided, educated and enlightened in numerous ways<sup>14</sup>.

In this chapter, first the background of the study presented on the basis of a review of relevant literature. In the

light of this view, the problem is more specifically formulated and a methodological framework is set up.

**(c) Objective of Our Study**

The objective of our study is to minimise the gap between the poor and rich sections that is widening day by day, though the nationalisation of the commercial and rural banks was made to improve the conditions of the rural poor. During the past two decades the realisation has been growing in the Third World countries that the traditional approaches to rural development are inadequate to tackle the problem of rural poverty with the passage of time the gap between well-off and poorer sections is widening. It is urgently needed to arrest this process. Malda being one of the poorest district of West Bengal, even in India, is not the exception.

Establishment of RRBs in 1976 by NABARD was also made to improve the conditions of the rural poor through various programmes like priority sector lending. In our study area Malda, the performance of RRBs in comparison to the commercial bank in case of rural improvement is the major object of our study. Side by side we also want to focus the priority sector lending. Impact of banking and recovery position of Commercial Banks and RBB in the light of economic development of a backward district Malda.

**(d) Background of the Study**

Some agents are considered to be catalyst of development.

North Bengal especially Malda district is a poor and backward area. A striking feature in the planning process in India in recent times has been the increasing search for methodologies by which the growth of the economy, measured in aggregate terms, can get translated in a desirable manner into the incomes accruing to specific geographic areas in the country and to the weaker groups of the population<sup>15</sup>. Since the commencement of the Five-Year Plans, interest and public concern about rural area development and policy have mushroomed impressively on our national scene and several approaches to rural development have been given a fair trial.

Malda is a no industry district, its per capita income is lower than state average; its rate of urbanisation is lower than both State and All India average; per capita road kilometre infrastructure is one of the lowest in India, communication system is extremely primitive, it has a large scheduled caste population; infant mortality rate is higher than state average; the literacy rate is very poor; and consequently it may be treated as a very poor backward rural area of West Bengal and India.

It is in this context, Malda district symbolises the poverty of India - poverty in all its manifestations. No proper attempt has ever been made to study its rural developmental programme and the establishment of regional rural bank over there has created an expectation among the rural poor who are burdened with debt and drudgery. Therefore, establishment of regional rural bank is an important milestone in economic history of a backward region. Everybody is interested to know whether this type of "new

banking" can bring a sustainable growth of a poor rural economy with certain amount of direction, supervision and financial investments under the control of nationalised Banks. Therefore this type of study is important and to the best of our knowledge the problems and prospects of RRBs have not been satisfactorily studied.

#### (e) Review of Literature

In presenting the background of the study the current literature related to the problem is first discussed and the aspects on which this study focusses, highlighted. This indicates the need for the study. Current literature has dealt with certain aspects of the problem related to rural development. Some of the studies in this direction which are worth mentioning are the study of Bhargava and Shah, Saha and Dutta, Pati, Singh et al, Chowdhury and Sharma, Rajput and Singh, Agarwal, S. Sharanappa, G.Parthasarathy, A.Dutta, S.R.Sen, K.K.S.Chauhan, Charan D. Wadhva, S.C.Gupta, Satya Sundaram, S.P.Majumdar, S.K.Chakraborty and A.Razzaque, Bhargava and Shah<sup>16</sup> have made some regional study of Terai region of Uttarpradesh on Credit needs of small farmers while Saha and Dutta<sup>17</sup> have made their study on high yielding variety programme and problems of finance for small farmers in Assam. Pati<sup>18</sup> has conducted a study in Cuttack Sadar Block of Cuttak district, Orissa on the extent of financing agriculture by commercial banks. Singh et al<sup>19</sup> has made a case study on distribution and utilisation of co-operative credit in

Lucknow district while Choudhury and Sharma<sup>20</sup> have worked crop loan system in two States, Andhra Pradesh and Punjab. Rajput and Singh<sup>21</sup> in their study enlightened utilisation of agricultural credit in Agra district, Uttarpradesh, Agarwal<sup>22</sup> has conducted a study on the role of nationalised banks in financing agriculture in the district of South Kanara, Karnataka State. S. Sharanappa<sup>23</sup> has made some regional or district study on the economic development of rural areas in Karnataka, while G.Parthasarathy<sup>24</sup> made some regional study in the State of Andhra Pradesh on Small Farmers' Development.

