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REVIEWS IN BRIEF

Evaluation of District Credit Plan : Study of Ujjain District (Madhya Pradesh),
Economic and Statistical Department, Bank of India, Bombay-20,
1979. Pp. viii + 66.

Among the nationalised commercial banks, Syndicate Bank and Bank of India have taken out a lead in not only initiating and conducting in-depth studies on various facets of the rural economy of India from the point of view of the banking industry but also in making the results of such studies available to a wider audience. This evaluation study conducted by Bank of India makes an attempt to examine the impact of the credit plan on agricultural production, income and employment in Ujjain district of Madhya Pradesh covering the plan period 1974-78 under the lead bank scheme with a view to deriving useful lessons in formulating and implementing the second round of credit plans to be launched in all districts in early 1980. The study is based on data submitted by the participating financial institutions regarding disbursement of loans under different development schemes covered in the credit plan and supplemented by primary data collected through field survey of a sample of 60 beneficiary farmer-borrowers and 28 beneficiaries engaged in diverse activities in the small scale industrial sector. The main objectives of this study were (i) to review the progress of implementation of the credit plan, (ii) to identify the shortcomings in the implementation of the plan, (iii) to assess the role played by the participating financial institutions and Government agencies in the implementation of the credit plan and (iv) to assess its impact on the economy of the district. A few significant findings of the study are worth recounting. The financial target proposed in the credit plan for the study period had not only been achieved but exceeded it by about 8 per cent during the period, reflecting the commitment and involvement of each participating financial institution and co-operation of the Government agencies in the district. It is also reported that the lead bank has succeeded in fulfilling their responsibilities by providing in a large measure the leadership and direction to banking activities by meeting the credit requirement of the priority sector scheme and by bringing better co-ordination among the credit agencies operating in the district. The growing involvement of financial institutions in the development programmes of the district under the credit plan has progressively undermined the hold of money-lenders both in the rural and urban areas. The impact of the implementation of the credit plan on the farming community is also great and substantial. The major beneficiaries of the scheme are reported to be small farmers owning less than ten acres, and unskilled and poor agricultural labourers in the district. A dent has been made by the credit plan to enlarge the scope of employment and income in the small scale sector. On the whole, the contribution made by the credit plan towards improving the standard of living

of the weaker sections of the community and creating employment, particularly in the agricultural sector was found to be significant. As compared to these significant achievements, the implementation of the credit plan was beset with several problems, the more intractable being the unsatisfactory return flow of funds from the beneficiaries to the banking system and sickness among small scale industries financed by participating financial institutions in the district. The study outlines a few suggestions on the strategy to be adopted for drawing up district credit plans as well as for their efficient implementation.

FAO Studies in Agricultural Economics and Statistics 1952-1977—Selected Articles from the Monthly Bulletin of Agricultural Economics and Statistics, FAO Economic and Social Development Series No. 13, Food and Agriculture Organization of the United Nations, Rome, Italy, 1978. Pp. ix + 442.

This volume contains a collection of 50 articles which were contributed by 58 different authors or co-authors, originally published in the *Monthly Bulletin of Agricultural Economics and Statistics* during the last quarter of a century. The selected articles are grouped in seven chapters, of which the first six cover agricultural statistics, agricultural commodities and trade, agricultural planning, population and rural employment, rural institutions and agricultural marketing. The last chapter includes seven articles which do not fall under any of the above headings. The collection begins with the very first article published in the first issue of the Bulletin in 1952. It starts with P. V. Sukhatme's article on random sampling followed by two articles on household surveys by J. Royer and S. S. Zarkovich, a comparative study of food consumption data by G. P. G. J. Smit and an article by S. H. Khamis on statistics of agricultural prices. The last two articles in the first chapter deal with national farm survey and national agricultural surveys by D. Basu and J. S. Sarma respectively.

The second chapter on agricultural commodities and trade covers another important area in which FAO did much pioneering work and includes a wide variety. It begins with an article on long term trade contracts (T. Eastwood) followed by articles on cocoa consumption (A. Viton), functions of a world food reserve (G. Blau), butter and margarine consumption (K. R. Ellinger), liquidity creation and the financing of international commodity arrangements (T. Lehti), economic and policy problems of food aid (J. P. O'Hagan and T. Lehti), informal commodity arrangements: the case of sisal (A. Szarf and D. A. Music) and the effect of price changes on the demand for meat (J. N. Greenfield).

The third chapter on agricultural planning begins with an early contribution by V. Marrama in this field followed by articles on special problems of agricultural planning (P. G. H. Barter), interrelationships between agri-

cultural and other sectors and their implications in terms of planning (A. R. Ayazi), targets and financing of agricultural development (E. F. Szczepanik), small farm agriculture in Central America (S. G. Manger-Cats) and formal techniques of analysis in agricultural planning (N. Alexandratos).

