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ANNOTATED BIBLIOGRAPHY ON AGRICULTURAL CREDIT AND RURAL SAVINGS: VI

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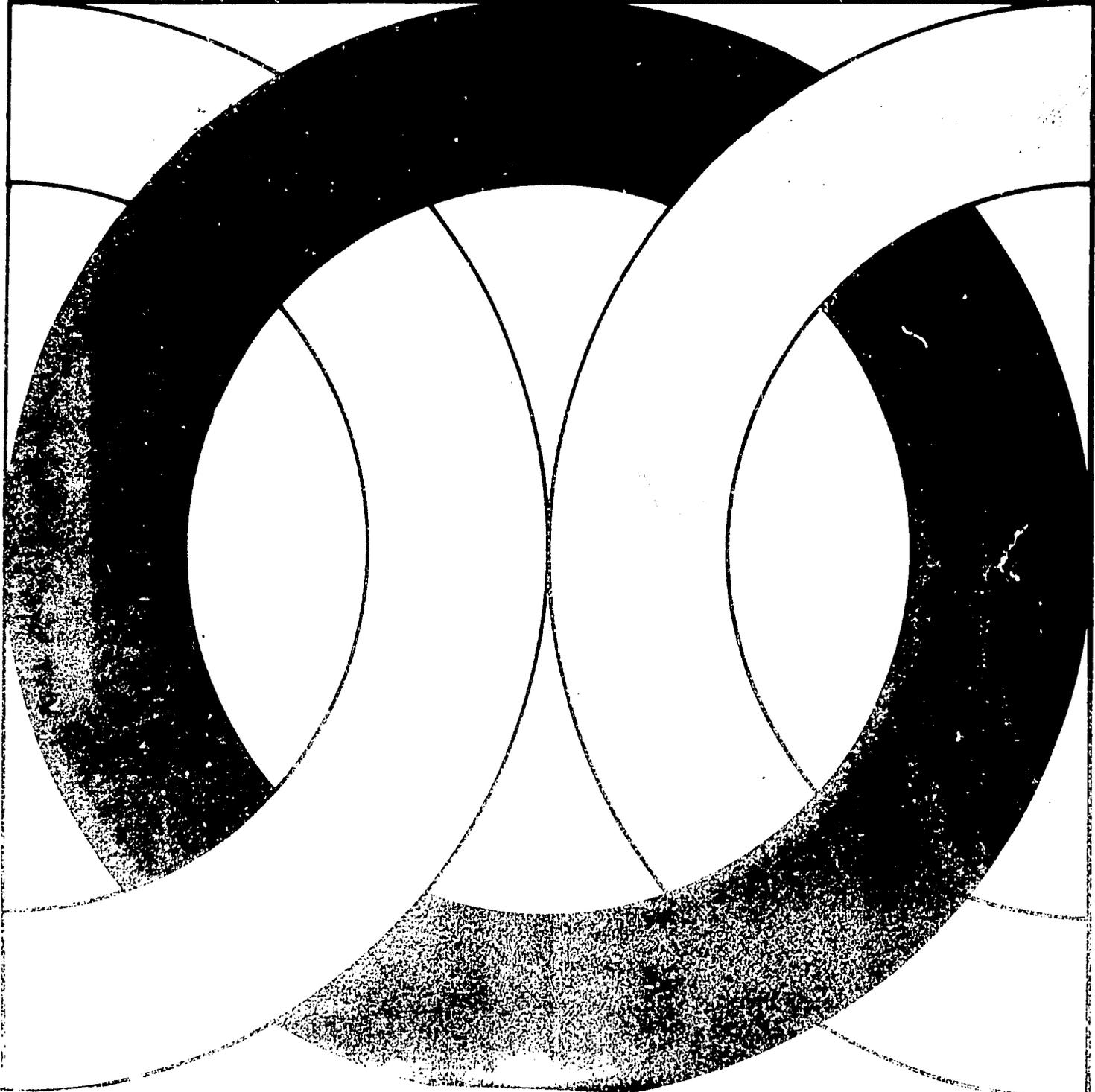
**BIBLIOGRAPHIES
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Department of Agricultural Economics
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The Ohio State University

Annotated Bibliography on
Agricultural Credit and Rural Savings: VI



NOTE

This bibliography is the sixth in a series of annotated bibliographies prepared by The Ohio State University. The first three were published and distributed by the Agency for International Development as part of their A.I.D. Bibliography Series. Citations and ordering instructions for these three bibliographies follow:

- (1) Agricultural Credit and Rural Savings, A.I.D. Bibliography Series: Agriculture No. 7, December 1, 1972, 60 p.
- (2) Agricultural Credit and Rural Savings: II, A.I.D. Bibliography Series: Agriculture No. 8, July 1976, 60 p.
- (3) Agricultural Credit and Rural Savings: III, A.I.D. Bibliography Series: Agriculture No. 9, July 1977, 56 p.