S.D.Banarjee has made an interesting study on the relationship between rural leadership and rural development in Jalpaiguri District of North Bengal<sup>25</sup>. S.P.Mazumdar<sup>26</sup> has made a study on the problems of farm financing in six villages of Jalpaiguri District of North Bengal, while S.K.Chakraborty<sup>27</sup> has made a study of the role of rural credit for agricultural development in the post-independence period in the hill areas of Darjeeling district of West Bengal. A. Dutta<sup>28</sup> has made a study of various issues and strategies of economic development, while S.R.Sen<sup>29</sup> focussed his attention on the strategies of Agricultural development. On the other hand, K.K.S.Chauhan<sup>30</sup> has made some diagnostic views on problems and possibilities of development of small farmers in India. Charan D. Wadhava<sup>31</sup> has conducted a study on the working of Regional Rural Banks in India with two case studies in 1980. S.C.Gupta<sup>32</sup> has made a comprehensive study on Development Banking for rural development in the rural areas of

union territories of Delhi. Satyasundaram<sup>33</sup> presented a picture of rural India, identifying the various constraints on rural development. A. Razzaque<sup>34</sup> has made a comprehensive study on the role of Financial Institutions in relation to rural development with special reference to a backward district like Malda since nationalisation of commercial banks (1969). None of the studies focussed specifically Rural Banking and Economic Development with special reference to Gour Gramin Bank (a regional bank) for a backward district like Malda. The assumption underlying the study is that the investigation would reveal the achievements of rural banking institutions especially GGB in the light of development banking for rural development of a backward district like Malda. It is expected that such an investigation would also provide the guidelines for successful implementation and rural development programme.

**(f) Scope of the Study**

At the outset it should be mentioned that the approach to rural development is necessarily a "multi-agency". In other words, various agencies are operating with different objective and functions. In this multi-agency approach, regional rural bank may be considered as the Kingpin of development because it mobilises the resources and invests it for rural development. Some agencies are biased towards social development for example I.C.D.S. But the RRB wants to change the economic base. It may be presumed like all materialistic interpretations that changing of economic base

alters the superstructure. The superstructure includes class-caste relations, ethnic co-ordination and social, legal, psychological and intellectual atmosphere in the rural areas. Since we consider that RRB is a most important engine of growth in rural areas we have concentrated on the activities of this financial institution more in comparison to other. Not that other institutions were overlooked in our study but we have related them to the major thrust of the RRB so that a comprehensive and wholesome picture would emerge. Therefore, there is a certain amount of "essential approach" in our study. To a certain extent this essentialist approach is also reductionist. This means that we have looked at the problem essentially from a financial institution like RRB and reduced all other parameters to serve this particular end. Therefore our scope is to study not all financial institutions operating in the rural area but mainly the regional rural bank with its diversities of functions and complexities of its operation. Further we have attempted to study an area which is proverbially backward namely Malda. Therefore the scope of our study is modest namely the working of RRB in Malda district.

**(g) Sources of Data and Methodology**

The census reports of Malda and West Bengal (1951-81) have been of immense use. Annual Reports, official records and accounts on rural credit of Malda district of Gour Gramin Bank, Malda District Co-operative Bank, Malda Land Development Bank, Rural Development Bank, Rural Development Agency, Lead Bank of

Malda (United Bank of India), different rural branches of nationalised commercial and Regional Banks and Primary Agricultural Credit Societies have been taken into consideration. In many cases, different information have been collected from the offices of Zilla Parishad, Bureau of Applied And Economic Research, Malda. These have been supplemented by the published data by the Government of West Bengal and Central Government, several journals, reports, circulars and other publications of various agencies. In many cases, land records and sketches of junior Land Revenue Offices and Panchayat Samities of different blocks have been used.

To study the problem of accessibility and impact of credit and repayment performance, a micro-level study consisting of field survey or sample survey has been conducted. For the purpose, three-stage random sampling has been adopted where Stage-I is the choice of blocks from district, Stage-II is the choice of villages from blocks and Stage-III is the choice of borrowing households from villages. In the first stage, 15 blocks of the district have been classified into two categories viz. developed and underdeveloped . Thereafter one block from each category has been selected randomly. Kaliachack-I, Kaliachack-III have been selected from developed and underdeveloped category of blocks respectively. In the second stage, four villages two from each selected block have been chosen just randomly. The villages are Boro Sujapur and Chotto-Sujapur from Block Kalichack-I, Chakseherdi and Baisnabnagar; from kaliachack-III. In the third stage, a borrowing households' list has been prepared for each selected village. A

total of 200 borrowing households (50 in each village) have been selected also randomly. In case of sample villages, studies are based on "Field Survey" data to reflect the general feeling of the local people in the best possible way, specially in finding the relationship between credit and economic development, between satisfactory development and satisfactory repayment and in exploring the causes of poor recovery.

During field study, we have mainly applied personal interview with some selected questions. A questionnaire was prepared and heads of the families were asked to answer the questions. Since most of the people were illiterate, we came into contact with most of the individuals to get required facts and their opinions. The questionnaire prepared for survey has been given in appendix XB.

Data so gathered were tabulated and analysed through general statistical tools and interpreted accordingly. The study also makes use of a sophisticated technique by the help of computer - discriminant analysis - which is more accurate and reliable in segregating the most important factors to study the repayment behaviour of the borrowers.

#### **(h) Limitations of the Study**

The study was explanatory in nature. Data, collected through multiple channels and sources, are mainly a combination of primary and secondary types. Inadequacy of data and lack of initiative from many branch managers of different banks and offices

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of different government and semi-government agencies in many cases have made the scope of investigation limited. To get relevant information from the borrowers at village level difficulties of varying nature were faced. Incorrect information from the respondents in many cases have put the matter in an ambiguous situation. Moreover, the apprehensive and evasive nature of the village people seemed to be a great difficulty in the way of getting meaningful collection of primary data from field survey. The existence of widespread illiteracy and ignorance appeared to create problems in getting precise information. But most of the difficulties were overcome with the help of Panchayats, local people, school teachers and my students. In some cases, the branches of regional rural banks and co-operative societies were visited to verify the facts relating to credit obtained/indebtedness as reported by the respondents.

