‘Rural areas are characterized by basic lack of health care and educational facilities’ (Lipton, 1982). Most of the social, health, educational and other services that satisfy basic human needs in rural areas are distributed from urban centres (Rondinelli, 1983). Town serves its surrounding villages as the centre of all administration (civil, police and judicial), business and legal affairs, hospital services, education and so on. It is not possible to establish facilities for advanced education and health care in every village. Colleges, universities and hospitals are mostly sited in towns because it is there that their main catchment area is found and systems of communication converge. Sphere of a town’s influence through its educational institutes, doctors and hospitals becomes one of the most far-reaching.

However, significance of the village school in terms of urban-rural interactions also cannot be belied. Establishment of the village school acts as a link between the village and the wider educational system, receiving teacher from outside the village and sending out some people for further studies or getting jobs in towns dependent on a certain minimum education.

Thus, the school along with the post office, the bank and the health centre provides the modernized complex on the village soil contributing in service exchange to and from urban centres. Moreover, towns are the gates through which progress, education and better conditions are able to enter. Most social and economic innovations originate in the cities. Thus, while city-dwellers are dependent on the agriculturists for sustenance, the latter looks to the former for innovations. Connections of the village with the towns become prominent through the extension of the tertiary sector of economy. On the one hand, the village acts as a recipient of urban visitors and service men; on the other, it provides a reservoir for the supply of manpower needs in the urban centres (Chauhan 1990).

Various scholars like Preston (1975), Lipton (1982), Rondinelli (1983), Chaudhuri (2001) and Kaur (2007) have considered service linkages as an important
parameter in defining urban-rural interactions in their studies. Present study of district Hisar also uses service exchange as a parameter for defining urban-rural relations.

District Hisar has 5 urban centres and 272 villages. In addition to Hisar city, there are 4 other towns in the district namely Hansi, Barwala, Uklana and Namaund. Out of these 5 urban centres, Hisar came into existence in 1354 AD. Hansi was the major town of the country and it was district headquarter of district Hisar up to 1832, when it was transferred to Hisar. Uklana was declared town in 1954 and Barwala and Namaund in 1979. A modern network of transportation together with commercialized farming etc. economic transformations stimulated the development of new towns to act as nodes of communication and centres of trade (Gilbert and Kleinpenning, 1986). Besides these urban centres, some villages have also been functioning as rural service centres.

There were a few educational and medical institutes and post offices in the district prior to formation of Haryana. The post matric classes in the district were started only in 1950 when Govt. College, Hisar and Dayanand College, Hisar were established. Fateh Chand College for Women (1954) also came into existence before formation of Haryana. In 1890-91, police service was being provided by Hisar, Balsamand, Barwala, Hansi and Narnaul police stations and Agroha and Madanheri police outposts.

Development in the field of social infrastructure creation happened at a fast pace after formation of Haryana and Hisar emerged as one of the most well provided city of the state. It emerged as a regional city with seat of three universities (Haryana Agriculture University, Guru Jambheshwar University of Science and Technology and Lal Bahadur Shastri University of Veterinary Sciences) which attract the students for study even from other states. The city as an educational centre is well provided with various institutions of higher learning. Chhaju Ram Memorial Jat College (1967), Chhaju Ram College of Education (1968), A College of Sports (1972), A College of Home Science (1973) and one College of Basic Science and Humanities also came into existence after formation of Haryana for providing higher studies in arts and science faculties as well as commerce and law. Nehru Memorial College (1968) and Sanatan Dharam Mahila Mahavidyalaya (1970) were established at Hansi. Regading technical
education and industrial training; one industrial training institute at Hisar, two Govt. Industrial Schools for girls one each at Hisar and Hansi and a rural artisan training centre at Hansi have been established (Gazetteer, 1987).

Hisar is an important educational centre for agriculture. The villagers benefited from ideas regarding improved cropping patterns from the application of modern technology and fertilizers and tube-well irrigation after Green Revolution. The university helps in the growth of rural economy through release of improved varieties of seeds, development of high yielding crossbred cows, propagation of high yielding breeds of poultry, recommendations regarding amelioration of soils, standardization of production technology and cheap and effective methods of pest control. It promotes horticulture and consultation regarding bee-keeping and fisheries is also sought from this university. The use of improved method of agriculture has put the villagers in greater contact with the urban service centres. Krishi Gyan Kendra is also situated in this city. The breeding facilities are provided to the horse breeders in the state. Sheep rearing and pig breeding is also promoted, which is popular among weaker strata of the district.

Hisar is well-known for its cattle breeding centres. Govt. Livestock Farm, Hisar is the biggest livestock farm in Asia and the second largest in the world. It breeds pedigree bulls for supply in and outside the state. Progeny Testing Farm was established in 1960 and Indo-Australian Cattle Breeding Farm in 1973 in Govt. Livestock Farm, Hisar.

The government livestock farm, sheep breeding farm, a central tractor training institute and many large and medium industrial units for manufacturing of textile, steel pipes, tubes and strips, ingots and billets, guar gum and oxygen have earned Hisar city an enviable reputation.

In 1978, Civil Hospital, Hisar; Civil Hospital, Hansi; Civil Hospital, Adampur, Sewak Sabha Charitable Trust Hospital, Hisar; Chura Mani Vishnu Devi Maternity Hospital, Hisar; N.C. Jindal Eye and General Hospital, Hisar were main hospitals in the district. But, now a number of private hospitals have come into existence to provide service to the surrounding villages.
The Red Cross Society at Hisar responds to sufferings and calamities like flood, fire and epidemics. In 1978, the society was running two Maternity and Child Welfare Centres, one each at Hisar and Uklana Mandi; 5 trained Dai Centres one each at Nangthala, Umra, Petwar, Satrod and Dabra; five Welfare Extension Projects (4 rural and one urban) one each at Alipur, Talwandi Rukka, Bhagana, Mangali and Hisar and a Blind Relief School at Hisar (Gazetteer, 1987).

A mini-secretariat, modern shopping complexes and a large grain market have altogether changed the scenario of Hisar city after formation of Haryana. Now, it provides the best of marketing facilities.

In 1987-88, police services were provided by Hisar, Barwala, Adampur, Hansi and Narnaul police stations and Balsamand and Uklana police outposts.

