Agro-industries constitute the backbone of a developing economy. These industries, apart from playing a dominant role in the economy, serve as a means by which there can be an equitable distribution of national wealth. The development of these industries also offers possibilities of growing into an efficient and decentralised sector of the economy. They provide work opportunities and contribute significantly to the process of self-sustaining and generating economy. In India, too, the importance of these industries is very great since our anxiety is to bring about smooth transition from traditional to modern industries. In the present work, an attempt has been made to highlight the importance and potentialities of agro-industries in bringing about a harmoniously
balanced and integrated socio-economic development of the country. Much of the discussion has been related to their financial needs and resources. For a clear understanding of the magnitude of their financial requirements, Uttar Pradesh is selected as a sample study. Uttar Pradesh has been selected because this state has comparatively better infra-structure essential for the growth of agro-industries than some other states of India.

SCOPE OF THE ENQUIRY:

The main purpose of this study is to analyse the importance of finance in agro-industrial development of Uttar Pradesh. In this connection, the role of institutional financing, the role of Government, Central as well as State, in providing finance for agro-industries and the financial contribution of commercial cooperative banks in the development of agro-industries have been critically examined. In the light of the above, the study endeavours to analyse the problem as to how far and to what extent the above institutions have justified their role in fulfilling the credit requirements of this important sector of Uttar Pradesh's economy.
FRAMESWORK:

In order to examine the financial problems of agro-industries in Uttar Pradesh the thesis is divided into six chapters. In the first chapter an attempt has been made to study the industrial structure of Uttar Pradesh in relation to economic regions, employment potential of various districts and contribution of agro-industries in the national income.

The second chapter is devoted to an examination of the socio economic significance of agro-industries. This chapter brings out the meaning and concept of agro-industries, types of agro-industries and the role of agro-industries in the economic development of developing countries with special reference to India.

In the third chapter the role of agro-industries in the planned economic development of Uttar Pradesh with reference to first four plans including the three annual plans has been analysed. This analysis shall comprise a study of the share of total agro-industrial, units, employment and production to total industrial units, employment and production of Uttar Pradesh (including large and medium and small agro-industries) and the growth
of agro-industries under four plans including three annual plans.

The fourth chapter deals with the problems and constraints of agro-industrial development of Uttar Pradesh. This chapter includes an analysis of those factors which have hampered the planned economic development of Uttar Pradesh such as shortage of raw materials, low productivity, lack of skilled workers, poor management, lack of marketing and export facilities, lack of sophisticated machinery, lack of market research and shortage of finance. The chapter also gives some suggestions to overcome these problems.

In the fifth chapter an analysis of the pattern of financing of agro-sector in Uttar Pradesh has been made. The chapter examines the significance of agro-industrial finance, types of credit requirements of agro-industries and the role of state institutions and central agencies in financing agro-industries in Uttar Pradesh.

The sixth chapter is a resume of the findings and conclusions. The main purpose of this chapter is to sum up the main findings and suggest suitable measures to make agro-industries a healthy means of economic growth of the state of Uttar Pradesh.