Copies of these three bibliographies can be ordered from the Office of Development Information and Utilization, Development Support Bureau, Agency for International Development, Washington, Washington, D.C. 20523.

- (4) Annotated Bibliography on Agricultural Credit and Rural Savings: IV, March 1980.
- (5) Annotated Bibliography on Agricultural Credit and Rural Savings: V, April 1980.

The Bibliographies IV-VI were published and distributed by the Agricultural Finance Program, The Ohio State University, 2120 Fyffe Road, Columbus, Ohio 43210.

Copies of these bibliographies can be ordered from the Agricultural Finance program address given above.

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I N T R O D U C T I O N

Background

This bibliography is an outgrowth of activities sponsored by the Office of Rural Development and Development Administration, Development Support Bureau, Agency for International Development under a Cooperative Agreement with the Department of Agricultural Economics and Rural Sociology, The Ohio State University. The individuals responsible for the preparation of this bibliography are:

Dr. Dale W Adams, Professor of Agricultural Economics, Department of Agricultural Economics and Rural Sociology, The Ohio State University.

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Additional Information

Persons desiring information regarding publications listed in this bibliography or some other aspect of agricultural credit or rural savings should address their inquiries to:

The Agricultural Finance Program
The Ohio State University
2120 Fyffe Road
Columbus, Ohio 43210, U.S.A.

Individuals who want to refer to general reviews of the field of agricultural finance are referred to the texts listed below:

- (1) Warren F. Lee and others, Agricultural Finance, 7th edition, 1980, The Iowa State University Press, Ames, Iowa 50010.

- (2) Peter J. Barry, John A. Hopkin and C. B. Baker, Financial Management in Agriculture, 2nd edition, Interstate Printers and Publishers, Inc., Danville, Illinois 61832.
- (3) John Penson and David Lins, Agriculture Finance, 1980, Prentice-Hall, Inc., Englewood Cliffs, New Jersey 07632.

PART I.

1. Adams, Dale W, "Agricultural Credit in Latin America: External Funding Policy," Economics and Sociology Occasional Paper No. 9, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, April 1970, 39 p.

The author has looked at the funding policies of agricultural credit by AID, IBRD and IDB in different Latin American countries. He also discusses the institutional and non-institutional credit markets in Latin America. He argues that low or negative real interest rates shall wash out the real value of credit funds. He suggests that the governments should adopt the policies to encourage domestic savings. He also suggests that in addition to the flexible price policies of agricultural credit, restructuring of farm pricing and monetary policies is also needed. [2182]

2. Adams, Dale W, "The Economics of Loans to Informal Groups of Small Farmers in Low Income Countries," unpublished paper presented at the Workshop on Rural Finance, Dacca, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio 43210, 1978, 14 p.

The author discusses advantages and some problems of group lending schemes in LDC's. He finds that there is too little information available to allow informed judgements. He argues that if group lending does not prove to be an effective way of providing loans, some other innovations will be needed to help provide financial services to rural poor. [2069]

3. Adams, Dale W, "Recent Performance of Rural Financial Markets in Low Income Countries," unpublished paper, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio 43210, 1979, 26 p.

This paper discusses some of the issues which the author argues to be important for understanding and improving

the performance of rural financial markets. He also suggests that the rural financial markets policies should consider the interest of both the demand and the supply sides. [2066]

4. Adams, Dale W and Jerry R. Ladman, "Lending to Rural Poor Through Informal Groups: A Promising Financial Market Innovation?," Economics and Sociology Occasional Paper No. 587, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, March 1979, 6 p.

The authors discuss some of the potential advantages and problems of group lending as a financial market innovation to lend to rural poor. They argue that, in the absence of sufficient empirical evidence, the success or failure of group lending innovation can't be concluded. They suggest that flexible interest rate policies could provide a more healthy economic and political environment for financial innovations like group lending. [2099]

5. Adams, Dale W and G. I. Nehman, "Borrowing Costs and the Demand for Rural Credit," The Journal of Development Studies, Vol. 15, No. 2, January 1979, pp. 165-176.