Newton’s law of gravitation that towns exert their influence in direct proportion to their population but their influence decreases outwards in proportion to the square of the distance aptly applies in context of service exchange in district Hisar. Hisar being the largest city in terms of population has been successful in attracting the people even from far-off villages.

The indicators on service exchange captures that segment of population which commuted either to urban centres to work in offices, industries and business activities or went to rural areas as teachers, doctors, government officials and traders and thus strengthened urban-rural interaction process. For calculating the index of service exchange; availability of education, health, post and telegraph facilities in the villages has been taken in the present study of district Hisar.

The present chapter has been divided into three sections. The first section will cover the spatial patterns of service exchange from 1971 to 2001; whereas in the second section, change in levels of service exchange will be discussed over the period of 40 years. In the third section, significance and spatial patterns of indicators of flow of ideas and capital i.e. newspapers, magazines, telephones, banks and agricultural credit societies have been discussed. However, spatial distribution has been described for the
year 2001 because of non-availability of secondary data for these indicators in previous years.

SECTION-I

I. SPATIAL PATTERNS OF SERVICE EXCHANGE: 1971

Levels of service exchange differ widely at the village level (Map 6.1). The index value ranges from a high of 81.47 in Pabra village of Uklana block to a low of 0 in 19 villages namely Mothsara village of Adampur block; Risalu Khera village of Agroha block; Inchha Kharkhari, Nathwana and Singhran villages of Hisar-II block; Bharri, Dhani Jatan, Mangali Brahmnan and Harikot villages of Hisar-I block; Isharheri village of Barwala block; Kheri Shioran and Kheri Roj villages of Narnaund block; Tharwa, Shala Dheri, Kajal, Kheri Barkesh, Garhi and Banda Heri villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. A range difference of 81.47 reveals that the village at the top differs all of 81.47 points from the village at the bottom.

For a detailed analysis, the villages have been grouped into High, Moderate and Low categories on the basis of index value in service exchange.

(a) Areas of High Level of Service Exchange

79 villages or 29 per cent of the total villages in the district recorded a high level of service exchange. The index value ranges from a high of 81.47 in Pabra village of Uklana block to a low of 41.67 in Khara Barwala, Sarsana, Mangali Akalan and Bad Chhapar villages of Adampur, Hisar-II, Hisar-I and Hansi-II blocks respectively. The range difference of 39.8 and coefficient of variability of 20.81 indicate that intra-category variations in service exchange were comparatively high. Standard deviation of 10.63 also reveals the same thing (Table 6.1).

Table 6.1

District Hisar: Levels of service exchange and their average, standard deviation and coefficient of variability, 1971

<table>
<thead>
<tr>
<th>Level of service exchange</th>
<th>Average value for category</th>
<th>Standard deviation</th>
<th>Coefficient of variability (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>51.06</td>
<td>10.63</td>
<td>20.81</td>
</tr>
<tr>
<td>Moderate</td>
<td>38.55</td>
<td>2.48</td>
<td>6.43</td>
</tr>
<tr>
<td>Low</td>
<td>4.82</td>
<td>3.56</td>
<td>73.83</td>
</tr>
</tbody>
</table>
Map 6.1

District Hisar
Index of Service Exchange, 1971
(Data by Villages)

Highest Index Value: 81.47 (Pabra)
District Average: 25.81
Lowest Index Value: 0 (19 Villages)

Source: District Census Handbook, Hisar (1971)
High level of service exchange was a feature of larger population size villages functioning as rural service centres. These villages were having educational, health, postal and telegraph facilities to serve the villages in their surroundings. Consequently, a number of teachers, doctors and government officials commuted to these villages from the urban centres. Likewise, educated youth from these villages also visited to the urban centres to work in various organizations/institutes there. Villages with high service exchange were located around urban centres and had big size of population.

(b) Areas of Moderate Level of Service Exchange

61 villages or more than one-fifth (22 per cent) of the total villages in the district exhibited a moderate level of service exchange. The index value varied from a low of 21.90 in Sisai Bola village of Hansi-I block to a high of 39.97 in Kirmara, Kanoh and Durjanpur villages of Agroha block; Neoli Kalan, Dobhi, Burak, Rawalwas Khurd and Gawar villages of Hisar-II block; Saharwa, Harita, Dabra and Nayana villages of Hisar-I block; Panhari, Banbhori, Hasangarh, Madloda and Gaibipur villages of Barwala block; Nara, Kheri Jalib and Haibatpur villages in Narnaund block; Putthi Mangal Khan, Hajampur and Kheri Gangan villages in Hansi-I block and Bass Badshahpur and Bass Khurd Bejan villages of Hansi-II block in the district. It gives the range difference of 18.07. Coefficient of variability value was 6.43, indicating low intra-category variations. In this way, inter-village variations in terms of service exchange were low in moderate category level. Villages with moderate service exchange were located around urban centres or adjacent to the villages falling in the category of high service exchange. Population size of these villages was also comparatively big. These villages were helpful in promoting service exchange in the district along with the villages of High Service Exchange.

(c) Areas of Low Level of Service Exchange

132 villages or a little less than half (48.53 per cent) of the total villages in the district exhibited a low level of service exchange. Out of these 132 villages; 19 villages were not having any educational, medical or communication facility. The index value varied from 0 in 19 villages namely in Mothsara village of Adampur block; Risalu Khera village of Agroha block; Inchha Kharkhari, Nathwana and Singhran villages of Hisar-II block; Bharri, Dhani Jatan, Mangali Brahman and Harikot villages of Hisar-I block; Isharheri village of Barwala block; Kheri Shioran and Kheri Roj villages of
Namaund block; Tharwa, Shala Dheri, Kajal, Kheri Barkesh, Garhi and Banda Heri villages of Hansi-I block and Ghuskani village of Hansi-II block in the district to 19.05 in Bass Akbarpur village of Hansi-II block. The range difference of 19.05 and coefficient of variability of 73.83 per cent indicate not only a wide intra-category gap but it is also the highest of all the three categories.

In these villages poor economic base and small size of population had been largely responsible for their low level of service exchange. These failed to provide a threshold population for having any educational, health or communication facility. Poor connectivity or accessibility had also been the main factors for their socio-economic backwardness and low service exchange in some cases.