The fourth chapter on population and rural employment is mainly oriented to the employment aspects. It includes wellknown articles on disguised unemployment and under-employment in agriculture (P. N. Rosenstein-Rodan), the share of agricultural in a growing population (F. Dovring), rural population and agricultural labour force in the U.S.S.R. (A. N. Sakoff), employment problems affecting Latin American agricultural development (S. Barraclough), projections of world agricultural population (W. Schulte, L. Naiken and A. Bruni), population and food supply in Asia (R. D. Narain, D. Basu and G. Celestini) and estimation of rural participation in non-agricultural employment (L. Naiken).

Chapter 5 contains eight articles dealing with rural institutions including agrarian reform. Three articles consider various aspects of agrarian reform and land settlement policies (D. R. Gadgil, A. M. Saco and D. Christodoulou), and another article has its theme vertical integration in Western Europe (J. Higgs). Agricultural education and training in developing countries (D. W. Beal), improving institutional farm credit systems to support rapid agricultural development (H. W. Fairchild), risks in agriculture and insurance coverage: suggestions for international reinsurance of crops (P. K. Ray) and basic principles and general strategy underlying integrated rural development (H. R. Kotter) are the other notable contributions included in this chapter.

Chapter 6 on agricultural marketing, another area where much work was done by FAO, incorporates seven articles dealing with the role of marketing in the growth of agricultural production and trade in less developed countries (J. C. Abbott), pre-harvest sales of agricultural produce in Iran (H. S. K. Lodi), marketing aspects in planning agricultural processing enterprises in developing countries (H. J. Mittendorf), stabilization of internal markets for basic grains (H. Creupelandt and J. C. Abbott), attitudes towards agricultural marketing in Asia and the Far East (G. R. Spinks), the role of entrepreneur in agricultural marketing development (M. G. Fenn) and strategic approach to commodity market development (R. G. Lund).

The seventh chapter touches a wide range of subjects. These are concerned with the agricultural situation and outlook work (M. Ezekiel), income and food consumption (L. M. Goreux), subsistence production and economic development (K. C. Abercrombie), economic aspects of high-yielding varieties of rice (R. Barker, and S. E. Johnson and J. W. Couston), the agricultural economist and world agriculture (E. M. Ojala) and instability of production and its impact on stock requirements (D. J. Casley, J. B. Simaika and R. P. Sinha).

The articles included in this volume reflect their continuing usefulness to research scholars and teachers alike and retain their value today as they did when they were first published.

Improved Seed Production — A Manual on the Formulation, Implementation and Evaluation of Seed Programmes and Projects, Edited by Walther P. Feistritz and A. Fenwick Kelly, Food and Agriculture Organization of the United Nations, Rome, Italy, 1978. Pp. xvi + 146.

This manual brings together the key ideas presented at an international seed symposium organized by the FAO at Vienna in co-operation with the Government of Australia in 1973. It includes seven chapters, prepared by seed technologists, agricultural planners and economists. The first chapter presents the status of seed production and utilization in the world followed by a consideration in the second chapter of the role of seed programmes in agricultural development. Chapter 3 reviews and evaluates the seed situation in regard to crop research and development, first stages of seed multiplication, seed production, processing, storage and marketing, quality control and advisory services; its links with other inputs, finance and constraints limiting rapid development of the seed programme. The essential elements for the preparation of seed programmes, formulation of seed projects and their implementation and evaluation are considered in detail in the next four chapters. The two appendixes given at the end of Chapter 5 provide general guidelines for preparation of a project document for a pre-investment project and of feasibility study for an investment project respectively. The manual provides an instructive insight into various aspects of the nature and requirements of seed programmes and projects and contains a list of references for further reading.

Programme for Integrated Rural Development: Resources Inventory—Mirzapur District (Uttar Pradesh), J. S. Garg and G. N. Singh, C. S. Azad University of Agriculture & Technology, Kanpur, 1977. Pp. xxvi + 255.

The main objective of this compilation of inventory of resources in Mirzapur district of Uttar Pradesh is to identify the developmental opportunities that exist in the district and the bottlenecks that have to be overcome with a view to help develop policies for generating employment and income of the population on the basis of strategies evolved for the utilization of local resources. The report brings together all the available information on physiography, climate, land and water resources, land use, land holdings, crop pattern, agricultural inputs and services, administrative and development structure, geology and minerals, infrastructure facilities, etc., related to the economic and ecological development of the district. It also presents data on the participants of the integrated rural development programme. This is followed by an analysis of the inventory of resources, critically appraising their potentialities and their present utilization and highlighting the need for development in specified areas. The report would prove useful to policymakers who are engaged in the task of developing suitable development programmes for the benefit of the rural people in the district.