The authors argue that high borrowing costs discourage many rural poor in low income countries from using formal loans. Farm level information from Bangladesh, Brazil and Colombia is presented to show that small borrowers incur substantially higher borrowing costs on formal loans than do large borrowers. It is suggested that higher nominal interest rates may induce lenders to reduce overall borrowing costs for small and new borrowers. [2102]

6. Adams, Dale W and G. O. Nelson, "Rural Financial Markets in the Development of Bangladesh," Economics and Sociology Occasional Paper No. 547, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, December 1978, 29 p.

This paper reviews the performance of formal financial institutions in advancing credit to rural poor in Bangladesh. The authors find that inspite of nationalization of most

banks, relatively little of the formal credit in the country is going to the agricultural sector. They also find that much of the savings mobilized in the rural sector is very small and transaction costs of loans and deposits are high. They suggest flexible interest rates in order to improve the performance of lending institutions. [2101]

7. Agabin, Meliza H., Report to the Nepal Rastra Bank of a Proposed Framework for the Formulation of a National Agricultural Credit Plan 1980-1984, APRACA TCP Report No. 79/1, Asian and Pacific Regional Agricultural Credit Association, FAO Regional Office for Asia and the Far East, Bangkok, Thailand, August 1979, 37 p.

This report contains the findings and recommendations to the Nepal Rastra Bank concerning the formulation of a medium-term National Agricultural Credit Plan for Nepal. The objective is to assist the Nepal Rastra Bank in designing the framework of an integrated five-year Agricultural Credit Plan, to project short, medium and long term regional/national agricultural credit needs of different farm sizes; and to establish balance between short and medium term lending to raise return to credit. [2174]

8. Agrawal, Ramesh Chandra, "Commodity Credit Scheme in Ghana: An Unconventional Approach to Small Farmer Credit," Zeitschrift fur Auslandische Landwirtschaft, Vol. 17, No. 1, January-March 1978, pp. 21-37.

Article describes a commodity credit program in Ghana which provides loans to informal groups of small farmers and also to farmers' cooperatives. Each loan is aimed at financing the production of a single crop such as corn. The program has been underway for six years and repayment is satisfactory. Author concludes with some suggestions on how program could be strengthened. [1845]

9. Alexander, Charles D., Production Credit for Farms in a Javanese Village, M.S. thesis, University of Hawaii, August 1975, 172 p.

This study addresses the issues of credit granted to farmers by the Indonesian Rural Credit Bank (Bank Rokjab Indonesia). This includes repayment problems and discussion of the BIMAS program (Bimibingan Massal - an acronym for the government program of Rice Intensification). Sample farms are divided into different subgroups. The author found a substantial bias in BIMAS credit distributions. [2046]

10. Aluko, S. A., "Industry in the Rural Setting," Proceedings of the 1972 Annual Conference of the Nigerian Economic Society, University of Ibadan, Ibadan, Nigeria, April 1973, pp. 213-235.

This study discusses the problem of mass migration from rural to urban areas in Nigeria. The author suggests that development policies should be oriented toward rural industrialization to reverse the present migration trend. He also emphasizes that economic policy should closely examine the structure and functioning of rural industries. [2176]

11. Araujo, Paulo F. Cidade de, O Credito Rural Como Instrumento de Politica Agricola, Serie Estudo No. 9, Universidade de Sao Paulo, Departamento de Ciencias Sociais Aplicadas, Piracicaba, Sao Paulo, Brazil, 1971, 9 p.

Reviews the role agricultural credit plays in the development of a country like Brazil. Author is concerned about the geographic distribution of credit in Brazil. [2048]

12. Araujo, Paulo F. Cidade de and Richard L. Meyer, "Politica de Credito Agricola no Brasil: Objectivos e Resultados," Ensaio Sobre Politica Agricola Brasileira, edited by Alberto Veiga (Sao Paulo: Secretaria da Agricultura, Governo do Estado de Sao Paulo, 1979), pp. 137-162.

Authors report on agricultural credit activities and policies in Brazil during 1960-1975. They go on to discuss the association between large increases in the supply of formal credit, agricultural production and capital formation. Information on the distribution of loans by farm size is also presented. They conclude by pointing out some of the problems that emerge when large increases in credit supply are accompanied by highly concessionary interest rate policies. [2111]

13. Armstrong, Lincoln, "Private Investment Promotion for the Bicol Region, Republic of the Philippines," unpublished report prepared for USAID/Philippines by the Public Administration Service, Washington, D.C., December 1977, 59 p.