In sum, almost half of the villages registered a low level of service exchange in the district. A poor economic base along with poor accessibility and relatively small size of population were largely responsible for their low service exchange and socio-economic backwardness. Only large population size villages were found functioning as rural service centres and had educational, medical or postal and telegraph facilities to promote service exchange. Intra-category variations were the lowest for the moderate category villages and the highest for the low category villages in service exchange.

II SPATIAL PATTERNS OF SERVICE EXCHANGE: 1981

In 1981, levels of service exchange also differ widely at the village level (Map 6.2). The index value ranges from a high of 90.87 in Adampur village of Adampur block to a low of 0 in Mothsara village of Adampur block; Risalu Khera village of Agroha block; Inchha Kharkhari and Nathwana villages of Hisar-II block; Dhani Jatan and Harikot villages of Hisar-I block; Isharheri village of Barwala block; Kheri Shioran and Kheri Roj villages of Namaund block; Tharwa, Shala Dheri, Kajal, Kheri Barkesh and Garhi villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. A range difference of 90.87 reveals that the village at the top differs all of 90.87 points from the village at the bottom. Average for the district as a whole is 35.09 as compared to 25.81 in 1971 giving an indication of positive change in index values. The villages have been grouped into High, Moderate and Low categories on the basis of index values in service exchange for a detailed analysis.
District Hisar
Index of Service Exchange, 1981
(Data by Villages)

Highest Index Value: 90.87 (Adampur)
District Average: 35.09
Lowest Index Value: 0 (15 Villages)

(a) Areas of High Level of Service Exchange

151 or more than half (55.5 per cent) of the total villages in the district recorded a high level of service exchange; thus adding 72 more villages in this category as compared to 1971. The index value ranges from a high of 90.87 in Adampur village of Adampur block to a low of 41.12 in Thaska village of Agroha block; Bugana and Bhaini Badshahpur villages of Barwala block; Sulchani village of Narnaund block; Mazadpur village of Hansi-I block and Bass Azam Shahpur village of Hansi-II block in the district. The range difference of 49.75 and value of coefficient of variability of 18.11 per cent indicate that intra-category variations in high category level of service exchange were moderate, which is also supported by standard deviation value of 9.72 (Table 6.2).

Table 6.2

District Hisar: Levels of service exchange and their average, standard deviation and coefficient of variability, 1981

<table>
<thead>
<tr>
<th>Level of service exchange</th>
<th>Average value for category</th>
<th>Standard deviation</th>
<th>Coefficient of variability (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>53.66</td>
<td>9.72</td>
<td>18.11</td>
</tr>
<tr>
<td>Moderate</td>
<td>37.4</td>
<td>3.21</td>
<td>8.57</td>
</tr>
<tr>
<td>Low</td>
<td>6.87</td>
<td>4.76</td>
<td>69.20</td>
</tr>
</tbody>
</table>

A high level of service exchange was a feature of majority of the villages in 1981 due to increasing infrastructure creation with the passage of time after formation of Haryana. A wide strip of villages having low level of service exchange in the western part of the district in 1971 got narrowed in 1981 replacing villages with high level of service exchange. A major belt of villages in the east of Hisar city and around Hansi jumped from moderate level in 1971 to a high level of service exchange in 1981. Now, maximum coverage of the villages with the facilities of health, education and communication was the purpose of the government so as to assist in the development process of the state. Commuting of a number of employees to these institutions started from Hisar city and nearby urban centres. Educated youth from these villages visited the various urban centres to provide their service in various institutes. Maximum interaction in context of service exchange was with Hisar city due to job opportunities prevailing there in various fields due to its emergence as a hub of educational institutions, industries, market complexes and business and trade opportunities.
Moreover, being the district headquarter, it provided job opportunities in various offices of the government also.

(b) Areas of Moderate Level of Service Exchange

Only 20 villages or 7 per cent of the total villages in the district exhibited a moderate level of service exchange. The index value varied from a low of 25.30 in Kirtan village of Hisar-II block to a high of 39.39 in Mahalsara village of Adampur block in the district giving a range difference of 14.09. In this way, intra-category variations were not only low but also had similar nature with that of the moderate category in 1971. These low intra-category variations are also supported by the standard deviation of 3.21 and coefficient of variability of 8.57 which is the lowest of all the three categories. A major belt of villages east of Hisar city and around Hansi jumped from moderate level in 1971 to high level of service exchange in 1981. Villages with moderate level of service exchange were scattered here and there in the district but mostly in the peripheries. Such villages could promote service exchange in the peripheral parts of the district.

(c) Areas of Low Level of Service Exchange

101 villages or more than one-third (37.13 per cent) of the total villages revealed a low level of service exchange in the district. Out of these 101 villages, 15 were not having any educational, medical or communication facility as compared to 19 villages in 1971. The index value varied from a high of 17.73 in Budha Khera village of Uklana block to a low of 0 in 15 villages namely Mothsara village of Adampur block; Risalu Khera village of Agroha block; Inchha Kharkhari and Nathwana villages of Hisar-II block; Dhani Jatan and Harikot villages of Hisar-I block; Isharheri village of Barwala block; Kheri Shioran and Kheri Roj villages of Narnaund block; Tharwa, Shala Dheri, Kajal, Kheri Barkesh and Garhi villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. The range difference of 17.73 and coefficient of variability of 69.20 per cent indicate a wide intra-category gap which is the highest of all the three categories. Villages having low index of service exchange were scattered here and there in the district. A wide strip of villages having low level of service exchange in 1971 in the western part of the district got narrowed in 1981 replacing these with the high level of service exchange. In these villages, poor economic base and relatively small size population had been responsible for their low level of service exchange.
exchange. Their small population size failed to provide a threshold population for having any educational, health or communication facility. Poor accessibility and eroded soils were also the main factors for their socio-economic backwardness.

In sum, 101 villages or more than one-third of the total villages registered a low level of service exchange in the district. A poor economic base, accessibility and relatively small size of population were largely responsible for their socio-economic backwardness. At this time, majority (around 56 per cent) of the villages were provided with educational, medical or postal and telegraph facilities to promote service exchange. In line with 1971, intra-category variations were the lowest for the moderate category areas and the highest for the low category areas in case of service exchange.

