

C O N T E N T S

		Pages
1. ACKNOWLEDGEMENT	**	1 - 111
2. LIST OF ILLUSTRATIONS		
<u>CHAPTERS:</u>		
I. INTRODUCTION	**	1 - 11
General Outline	**	1 - 2
Overview of Literature	**	2 - 3
Background of the Study	**	3 - 6
Scope of the thesis	**	6
Methodology	**	6 - 7
Limitations of the Study	**	7
Chapter Scheme	**	7 - 10
Notes	**	10 - 11
II. <u>IMMIGRATION IN DARJEELING HILL AREAS AND EARLY GROWTH OF AGRICULTURE:</u>		
Identification of the area	**	12 - 22
Growth of Agriculture In Darjeeling Hill Area		22 - 30
The Rayha System or Village money Lenders		30 - 34
Summary	**	34 - 36
Notes	**	36 - 37
III. <u>RURAL SETTLEMENT, LAND USE PATTERN AND PROBLEM OF RURAL CREDIT:</u>		38 - 70
Introduction	**	38 - 40
Types of Settlements	**	41 - 42

(11)

	Pages
(a) The Plantation Settlements ..	42 - 43
(b) The Market Centres ..	43 - 45
(c) The Forest Settlements ..	45 - 46
(d) The Nodal Centre ..	46 - 47
(e) The Rhasmahal Settlement ..	47 - 48
Agriculture in the Hill Areas and Land Use Pattern. ..	48 - 53
Cropping Pattern in the Hill Areas ..	53 - 58
Evolution of Farming Methods and Technology ..	58 - 59
Size, Distribution of Land Holding ..	59 - 61
Cropping Intensity ..	62 - 63
The Credit Gap in Darjeeling Hill Area ..	63 - 68
Summary ..	68 - 69
Notes ..	69 - 70
IV. <u>REVENUE SYSTEM, POVERTY WITH SPECIAL REFERENCE TO RURAL INDEBTEDNESS IN DARJEELING HILL AREAS:</u> ..	71 - 113
General outline on Revenue System ..	71 - 89
The occupation structure in the Rural Areas. ..	89 - 99
Rural Indebtedness in Darjeeling Hill Areas. ..	100 - 111
Summary ..	111 - 112
Notes ..	112 - 113

V. <u>INSTITUTIONAL SET UP OF RURAL CREDIT IN INDIA SINCE INDEPENDENCE AND SOME CREDIT INSTITUTIONS IN DARJEELING HILL AREA :</u>	..	114 - 137
Brief outline on Credit Structure	..	114 - 122
Multi Agency Approach to Rural Credit	..	122 - 131
Institutional Changes in Darjeeling Hill Area with respect to Rural Credit	..	131 - 134
Summary	..	134 - 136
Notes	..	136 - 137
VI. <u>TRUST AGENCY APPROACH TO RURAL CREDIT AND RURAL DEVELOPMENT IN DARJEELING HILL AREA:</u>	..	138 - 242
INTRODUCTION	..	138 - 139
(A) Panchayats	..	140 - 153
Formation of Panchayats	..	140 - 146
Panchayats and Rural Credit	..	146 - 153
To sum up	..	153
(B) Small Farmer's Development Agency (SFDA)/ District Rural Development Agency (DRDA)	..	153 - 171
Basic Approach	..	153 - 162
Successes and Failures of SFDA/DRDA	..	162 - 171
To Sum Up	..	171
(C) Comprehensive Area Development Programme (CADP) in Kalimpong Area of Darjeeling Hill Area.	..	172 - 180
Introduction	..	172 - 174

	Pages
Success and Failure of CADP in Kaliyong area ..	174 - 178
To sum up ..	178 - 179
Table showing area under different crops and Yield rate ..	180
(D) Co-operatives ..	181 - 197
Brief outline ..	181 - 182
Co-operatives in Darjeeling Hill Areas ..	182 - 182a
Co-operative movement in Darjeeling Hill Areas and its failure ..	183 - 187
To sum up ..	187
(E) Commercial Banks ..	188 - 221
Introduction ..	188 - 190
Urban bias of the Commercial Banks and Problems of Rural Credit ..	190 - 202
Deposit Advance Ratio ..	202 - 204
Credit Plan of the Commercial Banks ..	204 - 210
Commercial Banks, Rural Poverty and Priority Sectors ..	210 - 212
Critical note on the Practices of Commercial banks on Rural Credit ..	212 - 216
State Bank of India ..	216 - 219
To sum up ..	219
Tables on State Bank of India ..	220 - 221
(F) Uttarbangsa Khetris Gramin Bank ..	222 - 224
Objective and Performance ..	222 - 224
To sum up ..	224

	Pages
(6) Land Development Bank and Long-term Credit.	225 - 242
Outline	225 - 227
The Prospects of Long-term Credit	227 - 231
Problem of Irrigation in the Hill Areas and Land Development Bank.	231 - 235
Land Development Bank and Problem of Land Reclamation.	235 - 238
To Sum up	239
SUMMARY	239 - 240
Notes	241 - 242
VII. <u>INTERNATIONAL DOCUMENTS AND MARKETING</u> <u>CONSIDERATION FOR RURAL DEVELOPMENT AND</u> <u>THE APPROACH TO RURAL CHANGE.</u>	243 - 253
Introduction	243 - 244
Allied Agricultural Activities	244 - 250
(a) Floriculture	247
(b) Sericulture	247 - 248
(c) Horticulture	248 - 249
(d) Animal Husbandry	249 - 250
(e) Transport	250 - 252
(f) Irrigation	252 - 253
(g) Imports	253 - 254
(h) Plant Protection measures	254 - 255
(i) Agricultural Research	255 - 258
Rural Credit and Infrastructural Development.	258
Summary	258 - 260
Notes	260

	Pages
VIII. IMPACT OF INTEGRATED SCHOOL ON RURAL FAMILIES	260 - 282
Introduction	260 - 261
Impact	261 - 266
Case Study - I	266 - 282
Case Study - II	282 - 287
Summary	287 - 288
Notes	288
IX. A CASE STUDY OF RURAL VILLAGES	289 - 310
Identification of the villages	289 - 297
Case Study of Selected households	297 - 301
Some observation regarding Rural Credit from the Case Study of a Group of villages	301 - 308
Summary	308 - 310
Notes	310
X. RURAL CREDIT AND FINANCIAL FOR DEVELOPING DEVELOPMENT IN THE HILL AREAS OF THE HILL DISTRICT AND ORGANIZATION	311 - 337
General Approach	311 - 319
The Case of Darjeeling Hill Area	319 - 327
Income Approach Vs. Land Based Approach to Rural Credit in Darjeeling Hill Area	327 - 336
Notes	337
Acknowledgement	i - iii
Contents	i - vi
Bibliography	i - viii
Appendices	i - xiv