

P R E F A C E

Agriculture in Jalpaiguri district may not be renovated and reorganised unless the problems of rural credit are effectively solved.

What are financial requirements of the sample farm-families to cover up their consumption expenditure in a year ? What are their financial requirements for cultivation in a year ? To what extent, farm-families are in a position to meet up their total financial requirements (consumption finance plus production finance is equal to the total financial requirements of the farm-families for the present study) through self-financing ? What are the other sources of finance - individual and institutional available to them ? What is the impact of credit on farm production and income of the sample farm-families who are utilising the same ? These are important questions indeed.

The present study has, however, been designed to study rural indebtedness - its nature and problems (Please see, "Plan of the present Project", Section 1.5 of Chapter-I for details) in six sample villages (Please see, Section 1.3 of Chapter-I for the "Selection of the Sample Villages") in one of the Blocks viz. RAJGANJ, in Jalpaiguri district, North Bengal, during 1975-77.

The problem of rural indebtedness appears to be stupendous in this region and its study with reference to farm-families in sample villages is indeed, significant and meaningful.

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