III SPATIAL PATTERNS OF SERVICE EXCHANGE: 1991

In 1991 also, the levels of service exchange differ widely at the village level (Map 6.3). The index value ranges from a high of 86.21 in Sadelpur village of Adampur block to a low of 0 in Risalu Khera village of Agroha block; Inchha Kharkhari and Nathwana villages of Hisar-II block; Dhani Jatan village of Hisar-I block; Isharheri village of Barwala block; Kheri Shioran village of Namaund block; Tharwa, Shala, Dheri, Kajal, Kheri Barkesh and Garhi villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. A range difference of 86.21 reveals that the village at the top differs all of 86.21 points from the village at the bottom. The villages have been grouped into High, Moderate and Low categories on the basis of index value in service exchange for the detailed analysis.

(a) Areas of High Level of Service Exchange

164 villages or three-fifth (60 per cent) of the total villages in the district recorded a high level of service exchange; thus adding 13 villages in this category as compared to 1981. The index value ranged from a high of 86.21 in Sadelpur village of Adampur block to a low of 40.01 in Khara Barwala village of Adampur block; Mazadpur and Sheikhpura villages of Hansi-I block and Bad Chappar village of Hansi-II block in the district. A range difference of 46.20 and coefficient of variability of 17.03 indicate that intra-category variations in the category of high service exchange level were not of a high order (Table 6.3).
### Table 6.3

**District Hisar: Levels of service exchange and their average, standard deviation and coefficient of variability, 1991**

<table>
<thead>
<tr>
<th>Level of Service exchange</th>
<th>Average value for category</th>
<th>Standard deviation</th>
<th>Coefficient of variability (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>49.08</td>
<td>8.36</td>
<td>17.03</td>
</tr>
<tr>
<td>Moderate</td>
<td>37.52</td>
<td>1.30</td>
<td>3.48</td>
</tr>
<tr>
<td>Low</td>
<td>5.99</td>
<td>4.48</td>
<td>74.73</td>
</tr>
</tbody>
</table>

A majority of the villages were having high level of service exchange except a strip in the western part of the district and some scattered pockets of the villages in the eastern part of the district with low level of service exchange. Some moderate level of service exchange villages in 1981 jumped to the high level of service exchange in 1991, while a few villages jumped from low to high level of service exchange.

High level of service exchange was a feature of the villages with comparatively larger population size functioning as rural service centres. These villages with better educational, health, postal and telegraph facilities served the villages in their surroundings. Consequently, various categories of employees commuted to these villages from Hisar city and other urban centres. Various categories of employees and business men from these villages also visited daily to the various urban centres. Students also commuted to the urban centres to attain higher education from these villages. In most of the cases, the service in various fields was provided and gained by Hisar city.

**(b) Areas of Moderate Level of Service Exchange**

Only 13 villages or about 5 per cent of the total villages in the district exhibited a moderate level of service exchange. The index value varied from a low of 35.56 in Sandol village of Agroha block to a high of 38.59 in Chuli Khurd village of Bhattu Kalan block in the district giving a range difference of 3.03. This shows very less intra-category variations in the moderate level. This is also supported by standard deviation of 1.30 and coefficient of variability of 3.48 per cent which is also the lowest of all the three categories.
District Hisar

Index of Service Exchange, 1991
(Data by Villages)

Highest Index Value: 86.21 (Sadelpur)
District Average: 33.48
Lowest Index Value: 0 (12 Villages)

Some low level villages in 1981 jumped to moderate level in 1991, while some moderate level villages in 1981 jumped to high level of service exchange in 1991. As a whole, number of villages having moderate level of service exchange in the district decreased as compared to 1981. These villages were found scattered here and there in the district. These villages could promote service exchange in the district by providing educational, health or post and telegraph facilities to the villages with low level of service exchange, which were located adjacent to these villages. In most of the cases, location of these villages with moderate category level of service exchange was at a distance from the urban centres.

(c) Areas of Low Level of Service Exchange

95 villages or more than one-third (35 per cent) of the total villages recorded a low level of service exchange in the district. Out of these 95 villages, 12 villages were not having any educational, medical or communication facility. The index value ranged from a high of 17.19 in Bhuda Khera village of Uklana block a low of 0 in Risalu Khera village of Agroha block; Inchha Kharkhari and Nathwana villages of Hisar-II block; Dhani Jatan village of Hisar-I block; Isharheri village of Barwala block; Kheri Shioran village of Narnaund block; Tharwa, Shala Dheri, Kajal, Kheri Barkesh and Garhi villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. The range difference of 17.19 and coefficient of variability of 74.73 indicate not only a wide intra-category gap but is also the highest of all the three categories.

Villages with low level of service exchange were distributed in a strip form in the western part of the district and in some scattered pockets in the eastern part of the district. But, number of villages having low level of service exchange in 1981 decreased in the district in 1991. It happened because some villages with low level of service exchange in 1981 jumped to the moderate level of service exchange in 1991, while a few villages from a low level of service exchange in 1981 jumped to high level of service exchange in 1991.

In these villages, poor economic base and relatively smaller population size have been responsible for their low level of service exchange. Smaller population size of these settlements failed to provide a threshold population for having any educational, health or communication facility. Poor accessibility and eroded soils were main factors
for their socio-economic backwardness. Moreover, these villages were located adjacent to the villages having high level of service exchange.

In sum, a majority (60 per cent) of the villages registered a high level of service exchange, which became possible because of widespread development in the field of infrastructure creation after formation of Haryana. Attempts started to cover maximum number of villages with modern basic facilities regarding education, health or post and telegraph. These were the villages with comparatively larger population base providing better facilities of education, medical or postal and telegraph to promote service exchange in the surrounding area. Only 13 villages were left in the moderate category in 1991 widely scattered in the district; whereas, approximately one-third (around 35 per cent) of the total villages registered a low level of service exchange in the district. A poor economic base coupled with poor accessibility and small size population were responsible for their socio-economic backwardness and low service exchange. Moreover, pattern of distribution of the villages with low, moderate and high levels of service exchange was almost same with 1981.

IV SPATIAL PATTERNS OF SERVICE EXCHANGE: 2001

In 2001 also, levels of service exchange differ widely at the village level (Map 6.4) like other years. The index value ranges from a high of 100 in Adampur village of Adampur block to a low of 0 in Risalu Khera village of Agroha block; Inchha Kharkhari and Nathwana villages of Hisar-II block; Tharwa, Shala Dheri, Kajal and Kheri Barkesh villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. A range difference of 100 reveals that the village at the top differs all of 100 points from the village at the bottom. The villages have been grouped into High, Moderate and Low categories on the basis of index value in service exchange for a detailed analysis.