In this study we have attempted to make an indepth study of regional rural bank in the context of commercial rural banking aspect in a backward area. The study, it is needless to mention, suffers from various limitations and constraints the major constraint is lack of proper data and choice of proper data from mass of inessential and irrelevant information. Further the study suffers from lack of contact with the beneficiaries in proper time and in proper mood because of lack of communication. In spite of these limitations which are known to all researchers we have attempted to study the impact of RRB on rural development in the context of commercial rural banking so its success and failure can be examined by

economic yardstick so that suggestions and recommendations can be given to improve its functions. For avoiding many complexities, summary descriptive statistics have been used wherever it was found useful. The entire work has been motivated as positivist and diagnostic in nature. It is in this context we have studied the problem.

**(i) The Schematic Arrangement**

Keeping in view the objective of the study the scheme of the research work has been chapterised as follows :

Chapter-I starts with introducing the problem. It is followed by overview literature. The background of the study is discussed in the light of the national policy of economic development of India with proper emphasis on the objective of the five year plans. The scope of the thesis, methodology applied in research work and the limitations of the study have been duly considered.

Chapter-II gives a physical description of the research area i.e. Malda identifying its location and boundary, administrative units, soil, climate etc. The short history of the district as an administrative unit has also been discussed.

**Chapter-III** discusses population and quality of life of Malda district. The main discussion centres around the growth of population over hundred and ten years along with immigrants from across the neighbouring international border, i.e. Bihar and Bangladesh urban - rural composition, male-female ratio, composition of scheduled caste and tribe population, density of population, literacy level etc. have been taken into account for purposeful discussion. The infant mortality rate, the road statement etc. have been discussed in order to reflect the quality of life of the region.

**Chapter-IV** analyses the nature of agriculture and the role of Banking in Malda and different constraints of rural development. The different aspects of agriculture like land utilisation pattern, cropping pattern, growth rates in area, yield and production of crops have been discussed. Different constraints of rural development such as lack of irrigation facilities and insufficient use of seed-fertilisers have been brought into limelight. The role of banking in case of agricultural development in the region have been also discussed.

**Chapter-V** analyses the yield and production of special crops including mango and sericulture. This paper is mainly concerned with the production of special crops which is related to the economic development of the region.

**Chapter-VI** is mainly concerned with the status of women in relation to economic development with special reference to that of a backward district like Malda. This paper shows women as borrowers from the commercial and rural banking for rural development.

**Chapter-VII** deals with the growth of banking institutions in the perspective of All India level, State level and Malda district level and their policies towards rural development with special reference to the region. The growth and policies of different nationalised commercial banks, regional rural bank like G.G.B., the Malda Co-operative Bank Ltd. and the Malda Co-operative Land Development Bank have been discussed. It is worth mentioning here that the growth and policies of G.G.B. (a regional rural bank) towards economic development have been discussed in greater details.

**Chapter-VIII** has been used specially for the priority sectors. The peculiar characteristics of the priority sectors and their importance in the economy of Malda have been carefully analysed. In this connection, the role of regional rural bank (.G.G.B.) and other commercial banks in lending priority sectors of the region has been critically evaluated.

**Chapter-IX** is mainly concerned with role of banks (regional, commercial and co-operative) in relation to economic

development with special reference to that of a backward district like Malda and makes a critical evaluation of performances of the different banks towards the rural poor. Various recommendations and suggestions made by different commissions set up by the government and Reserve Bank of India from time to time have been dealt with. This chapter also includes a case study of sample villages taken purposively from 6 blocks of Malda District in order to reflect the role of financial institutions on the village economy of this region. However, some problems relating to the peculiarities of rural people have been discussed in the light of the performance of regional rural bank and other nationalised commercial banks. The accessibility of credit and impact of credit, performance of village adoption scheme and specialised branches have been discussed.

**Chapter-X** analyses the problems of repayment of bank loan in Malda region. To study the problem in-depth and to arrive at any generalisation, the chapter has been divided into two sections viz. Section-I and Section-II. Section-I analyses the recovery performances of different rural branches of Nationalised Commercial Banks and Gour Gramin Bank (a regional rural bank) co-operative banks, so far at macro level Section-II analyses the repayment performance at micro level consisting of field survey or sample survey.

Chapter-XI makes an attempt through the application of discriminant function to highlight the factors that stand out in determining repayment performance behaviour. As repayment performance behaviour of the beneficiaries depends on a very wide variety of factors, the knowledge of their relative strength in determining this behaviour is of paramount significance for the policy makers and planners.

Chapter-XII presents some conclusions experienced from the entire study and also gives some tentative recommendations for the proper economic development of the rural poor with the help of banking institutions.

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