Reports on interviews with sixty agencies, banks and businessmen in the Bicol Region of the Philippines in mid-1977. This included collecting information about how firms mobilize funds for investment purposes, and the problems they have in getting loans. [1832]

14. Asaduzzaman, M. and Mahabub Hossain, Some Aspects of Agricultural Credit in Two Irrigated Areas of Bangladesh, Research Report New Series No. 18, Bangladesh Institute of Development Studies, Dacca, October 1974, 36 p.

This study attempts to analyze the relationship between amount of borrowing and some variables like family size, status and ownership of land. The authors observe that average borrowing has been increasing overtime and institutional sources of borrowing are becoming more popular. They also find that the higher the number of persons to be supported per acre of holding, the higher is the amount of current debt among the farmers. [2034]

15. Asian and Pacific Regional Agricultural Credit Association, "Agricultural Credit Policies and Programmes for Small Farmer Development in Asian and Pacific Countries--Country Profiles 1978," report, Asian and Pacific Regional Agricultural Credit Association, FAO Regional Office for Asia and the Far East, Phra Atit Road, Bangkok 2, Thailand, June 1979, 168 p.

Part "A" of this report presents recent agricultural credit policies and programs for small farmer development in Afganistan, Bangladesh, Fiji, India, Indonesia, Korea, Malaysia, Nepal, Pakistan, Philippines, Sri Lanka, Thailand, Western Samoa. In Part "B" a special report-- A Framework of Rural Credit Policy for the Small Farmer--by Professor Raj Krishna is given. [2059]

16. Associacao de Credito e Assistencia Rural (ACAR), Estudo Analitico do Trabalho Desenvolvido em Credito Rural Orientado no Período de 1970/1974, ACAR, Belo Horizonte, Brazil, circa 1975, 112 p.

Reports on the accomplishments of a supervised credit program in the State of Minas Gerais in Brazil over the period 1970 to 1974. Presents details on the various types of projects funded by the program. [1982]

17. Aziz, R., Farm Credit in Sawah Sempadan, Tanjong Karang, Malaysia: A Case Study, Working Paper No. 8, Food and Agriculture Organization of the United Nations, Rome, no date, 24 p.

This study attempts to investigate the availability of both formal and informal credit and the extent of credit use in Sawah Sempadan, Malaysia. It finds higher credit needs in the area because of small farm size and large families sustained by the farm. The study emphasizes an increase in credit facilities to small cultivators. [2187]

18. Baker, C. B., Daniel J. Dunn and William F. Lazarus, Risks in Federal Bank Lending, paper presented at the Second International Conference on Rural Finance Research Issues, Calgary, Alberta, Canada, August 29-September 1, 1979, 30 p.

This paper discusses the factors that contribute to the risk in lending federal loans. Using a simulation model, the authors find that lending risks increase as loan size increases. They also find that increases in interest rates and reduction in loan maturity also contribute to increases in lending risk. [2037]

19. Bangladesh Bank, Problems and Issues of Agricultural Credit and Rural Finance, Deliberations of the International Workshop on Providing Financial Services to the Rural Poor, Dacca, Bangladesh, October 23-25, 1978, 298 p.

Contains the papers that were presented at the International Workshop on Providing Financial Services to the Rural Poor, held in Dacca, with a preface by Dr. Dale W Adams of The Ohio State University. The papers cover three broad topics. They are: 1) the recent performance of rural financial markets in Bangladesh and several other low income countries, 2) policy changes which might result in expanded financial services for the rural poor, and 3) specific techniques which might be used by financial agencies to reach the rural poor. [2138]

20. Barbe, H., "Financing Rural Business: An Analysis of Sources of Long-Term Capital," unpublished paper presented at the Rural Development Conference, Harvard University, Washington, D.C., March 21-22, 1980, 15 p.

This paper discusses commercial banks and securities industry as the sources of long-term capital for small firms located in rural areas. She finds that the security industry, as a source of rural capital, is virtually inaccessible. Commercial banks provide only short-term credit. The discussion ends with some recommendations to reduce the imperfections in above capital markets. [2035]

21. Barros, Geraldo Sant'ana de Camargo, "Analise Economica de Factores Relacionados ao Uso do Credito-Rural no Municipio de Piracicaba, est. de Sao Paulo, 1969-70," unpublished Masters thesis, University of Sao Paulo, Piracicaba, Sao Paulo, Brazil, 1973, 111 p.