(a) Areas of High Level of Service Exchange

181 villages or more than two-third (67 per cent) of the total villages in the district recorded a high level of service exchange in 2001, thus adding 17 villages in this category as compared to 1991. The index value ranged from a high of 100 in Adampur village of Adampur block to a low of 40.04 in Sandlana village of Barwala block in the district. The range difference of around 60 points and coefficient of
District Hisar
Index of Service Exchange, 2001
(Data by Villages)

Highest Index Value: 100 (Adampur)
District Average: 35.59
Lowest Index Value: 0 (8 Villages)

Source: District Census Handbook, Hisar (2001)
variability of about 18.2 per cent indicate that intra-category variations in this category of service exchange were not of a high order, which is also supported by standard deviation of 8.7 (Table 6.4).

Table 6.4
District Hisar: Levels of service exchange and their average, standard deviation and coefficient of variability, 2001

<table>
<thead>
<tr>
<th>Level of service exchange</th>
<th>Average value for category</th>
<th>Standard deviation</th>
<th>Coefficient of variability (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>47.81</td>
<td>8.7</td>
<td>18.20</td>
</tr>
<tr>
<td>Moderate</td>
<td>34.7</td>
<td>5.27</td>
<td>15.19</td>
</tr>
<tr>
<td>Low</td>
<td>5.91</td>
<td>4.32</td>
<td>73.08</td>
</tr>
</tbody>
</table>

In 2001, all the villages surrounding the urban centres were having high level of service exchange except Hisar (rural). A few villages jumped from low to high and a few villages jumped from moderate to high category from 1991 to 2001.

High level of service exchange was a feature of comparatively large population size villages endowed with various modern facilities functioning as rural service centres for the surrounding villages. These villages had educational, health, postal and telegraph facilities more than the villages falling in moderate and low categories. Various categories of employees commuted to these villages from urban centres. On the other hand, people from various streams like employees, businessmen, traders and students visited to the various urban centres especially Hisar from these villages for service exchange.

(b) Areas of Moderate Level of Service Exchange

17 villages or 6 per cent of the total villages in the district registered moderate level of service exchange. The index value varied from a low of 20.30 in Khasa Mahajanan village of Agroha block to a high of 38.46 in Jeora and Ramayan villages of Barwala and Hansi-I blocks respectively in the district giving a range difference of 18.16. In this way, intra-category variations were not of a high order in the moderate level of service exchange, which is also supported by standard deviation of 5.27 and coefficient of variability of 15.19 which is the lowest of all the three categories.
Increased number of villages in moderate level category was due to more villages in low level of service exchange in 1991 attaining moderate level category in 2001 as compared to number of villages gaining high level of service exchange from moderate level category in the same time period. This happened because more infrastructural facilities were created in the villages which were deprived in 1991. These villages were scattered here and there in the district. These villages having comparatively large population base and better endowed with educational, medical and communication facilities promote service exchange in the surrounding villages with low service exchange level.

(c) Areas of Low Level of Service Exchange

In 2001, 74 villages or more than one-fourth (27 per cent) of the total villages in the district registered a low level of service exchange in the district. Out of these 74 villages, 8 villages were not having any educational, medical or communication facility. The index value varied from a high of 17.05 in Sarsana village of Hisar-II block to a low of 0 in Risalu Khera village of Agroha block; Inchha Kharkhari and Nathwana villages of Hisar-II block; Tharwa, Shala Dheri, Kajal and Kheri Barkesh villages of Hansi-I block and Ghuskani village of Hansi-II block in the district. The range difference of 17.05 and coefficient of variability of 73.08 per cent indicate a wide intra-category gap which is also the highest of all the three categories.

A strip in the western part of the district having low level of service exchange in 1991 was broken into pockets because of direct jump of a few villages from low level of service exchange to high level of service exchange and a few from low level of service exchange to moderate level of service exchange in 2001. In 2001, there was less number of low category villages in the eastern part of the district because in this part of the district, a few villages jumped from low to high and a few from low to moderate category from 1991 to 2001. In 2001, more concentration of low category villages was in the south-western part of the district i.e. big pockets of the villages having low level of service exchange were located in the south-western part of the district.

In these villages, poor economic base, scattered distribution and small size of population have been largely responsible for their low level of service exchange. These smaller population size villages failed to provide a threshold for having any
In sum, a dominant majority or two-third of the total villages registered a high level of service exchange in the district in 2001. This happened because of revolutionary development in the field of infrastructure creation in Haryana after its formation. More and more villages were provided with education, health or post and telegraph facilities, which functioned as rural service centres for the surrounding area. Now, all the villages surrounding the urban centres were having high level of service exchange except Hisar (rural). Only 17 villages were in the category of moderate level of service exchange in 2001 scattered here and there in the district. Villages with low level of service exchange were having more concentration in the western (mainly south-western) part of the district in 2001. A strip of low level of service exchange villages in the western part of the district in 1991 was broken into pockets because of inclusion of these villages in other categories in 2001. In 2001, there was less number of villages with low level service exchange in the eastern part of the district as compared to the western part. Poor economic base and poor accessibility were mainly responsible for their socio-economic backwardness. Their small size of population was responsible for fewer facilities provided in these villages, for which these were dependent on their surroundings.

Pattern of distribution of different category villages was almost same with 1991 in 2001 also, except the increased number of villages in high level of service exchange category and reduced number of villages in low level of service exchange category. Intra-category variations were the highest for the low category areas and the lowest for the moderate category areas in case of service exchange in 2001.

SECTION-II

CHANGE IN LEVELS OF SERVICE EXCHANGE, 1971-2001

Change in levels of service exchange in district Hisar during 1971-2001 has been examined by way of looking at the inter-category movement of villages between 1971 and 2001. The movement of a village from ‘low’ level to ‘moderate’ or ‘high’ between 1971 and 2001 has been termed as ‘upward movement’. On the other hand, movement of a village from ‘high’ level to ‘moderate’ or ‘low’ level has been termed
as ‘downward’ movement. If the village remained in the same category ‘low’ or ‘moderate’ or ‘high’ from 1971 to 2001, then it is termed as ‘no change’. ‘Upward’ movement can further be divided into: ‘low upward’ and ‘high upward’ movement. The former refers to the one step movement i.e. from ‘low’ category to ‘moderate’ or ‘moderate’ to ‘high’ category; whereas the latter refers to the movement from ‘low’ category to ‘high’. The same applies in case of ‘downward’ movement. Change in dimension of service exchange from 1971 to 2001 is described as follows:

During 1971-2001 (i.e. post formation of Haryana), there had been considerable expansion of various social infrastructural facilities in rural areas (Map 6.5, 6.6 and 6.7). It happened because after formation of Haryana as a state, there was a greater stress on the infrastructure development. On the other hand, various plans of the centre were also oriented towards infrastructure creation so as to boost the development process of the nation.

