

PREFACE

Agriculture has the potential to accelerate economic growth and social development in India. Agriculture forms the backbone of the Indian economy and despite immense industrialization in the last five decades; agriculture still occupies a place of pride. Being the largest industry in the country, agriculture provides employment to around 65 percent of the total work force of the country and contributes about 27 percent in the gross domestic product of the country. It is an accepted fact that quantum of savings and size and pattern of investments by and large defines the rate of economic growth of any society while investment is the *sin qua non* of the economic development, It is the saving which provides the where withal for investment.² The level of income is also an important variable as it determines saving and investment, whereas, past investment in capital goods in turn determines the present level of income. So, income, saving and investment are three key variables of the economy of a country. In a developing economy like India, embarked on deliberate planning, domestic resources have to be mobilized for financing development programmes. Capital formation could well be accomplished by external finance, but only the mobilization of domestic resources could achieve a sustained growth. The value of present study chiefly lies in fact that it seeks to examine the malady and suggest some policy measures while making investment. Chapter first, **Introduction**, covers the various aspects of income, saving and investment behaviour of agriculturists in Punjab. Chapter second, **Review of Literature and Research Design**, deals with the empirical works relating income, saving and investment and highlights the need, scope and objectives of the present study along with the research methodology used to

accomplish the set objectives. Chapter third, **Socio-Economic Profile of the Agriculturists**, takes into account the various demographic and economic attributes of the selected respondents. Chapter fourth, **Awareness About Investments Avenues**, highlights the knowledge of selected respondents about various investment avenues. Chapter fifth, **Analysis of Investment Behaviour** makes an investment analysis of the selected respondents in past, present and as well as in future. Chapter sixth, **Analysis of Investment Considerations and Preferences**, examine in detail the preference of the respondents while making investment. Chapter seventh, **Conclusions, Findings and Suggestions**, presents the conclusions findings, suggestions and the areas for future research.

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