Studies the impact of credit use among 112 farm landholders in the State of Sao Paulo, Brazil. About two-thirds of the landholders studied used formal credit. [2049]

22. Bates, Richard Frank, "Aspects of Zulu Sugarcane Production in Natal and KwaZulu with Specific Reference to Agriculture in Reserve 9, Ongoye District - A Socio-Economic Survey," unpublished M.S. thesis, Department of Agricultural Economics, Faculty of Agriculture, University of Natal, Pietermaritzburg, 1979, 335 p.

Thesis analyzes the development of the KwaZulu sugar industry. A microanalysis of a sample of rural Zulus who live in an area with a high potential with regard to sugarcane production is also included. Chapter Six of the thesis deals with extension, development agencies, and finance. Author concludes that there are several agencies providing some form of financial assistance to the Zulu sugarcane producers, and that these agricultural development and credit institutions frequently flounder because of high operating expenses. [2141]

23. Bathrick, David, "The Evolution of Small Farm Credit Policy Issues as Perceived by Donor Agencies," unpublished paper, Department of Agricultural Economics, Cornell University, Ithaca, New York, December 1978, 73 p.

This paper is discussed in six different sections. In section one, issues such as the changing role of agricultural credit, a recent emphasis on small farmers' development programs, purpose of research and methodology are discussed.

In Section II, a description of AID's activities with respect to small farmers' credit is presented. Section III discusses the recent small farmers' credit policies of the World Bank. Sections IV and V present the activities of Inter-American Development Bank and Food and Agriculture Organization, respectively, to assess the small farmers.

Conclusions of the above discussion are presented in Section VI. [2103]

24. Bathrick, David Delos, "Improving Small Farmer Agricultural Credit Performance - Operational Suggestions as Perceived by Donor Agencies and Their Application," unpublished Masters project, Cornell University, Ithaca, New York, 1979, 216 p.

Study documents what donor assistance agencies have recommended to improve the performance of small farmer credit institutions. Author examines the innovative operational features employed in one project as an effort to improve the knowledge base related to credit institution operations and delivery systems. He concludes that additional research related to operational issues is required in order to more positively assist development institutions. [2137]

25. Bhatt, V. V., "Financial Institutions and Technology Policy," unpublished paper, Public and Private Finance Division, Development Economics Department, World Bank, Washington, D.C., October 1978, 21 p.

The author discusses some of the main elements of a technology policy and the role of technical consulting service centers and financial systems in providing essential organic links between modern technology and domestic and foreign technological research centers on one hand and production systems on the other. He observes that technology policy is essential because LDC's generally face technology absorption and diffusion problems. He also suggests that financial systems should assume a leadership function in playing a promotional role in the development process. The author also discusses some examples of the leadership role played by financial systems. [1836]

26. Bhatt, Vinayak V., "Financial Innovations, Transaction Costs and Development," Development Digest, Vol. 16, No. 3, July 1978, pp. 25-35.

Author's premise is that innovations which effectively reduce the cost of financial transactions can make important contributions to economic development. Author presents a case study of the Syndicate Bank in Karnataka. He discusses how this bank has developed a number of cost reducing methods which have allowed it to expand its deposit and loan transactions with small entrepreneurs and farmers substantially. [1856]

27. Binswanger, Hans P., "Risk Attitudes of Rural Households in Semi-Arid Tropical India," Economic and Political Weekly, June 24, 1978, Vol. 13, No. 25, pp. A49-A62.

This paper reports the findings of a sequence of risk attitude experiments carried out by the International Crops Research Institute for the Semi-Arid Tropics among 250 farmers and landless labor households in three agro-climatic regions of the Indian semi-arid tropics. The research program is aimed at testing the hypothesis that the high levels of production risks in the semi-arid tropics coupled with risk aversion leads to underinvestments in agriculture by farmers relative to the expected profit maximizing levels. [2030].

28. Birowo, A. T., "Agriculture Credit in Jati Village, West Java Province of Indonesia: A Case Study," Working Paper No. 10, Food and Agriculture Organization of the United Nations, Rome, no date, 39 p.

This study attempts to study the financial viability of the farmers in the village, general system credit in which village farming operates and potential for improving rural credit policy. The required information was collected through survey of farms in Jati Village. Based upon the information, general economy of the village, major sources of credit, farm liquidity and credit, and financial viability of the farm sector in the village are discussed. [2186]

29. Blair, Harry W., "The Political Economy of Distributing Agricultural Credit and Benefits," Rural Development Occasional Paper No. 3, Part 2, Center for International Studies, Cornell University, 1973, 18 p.