In 1961 (i.e. before formation of Haryana), 238 villages (87.5 per cent) were having any educational facility. Health facility was there in 38 villages (14 per cent) only and 104 villages i.e. 38 per cent villages were endowed with communication (post and telegraph) facilities. In 1971 i.e. after formation of Haryana, number of the villages with education facility increased to 253 or 93 per cent of the total villages; whereas number of villages with health facilities was even more than double i.e. 79 villages (29 per cent). Post and telegraph facilities were spread to half of the villages i.e. 137 villages (50 per cent). The pace of spread of these infrastructural facilities accelerated with the passage of time. In 1980s, 94 per cent; in 1990s, 96 per cent and in 2001 around 97 per cent villages were covered with educational facility. Only 9 villages were left without any educational institution in 2001. Similarly, 78 per cent villages were covered with health facilities by 2001. In 1980s, 121 villages (around 45 per cent) were having medical facilities which were extended to 198 villages (73 per cent) in 1990s and to 211 villages (78 per cent) in 2001. In 1980s, post and telegraph facility was provided in 168 villages (62 per cent), in which 7 villages were added till 1990s taking the number of villages to 175 (64 per cent). In 2001, number of villages endowed with communication facility reached to 194 (71 per cent) adding 19 villages in the list.
District Hisar
Spatio-Temporal Expansion of Educational Facilities
1961-2001
(Data By Villages)

Educational Institutions Evolved up to
- 1961
- 1971
- 1981
- 1991
- 2001

No school exist within the village territory.

Map 6.5 (a)

District Hisar
Spatio-Temporal Expansion of High Schools
1961-2001
(Data by Villages)

High Schools Established up to
- 1961
- 1971
- 1981
- 1991
- 2001
- No high school exist in the village territory

District Hisar
Spatio-Temporal Expansion of Senior Secondary Schools
1981-2001
(Data by Villages)

District Hisar
Spatio-Temporal Expansion of Health Facilities
1961-2001
(Data by Villages)

Health Institutions Evolved up to
- 1961
- 1971
- 1981
- 1991
- 2001
- No health facility exist within the village territory

- Village boundary
- District boundary
- State boundary
- Hisar city
- Other urban centres
- Uninhabited villages

District Hisar

Spatio-Temporal Expansion of Post and Telegraph Services
1961-2001
(Data by Villages)

Post and Telegraph Offices Evolved up to
- 1961
- 1971
- 1981
- 1991
- 2001

- No post and telegraph service exist within the village territory

- Village boundary
- District boundary
- State boundary
- Hisar city
- Other urban centres
- Uninhabited villages

In 2001, villages endowed with education, health and communication facilities were 97 per cent, 78 per cent and 71 per cent respectively (Fig. 6.1); whereas number of villages devoid of education, health and communication facilities was 9, 61 and 78 respectively which would also be covered soon if the present pace of infrastructure creation continued. The increased facilities in rural areas were bound to boost service exchange of the villages with the urban centres as there were now more government employees to go to villages from urban centres to work in educational, health, postal and telegraph services. There were more students, job seekers and guidance seekers also from rural areas who looked towards urban areas for higher studies, better employment opportunities and career guidance. All this is reflected in the increased index value resulting in the upward movement in levels of service exchange for a large number of villages during 1971-2001.

As revealed from the analysis of data on service exchange from 1971 to 2001, 116 villages (43 per cent) in the district registered a positive change or upward movement in their respective levels of service exchange (Fig. 6.2 and Map 6.8). The remaining 156 villages did not register any change in their respective levels of service exchange. No village in the district recorded a negative change or downward movement in their respective levels of service exchange.
Villages with low or high upward movement were widely scattered throughout the district. Also, the same was true in case of villages with no change in the category of service exchange.

Of the 116 villages, which registered an upward movement in their respective levels of service exchange, 58 villages or half of these villages moved from ‘moderate’ to ‘high’; 14 villages from ‘low’ to ‘moderate’ and 44 from ‘low’ to ‘high’ categories (Table 6.5 and Map 6.9). These 44 villages jumped directly to ‘high’ from ‘low’ category recording a spectacular increase in the level of service exchange. These villages are distributed all over the district depending on their population size and accessibility.

### Table 6.5
**District Hisar: Change in levels of service exchange during 1971-2001**

<table>
<thead>
<tr>
<th>Level of service exchange</th>
<th>Number of villages</th>
<th>Change / movement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>2001</td>
<td></td>
</tr>
<tr>
<td>Low High</td>
<td>44</td>
<td>Upward (High)</td>
</tr>
<tr>
<td>Moderate High</td>
<td>58</td>
<td>Upward (Low)</td>
</tr>
<tr>
<td>Low Moderate</td>
<td>14</td>
<td>Upward (Low)</td>
</tr>
<tr>
<td>High High</td>
<td>79</td>
<td>No change / movement</td>
</tr>
<tr>
<td>Moderate Moderate</td>
<td>03</td>
<td>No change / movement</td>
</tr>
<tr>
<td>Low Low</td>
<td>74</td>
<td>No change / movement</td>
</tr>
</tbody>
</table>

Fig. 6.2
Map 6.8

District Hisar

Movement in Levels of Service Exchange
1971-2001
(Data by Villages)

Source: District Census Handbooks, Hisar (1971 & 2001)

Note: (i) Low upward movement refers to change from low to moderate/ moderate to high category, whereas, high upward movement refers to change from low to high category.

Map 6.9

District Hisar
Change in Levels of Service Exchange
1971-2001
(Data by Villages)

Source: District Census Handbooks, Hisar (1971 & 2001)
Spread of educational, medical and postal and telegraph facilities had been more in the villages with good connectivity and comparatively large population size. A large number of government employees working in schools, colleges, health and administrative services in the villages commuted between their rural work places and urban residences in Hisar, Hansi, Barwala, Narnaund and Uklana. These villages were connected with good roads with their nearby urban centres and were preferred places of posting for the employees. Hisar or nearby towns were also the centres of various types of service exchange for the residents of these villages.

