PREFACE

In the history of agriculture and rural development, in general, and for the concept of Community Development, in particular, Etawah district has played a significant role. This district was singled out in Uttar Pradesh for experimenting on "Package Deal Programme" in 1948 with Pilot Development Project at Mahawa. The area of operation was subsequently extended to cover two more blocks of the district. This district is also one of the 10 districts falling under Ram Ganga Command Area Development Project which covers 13 Blocks of the district.

India is an agricultural country, where more than 70% population subsists on this occupation. But Indian agriculture, even to day, suffers from the vagaries of nature and is still regarded as a gamble in the monsoons. A five-yearly agriculture-cycle operates where only one year out of the five years produces good harvest. Etawah district is no exception to these conditions. Besides, a great part of the district is either Usar or ravines due to soil erosion.

Prior to 1969 only the Co-operatives catered to the requirements of the farmers which was not only inadequate but also suffered from grave defects. With
the formation of the State Bank of India in 1955, the nationalisation of 14 Commercial Banks in 1969, reorganisation of the Land Development Banks, and the rehabilitation of the co-operative structure, there is a great flow of credit to the farmers and weaker sections of the society for agriculture and rural development through multi-agency approach.

It was but natural to know as to what extent the flow of institutional finance has assisted the farmers in the transformation of agriculture in the country. The subject attracted the attention of the researcher who thought of assessing the impact of institutional finance on agricultural transformation on a micro level in Etawah district where seeds of change were already germinating since 1948. The Lead Bank Scheme also prompted him to select this topic for research as Tehsil/Block wise statistics now become available through DCPs, AAPs and other published material from different sources.

To assess the economic impact of the institutional financing on agriculture, the researcher also conducted a survey of four categories (Marginal, Small, Medium and Large) of borrowers and non-borrowers in two blocks of the district.
In the collection of the research material, besides the District Credit Plans and Annual Action Plans of the district prepared by the Central Bank of India (Lead Bank), publications of the State and the District Administration have been consulted. Reports of the RBI, The NABARD and Government of India on the subject have been made use of. Besides these books of learned authors have also been consulted. For all of them I express my gratitude. Sri Kailash Nath Tripathi, Assistant Eco. & Statistical Officer of Etawah, deserves special mention for his cooperation in this respect.

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