

DECLARATION OF THE RESEARCH SCHOLAR

I hereby declare that the thesis entitled "AGRICULTURAL CREDIT AND RURAL DEVELOPMENT: A STUDY OF THE PATTERNS OF CREDIT DEMAND AND SUPPLY IN THE FARM SECTOR OF JALPAIGURI DISTRICT IN WEST BENGAL" submitted by me in fulfillment of the requirement for the award of degree of Doctor of Philosophy is the outcome of my own research endeavour which is carried out under the guidance and supervision of Prof. Dr. Sanchari Roy Mukherjee, Department of Economics, University of North Bengal. No part of this entire thesis has been submitted and/or formed the basis for the award of any degree or fellowship previously in the University of North Bengal or any other universities/institutions.

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Submission Information

Author Name	Partha Sarathi Aich
Title	AGRICULTURAL CREDIT AND RURAL DEVELOPMENT: A ST..
Paper/Submission ID	1027875
Submitted by	nbuplg@nbu.ac.in
Submission Date	2023-10-16 11:35:46
Total Pages	397
Document type	Thesis

Result Information

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PREFACE

The present research work entitled *Agricultural Credit and Rural Development: A Study of the Patterns of Credit Demand and Supply in the Farm Sector of Jalpaiguri District in West Bengal* is a dedicated attempt in order to explore multiple aspects of rural development and transactions in farm credit market at Jalpaiguri district which is predominantly an agrarian economy. An improvement in rural infrastructure base, adoption of new agricultural technology in conjunction with a vibrant credit market is essential for social and economic development of the study district. In reality, development is necessarily a subjective matter and no general consensus can be reached about its proper meaning. In simple words, the term development implies desirable changes with unfolding of potential capabilities. The term rural development is a component of the broader term development and such a term imply the overall development of rural areas encompassing agriculture and allied activities, village handicrafts, cottage industries, community services, natural and human resources etc. Thus, rural development is a multidisciplinary term that represents a combination of agricultural, rural social, behavioural, managerial and technological dimensions.

The economy of India is predominantly rural in character. Within the vast rural sector, approximately sixty nine percent of population lives in more than six hundred villages and nearly sixty three percent of rural population is engaged in agriculture and allied activities as crop cultivators and farm labourers. Therefore, for sustainable rural development, the development of agriculture is a prerequisite condition and forms the very foundation of national economic development. The level and pace of rural development is affected by socio-cultural, political, institutional, economic, organizational, and governance factors as well as their level of management. A change in output from rural sector is assumed to be a function of changes in capital, technology, institutions, employment pattern, natural and human resource arrangements. However, among all prevailing factors capital is considered an indispensable prerequisite of economic development. In fact, capital is required for various short-term and long-term on-farm operations and also for a vast range of supportive infrastructural facilities covering markets, storage, warehouses, power, roads, transportation, communication, training, research and extension services. Capital is also required for off-farm jobs creation as well as manufacturing of complementary farm machinery and equipments.

This research study aims at critical analysis on various aspects of agriculture and rural development of Jalpaiguri district. The study district is located at northern part of West Bengal and is bordered by two international borders such as Bhutan in the north and Bangladesh in the south respectively. The district is also bordered by Darjeeling and Kalimpong in the north and north-west, Cooch Behar in the south and Alipurduar in the east direction respectively. The main objective of this research study is to identify the existing rural institutional and physical infrastructure facilities and their potentialities for the future development of rural sector of Jalpaiguri district. The present research study also aims to portray patterns of institutional credit

flow to farm sector and farmers demand attitude with respect to farm credit flows at micro study area. The present study also aims to depict various facets of non-institutional finance at micro-level with special emphasis on interlocked input markets transactions. The present research is based on both primary and secondary data to examine the level of rural development and patterns of farm credit demand and supply at national, state and district level. All primary data are collected through field survey based on structured questionnaire and random sampling techniques. Primary survey is conducted personally at a household level whereas secondary data are collected from various published government records. Besides, the study attempts to evaluate strengths of various explanatory variables that influence demand attitude of farmers on behalf of credit and also other set of explanatory variables that influence credit supply from institutional sources. Both quantitative and qualitative statistical methods have been applied in constructive analysis of facts. Moreover, maps with illustrations have been added for better exposition of study district and sampled villages.

The research study has been divided into eight distinct chapters. The first chapter deals with the introduction part, literature review, objectives, hypothesis, data sources, sampling frame and methodology of the research design. Second chapter traces the contribution, achievements and role of scheduled commercial banks and Regional Rural Banks in farm credit. Chapter three presents a description on land utilization, physiographic and climate features of West Bengal and characteristic features of the rural economy with respect to demography, farm size, cropping patterns, occupational structures and farm credit structure. The fourth chapter provides us with the state of geographic and socio-economic profile of the district under study as well as the administrative structure, climate, soil, topography, cropping pattern, inputs use type, involvement of non-farm activities etc. The chapter five gives focus on micro level analysis of selected villages in study area on variations in the nature of credit demand and credit repayment behaviour of farmer households. The chapter six deals with problems and patterns of institutional credit flow to farm sector at the study district. Chapter seven intends to describe the nature of informal sector finances with reference to production, productivity, income and interlinkage of credit with other input markets in the study area respectively. Lastly, eighth chapter is concerned with the summary, conclusion and suggestions regarding the entire research work.

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ACKNOWLEDGEMENT

I would like to express my deepest gratitude to acknowledge the cooperation, valuable suggestions and dedicated guidance that I have received from institutions as well as persons during the entire course of my research study.

First and foremost, I would like to express my deepest appreciation and indebtedness to my supervisor Prof. Dr. Sanchari Roy Mukherjee, Department of Economics, University of North Bengal for her valuable guidance and constructive suggestions so that I have been able to accomplish the research work on Agricultural Credit and Rural Development. This endeavor would not have been possible without her numerous consultations and untiring help for the successful completion of this entire research work. I humbly express my sincere gratitude to my supervisor for the time she has given to minutely read details of all the chapters of my thesis and without her active help this entire work could never have been completed.

I would also like to extend my sincere thanks to all my respected teachers and staffs of the Department of Economics, University of North Bengal for their concern and cooperation in all aspects related to my research works. I am also thankful to all the library staff, Central Library, University of North Bengal for the valuable services they provided me regarding the preparation of thesis. I also extend my heartfelt thanks to all the faculty members of the Department of Economics and senior colleagues of A.B.N Seal College, Cooch Behar for their valuable cooperation and suggestions in accomplishing my research work. I express my gratitude to staffs of the Department of Bureau of Applied Economics and Statistics, D.M Office, Jalpaiguri, Zilla Parishad of Jalpaiguri, District Lead Bank Head-Office of Jalpaiguri, District Central Cooperative Bank of Jalpaiguri, Uttar Banga Kshetriya Gramin Bank and various scheduled commercial banks for their cooperation and providing me necessary informations to carry out my entire field survey works. I am thankful to every person who has provided all critical feedbacks and thereby illuminated me for successful completion of my thesis.

I pay homage to my father and mother for the blessings and sacrifice for me during their entire lifetime. I also wish to express my special thanks to my father-in-law and mother-in-law for their blessings, support and encouragement. I extend my indebtedness to my sisters, elder brothers for their moral support during the course of research study. I also wish to express my love and affection to my daughter and Son for their support during the course of entire research work. Finally, I am deeply indebted to my wife for her sacrifice, cooperation, support and encouragement in the completion of my research work.

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