On the other hand, 156 villages, which did not register any change in their respective levels of service exchange during 1971-2001, were distributed in the following manner: 79 villages, which maintained their ‘high’ category of service exchange, were located mostly near urban centres and had big population size. Only 3 villages maintained their ‘moderate’ category level, which were located adjacent to the villages with high level of service exchange in both the years. 74 Villages, which were not able to come out of their ‘low’ level of service exchange, had either low connectivity with the urban centres or less population not fulfilling the threshold norm for different services or both. These villages were scattered throughout the district.

In brief, during 1971-2001, the district registered a considerable expansion of various infrastructural facilities in rural areas. This led to the increased service exchange in the district. Now, a large number of employees were required to work in educational, health, postal and telegraph services. 3 per cent of the total villages recorded a positive or an upward movement in their respective levels of service exchange. Among these, 44 villages directly jumped from ‘low’ to ‘high’ level recording the highest achievement in levels of service exchange. Such villages were scattered throughout the district depending on their accessibility and population size.

SECTION-III
FLOW OF IDEAS AND CAPITAL

Newspapers, magazines and telephones have been used as indicators of flow of ideas; whereas banks and agricultural societies have been used as indicators of flow of capital in the district. Significance and spatial distribution of all these indicators have
been discussed below. However, spatial distribution has been described for the year 2001 because of non-availability of secondary data for these indicators in previous years.

I. Newspapers and Magazines

Supply of newspapers and magazines has been taken as an indicator of free flow of ideas in the society. Because press has been considered as a fourth pillar of Indian Democracy, there is no ban on an individual or organization to express his/its views unless it is in violation to other’s fundamental rights. Every aspect of life is covered in these newspapers and magazines; be it social, cultural, economical and political. Day to day events, not only regarding our country but also regarding other countries, find publication in these papers and magazines. Not only news but advertisements regarding different products launched in the market also find place in these sources of media. Various advertisements regarding employment are also published in these sources, which are very helpful for job-seekers.

Most of the newspapers have city-editions also, which make the people aware of the city life and happenings in their surroundings. Newspapers reach the villages in rather limited number because of less number of subscribers and bring town’s influence to bear every morning. People in the villages become aware of the prices of their produce and market trends through newspapers. Moreover, reading the same paper leads to a certain dependence on the town where the paper is published. This helps in strengthening the urban-rural relations (Garnier and Chabot 1967).

Thus, villagers have entered the modern world of communication in a major way through the use of newspapers, magazines and television like media sources. Newspapers appear in various forms, daily (morning or evening) or weekly. However, the daily paper still remains the most effective instrument of urban opinion and best expresses cultural influence. The villagers are coming in contact with the wider world through these modern means of communication. First Hindi Weekly, published in 1948 from Hisar, was ‘Gyanodaya’ dealing with news and current affairs. ‘Haryana Sandesh’ (Hindi Weekly) in 1950, ‘Waqt-Ki-Awaj’ (1953) and ‘Yuwak Wani’ (1960) were also weeklies. Hindi Magazine ‘Amar Jyoti’ and ‘Adarsh Balpatrika’ in English and Hindi (1950 and 1955) were monthly magazines. ‘Morning Star’ was Quarterly magazine...
Now, a number of publications are coming in the market from Hisar strengthening the urban-rural relations.

**Spatial Pattern of Newspapers and Magazines: 2001**

178 or around two-third of the total 272 villages were having newspaper supply in the district. Out of these 178 villages, 97 were supplied with newspapers only and 81 villages were having supply of newspapers as well as magazines. Thus, around 30 per cent villages were having supply of both newspapers and magazines. 94 villages or around one-third (34 per cent) of the total villages were devoid of any of these facilities (Map 6.10).

The villages with supply of newspapers were scattered throughout the district irrespective of their distance from the city or urban centres. However, their distribution was less frequent in the south-western part of the district because of socio-economic backwardness due to physiographic reasons in that part. Though accessibility was not a problem for any village by this time, yet most of the villages on or around major transport routes were having newspaper supply because of their better connectivity.

Pockets of the villages with magazine distribution were mostly in the outer parts of the district except a few villages around Hansi and Hisar city. These were mainly distributed around Adampur (rural service centre), Namaund and Uklana towns. These villages were also located on or around major transport routes.

**II. Telephone**

Telephones are the result of later day development in information technology. These modern means of communication have changed the world in a dramatic way. Earlier their use was confined to urban areas but now these have penetrated in rural areas also to a large extent. Use of phones in villages started in 1990s but during eleventh plan, pace has been accelerated. Even broadband connections are being provided in rural areas along with the landline connections. Most of the villages are now connected with telephones. People residing in villages can ask for the prices of their produce on telephone and can save their precious time. Village shopkeepers can place the order on phone for supply of commodities sold in their shops. To what extent the region utilizes the services of its urban centre and to what extent it provides for its
own needs’. This was done by W. Christaller, who was the first to use an indirect procedure, based on the use of the telephone. However, spatial pattern of telephone connections for the year 2001 in district Hisar has been discussed below.

**Spatial Patterns of Telephone Connections: 2001**

181 or two-third of the total 272 villages are endowed with telephone facility in the district. Although the villages with telephone facility are scattered throughout the district, yet their major concentration is found surrounding Hisar city because of early advancement in these villages under the urban influence of district headquarter (Map 6.11).

**III. Banks and Agricultural Credit Societies**

Organized banking was not available in the district prior to independence. The first regular bank was opened in 1946, when the Punjab National Bank opened its branch at Hisar. After independence, various banks opened their branches in the district but these were mostly confined to the towns and catered to the needs of industrialists and traders. After nationalization of major banks in 1969, banking industry entered the field of integrated rural credit. The banks and different co-operative credit institutions have endeavoured to be responsive to the needs of rural people.

