PREFACE

This dissertation is a record of the experiences undergone by me in trying to understand the nature, significance, causes and consequences of rural indebtedness in the villages of Assam. Though this study is based on very limited number of observations and covers a very small area, I believe that it provides us with the first approximation of the truth about rural indebtedness. I believe that from the viewpoint of methodology as well, this research has been a rewarding endeavour. How to approach the study on rural indebtedness, how to define the concept of indebtedness in the Indian rural context, how to construct a measure of indebtedness, and further, how to proceed for investigating the causes and consequences of indebtedness have been the methodological contribution that, I believe, makes a background for further research on this subject.

But I alone should not be credited for the said contribution. Indeed, I am indebted(!), nay, thankful, to my supervisor, Dr. S. K. Mishra, Reader, Department of Economics, NEHU, Shillong, for his benevolent gesture and masterly guidance in carrying out this research. His practical experience in econometric methods, keen interest in interpretation of empirical findings and affiliation to planning have been my fortune.
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In spite of the best that I could receive from all whom I have acknowledged my gratitude by name, and many others who could not be mentioned here by name on account
of the human weaknesses of which, I believe, I share the larger portion, there may be errors and omissions that I do not see now, but may be so vivid when others look through this dissertation. For such errors and omissions I and I alone should be put to blame and criticism.

Mrinal Kanti Mitra

SHILLONG