

PREFACE

The thesis on "Finance, Farm Resources and Organisation,- An analytical study of the impact of reorganised credit on agriculture with special reference to a district in Gujarat," deals with a vital aspect of the cooperative movement over which an animated controversy has been on since the fifties. The study covers 10 villages of the Surat district. This limited compass to the research work was deliberately provided to have a close look at the problem. Very intricate and delicate relationships have come to emerge as between institutions and activities, particularly in relation to the working of the credit and marketing cooperatives which carry overlapping functions in their working. This has great operational and policy level implications in the scheme of integrated credit. The intention was to ascertain whether lack of functional specialisation in any way caused difficulties in the working of different cooperatives and created problems for the movement. It is learnt that only recently it is decided to set the controversy at rest by not disturbing the pattern that obtains in the area. It will, however, be rewarding to know whether our analysis produces conclusions confirming this decision. It is also hoped that the study would point to a way to assess and solve intricate situations that might arise in the cooperative structure from time to time. The author is

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conscious of the limitations of resources and access under which he had to work on the project. He would, however, feel happy if his modest individual attempt leads to some clues useful to the cooperator, researcher, policy-maker and the general reader.

I was helped in the work by a host of friends and specialists. It is difficult to thank all of them individually here. I am indebted to Prof. M.B. Desai of the M.S. University of Baroda under whom I did this work. He clarified many of my ideas and showed the way to right analysis and conclusions. In doing so he was unsparing in his criticism and thorough in all details of facts and arguments. The chapters that follow carry the stamp of this assistance. I am also grateful to Shri V.V. Divetia, the then Director, Bureau of Economics and Statistics, Government of Gujarat and now Deputy Statistical Advisor to the Reserve Bank of India for his help in the sampling design and the frame of tabulation and analysis. His help enabled me to impart scientific techniques to the study and processing of the data.

I am also thankful to all the officials from the Registrar to the field officer in the Cooperative Department of the Government of Gujarat who ungrudgingly gave me of their time and help. To the cooperators of the Surat district also I am particularly grateful. The farmer of Surat carried the biggest

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brunt of my study. He bore all my queries and interviews cheerfully. I am therefore under his deep debt of gratitude.

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