Co-operative movement in the district was introduced in 1904 with the enactment of Co-operative Societies Act and the subsequent Act of 1912 with the main objective of providing relief to the rural peasantry from heavy burden of indebtedness from moneylenders. The performance of the cooperative movement during the first half of the 20\(^{th}\) century remained sluggish and it had not achieved the desired results and could meet only small credit requirements of the cultivators. However, there was considerable progress after the enactments of 1954 and 1961. Thereafter, the cooperative structure occupied a pre-eminent position in the institutional frame work of the agricultural credit. In district Hisar also, like elsewhere, cooperation took the form of agricultural credit cooperation. In 1977-78, there were 339 primary agricultural cooperative credit societies with a membership of 1,18,765 for short and medium term loans (Gazetteer, 1987).
District Central Cooperative Bank, Hisar started functioning in 1926. But, there were a few banks at different places to provide credit facilities to the rural masses. Primary Land Development Banks were organized for the purpose of providing long term credit to farmers but till 1978, these banks were functioning at Hisar and Hansi only. Commercial banking was started in the district after 1944 but rapid expansion happened after formation of Haryana. More and more branches of various banks were opened in semi-urban and rural areas of the district after formation of Haryana, which coincides with the initiation of Green Revolution. Success of Green revolution can be credited to these societies and banks to a major extent because of the vital role played by them in adoption of modern techniques by providing loans and subsidies.

The use of improved techniques in agriculture facilitated by these loans and subsidies has put the villagers in greater contact with the urban service centres. Modern banking facilities are used for purchasing tractors and other agricultural equipments and inputs. Earlier, as concludes from the above discussion, banking facilities were available in urban centres only but now banks and agriculture credit societies have their centres in villages also. Earlier money flowed from the town banks to the village people in the form of subsidies and loans up to a limited extent, which is now easily available in village itself or nearby village. With the help of these loans, even small farmers are able to produce good crops and are involved in town markets for the disposal of this produce and in return buy agricultural inputs; giving a further boost to the urban-rural interaction process.

Existence of commercial and cooperative banks and agricultural credit societies in the villages of the district has been used as the indicator of flow of capital in the present study, which will flow to villages through these institutions in the form of subsidies and loans further increasing the urban-rural interaction. Fisher (1939) and Rondinelli (1983) had also given significant importance to monetary linkages in urban-rural interaction. Spatial patterns of Banks and Agricultural Credit Societies in the district are being discussed below for the year 2001.

Spatial Pattern of Banks: 2001

45 or one-sixth of the total 272 villages were having banking facility (commercial or cooperative or both). These were scattered throughout the district.
proportionately so as to provide banking facility to maximum number of villages. Thus,
their distribution was quite rational based on the criteria of welfare of maximum
number of villages (Map 6.12).

Spatial Pattern of Agricultural Credit Societies: 2001
170 or 62 per cent of the total 272 villages have facility of agricultural credit societies.
These are distributed throughout the district to provide loan facilities for agriculture.
However, two pockets of villages, one in the north-east of Hansi and the other in the
south of Hisar city, have less concentration of agricultural credit societies (Map 6.13).

Main Highlights
1) District Hisar has 5 urban centres and 272 villages providing their services to
each other. Hisar city is headquarter for administrative and judicial services.
After formation of Haryana, it emerged as a hub of educational and medical
institutes. Various centres of importance for agriculture, livestock, poultry-
farming, horse-breeding, bee-keeping and horticulture also came into scene.
Haryana Agriculture University developed as a centre for agricultural research
and consultations regarding various diversified agricultural activities not only
for the district but also for the state. Grain market, cloth market, sabji mandi and
other marketing facilities are also provided here. Being a multi-functional city,
it is a major centre of service exchange in the district. However, Hansi,
Barwala, Uklana and Narnaund like urban centres and Balsamand, Adampur
and Agroha like rural centres are also contributing in service exchange.

In 1971, only 79 villages were in high category level of service exchange. These were
large population size villages functioning as rural service centres located around urban
centres in most of the cases. Almost half of the villages were in low category level of
service exchange. 19 villages were not having any service facility. Poor economic base,
poor accessibility and relatively small size of population were responsible for their
being in low category. Intra-category variations were the lowest for moderate category
level villages and the highest for low category villages.
3) In 1981, 151 villages recorded high level of service exchange adding 72 villages in a decade. This happened because of infrastructural expansion at a rapid pace. 101 villages (37 per cent) recorded low level of service exchange. 15 villages were not having any educational and medical facility. Intra-category variations were in tune with 1971.

4) Three-fifth of the total villages (60.7 per cent) was in high level category of service exchange; whereas 95 villages (35 per cent) recorded low level of service exchange. Intra-category variations were the lowest for moderate category and the highest for low category areas.

5) In 2001, 181 villages (67 per cent) recorded the high level of service exchange adding 17 more villages over a decade. 74 villages (27 per cent) still recorded low level of service exchange. 8 villages were not having any facility. More concentration of villages with low service exchange in 2001 was in the south-western part of the district. Poor accessibility and eroded soils were responsible for their backwardness and small size of population did not provide the threshold for various services. By 2001, two-third of the total villages was in high level category of service exchange because of infrastructural creation in Haryana after 1966. In 2001, there was less number of low level of service exchange villages in the eastern part of the district as compared to the western part. Intra-category variations were the highest for low category villages and the lowest for moderate category areas.

6) From 1971 to 2001, 116 villages out of 272 i.e. more than two-fifth villages registered an upward movement in their respective levels of service exchange. This happened because of rapid infrastructural creation after formation of Haryana. Though 156 villages did not register any change in their respective level of service exchange, yet there was a positive change in respect of addition of various facilities and no downward movement was recorded.

7) Newspapers, magazines and telephones as indicators of flow of ideas are helpful for the villagers to know their surroundings. Whereas, newspapers and magazines are helpful to know about various jobs, products and other social,
economic, cultural and political aspects of life; telephones help us to know the surrounding by saving time due to communication by wire. In district Hisar, around two-third of the villages were subscribing for newspapers and telephones and one-third for magazines.

8) Before formation of Haryana, banking facility was limited to urban centres only. More and more branches of various banks were opened in semi-urban and rural areas of the district after formation of Haryana and mainly after nationalization of banks in 1969 making Green Revolution a success story by providing loans and subsidies. One-sixth of the total villages were having banking facility in 2001. In addition to banks, many agricultural credit societies were also set up for short and medium term loans even in villages after formation of Haryana. As a result, 62 per cent villages were having agricultural credit societies in 2001 further increasing the urban-rural interaction process.