# CONTENTS

**ACKNOWLEDGEMENT**  
Page i-ii

**CHAPTER**

**Chapter I**:  
**INTRODUCTION**  
1.1. Background of the study  
1.2. Objectives  
1.3. Hypotheses  
1.4. Data Base and Research Design  
1.5. Layout of the Dissertation  
Page 1-11

**Chapter II**:  
**AGRICULTURAL INVESTMENT AND INSTITUTIONAL FINANCE: THE DEMAND AND SUPPLY SIDES**  
2.1. The Demand Side  
2.1.1. Conceptual Issues  
2.1.2. Credit Needs of a Farm-household  
2.2. The Supply Side  
2.2.1. History of the Agricultural Credit Supply Mechanism  
2.2.2. Institutional Finance before 1970  
2.2.3. Institutional Finance after 1970  
2.2.4. Reform Packages in Institutional Credit after 1990.  
Page 12-29

**Chapter III**:  
**INSTITUTIONAL FINANCE IN AGRICULTURAL INVESTMENTS: A REVIEW OF EMPIRICAL STUDIES**  
3.1. Institutional Finance and its utilization  
Page 30-43
3.2. Institutional Finance and its effect on farm income

3.3. Distribution of Institutional Finance: Inter District and Regional Comparison

3.4. The institutional supply mechanism: Its effectiveness and draw backs

3.5. Investment Finance and Capital Formation

Chapter IV: AGRICULTURAL INVESTMENT- COMPARATIVE TRENDS: ALL INDIA AND ASSAM

4.1. Trends in Investment in agriculture at the All India level

4.2. Trends in Investment in agriculture in the state of Assam

4.3. Irrigation Investment through the Government Department in Assam

4.4. Private investment in irrigation in Assam

4.5. Investment through Financial Institutions (All India)

4.6. Investment through Financial Institutions (Assam)

4.7. Major Reasons for the Decline in Credit Flow to Agriculture in the state

4.8. Summary

Chapter V: AN OUTLINE OF THE METHODOLOGY FOLLOWED IN THE FIELD STUDY AND GENERAL BACKGROUND OF FIELD STUDY LOCATIONS

5.1. The Need for the Field Study

5.2. Objective of the Field Study

5.3. Selection of Area for Field Study
5.4. Collection of Data

5.5. General Profile of the Central Brahmaputra Valley Zone

5.6. General Profile of the Blocks selected for the Field Sample Survey

Chapter VI: THE NATURE AND LEVEL OF AGRICULTURAL OPERATIONS BY SAMPLE FARMERS-BETTER FARMING METHODS, INVESTMENTS AND CREDIT AVAILABILITY

6.1. The size Classification of sample farms

6.2. Incidence of tenancy in the farm-households

6.3. Cropping pattern in the sample farms

6.4. Cropping intensity in the sample farms

6.5. Level of agricultural operations in the farm-households

6.6. Farm Investment undertaken by sample farms

6.7. Working capital expenses in the farm-households

6.8. Credit requirements in the farm-households

6.9. Summary of findings from the field study

Chapter VII: DETERMINANTS OF FARM INVESTMENT, OPERATIONAL FARM EXPENDITURE AND ADOPTION OF IMPROVED PRACTICES: THE ROLE OF INSTITUTIONAL CREDIT

7.1. Determinants of Farm Investment

7.2. Determinants of Operational Expenditure or Working Capital Expenses of Sample Farm Households

7.3. Determinants of the level of Improved Practices used by Sample Farms

7.4. Summary Findings from the Analysis
<table>
<thead>
<tr>
<th>Chapter VIII: LEVEL OF FARM OPERATIONS AND PARTICIPATION BY FINANCIAL INSTITUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.1. Significance of institutional credit for agricultural performance</td>
</tr>
<tr>
<td>8.2. Level of participation of financial institutions</td>
</tr>
<tr>
<td>8.3. Factors behind low level of participation by Financial Institutions</td>
</tr>
<tr>
<td>8.4. Summary of findings</td>
</tr>
<tr>
<td>Appendix-1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Chapter IX: SUMMARY OF FINDINGS, CONCLUSIONS AND SUGGESTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.1. Findings from analysis of secondary data</td>
</tr>
<tr>
<td>9.2. Findings from analysis of field level data</td>
</tr>
<tr>
<td>9.3. Conclusions</td>
</tr>
<tr>
<td>9.4. Suggestions</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BIBLIOGRAPHY</th>
</tr>
</thead>
<tbody>
<tr>
<td>198-205</td>
</tr>
</tbody>
</table>