Paper deals with the political factors associated with the equity issue in small farmer credit programs. Author argues that, though much less understood in consideration of small farmer credit, the political factors are equally important as the economic factors which have received more emphasis lately. He breaks the political factors into coercive regimes and noncoercive regimes. [2146]

30. Boakye-Dankwa, Kwadwo, "A Review of the Farm Loan Repayment Problem in Low Income Countries," unpublished paper, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio 43210, February 1979, 20 p.

This paper is a review of the magnitude, causes and effects of the farm loan repayment problem in low income countries. The author recognizes factors related to farm income, attitude to borrowers, and ineffective policies within credit institutions as main reasons for non-repayment of loans. The paper concludes by suggesting possible areas of research to help provide insights to the repayment problem. [2100]

31. Bottomley, Anthony, "Credit Expansion and Growth in Underdeveloped Rural Areas," The Indian Economic Review, Vol. 6, No. 2, August 1962, pp. 125-143.

Author argues that village moneylenders play an important role in the development process of LDC's by offering services to the rural poor that governments or cooperatives do not. Paper presents incentives that can be offered to moneylenders for expanding their operations at lower rates of interest. Such incentives may include a decrease in per unit costs and a direct linkage between the Central Bank and the moneylenders so the former can increase the moneylenders' reserves when required. Author concludes that if growth by private enterprise is employed then moneylenders must be shown advantages (profit) accruing to them by their encouragement of growth of surrounding areas. [1848]

32. Bouman, F. J. A., "Indigenous Savings and Credit Societies in the Third World," Development Digest, Vol. 16, No. 3, July 1978, pp. 36-47.

Author examines various rotating credit associations found in parts of Africa, Asia and Latin America. He discusses their potential as a form of financial intermediation and describes the range and flexibility of these organizations. [1855]

33. Bourne, Compton and Douglas H. Graham, "The Funding Problem in Rural Development Banks With Empirical Reference to the Jamaica Development Bank," paper presented at the Second International Conference on Rural Finance Research Issues, Calgary, Canada, August 29-September 1, 1979, 21 p.

This paper is divided into four sections. The main sources of funding for rural development banks and their short period implications are examined in the first two sections. In the third section, the time pattern of inflows of funds and their implications on long-run institutional growth is discussed. The final section presents some of the alternative ways of relieving the funding problem. [2045]

34. Browne, G. G., "Thailand: Agricultural Development Loan, AID Loan No. 493-H-015," a report prepared for AID Contract No. AID/ASIA--C-1383, U.S. Agency for International Development, Washington, D.C., March 1979, 23 p.

This report evaluates the performance of agricultural development loan project in two parts. The first part reviews and assesses different phases of the loan. The second part discusses BAAC's operations and internal administrative problems. [2084].

35. Buvinic, M., J. Sebstad and S. Zeidenstin, "Credit for Rural Women: Some Facts and Lessons," unpublished paper, prepared for the Office of Rural Development, Development Support Bureau, Agency for International Development (AID Contract No. DSAN-C-0109), Washington, D.C., August 1979, 32 p.

Based on available evidence concerning rural women's economic condition and experience of successful credit programs for women, this paper attempts to provide guidelines for improving rural women's access to credit. The authors suggest that providing rural women with access to credit can lead to increases in productivity and household income. [2089]

36. Central Philippines University, "An Evaluation of Compact Farms and Seldas as Channels for Improving Credit Repayment Under the Masagana 99 Rice Production Program in Compact Farm Areas in Panay, Philippines (Research Summary)," unpublished research summary, Panay Island Consortium for Rural Agricultural Development, Central Philippines University, Iloilo City, Philippines, 1978, 1 p.

This is a summary of the study aimed to compare the different modes of organization with respect to the credit repayment performance. The study concludes that the largest proportion of high repayers come from modified compact farms followed by Original Selda. [2063]

37. Cordova, V., P. Masicat and R. W. Herdt, "Use of Institutional Farm Credit in Three Locations of the Philippines, 1975-77," unpublished paper, International Rice Research Institute, Los Banos, Laguna, Philippines, October 1978, 8 p.

Paper evaluates the Masagana 99 credit and production program in the Philippines. Authors analyze credit data from farm surveys conducted over 5 seasons in three locations. They examine the effectiveness of the credit program and other factors that helped or hindered proposed objectives. Authors conclude that few small farmers participated in the Masagana 99 program. The repayment problem was the main reason for this. Also, there was no difference in the net returns of Masagana 99 farmers and non-Masagana 99 farmers. [1849]

38. Crawford, Paul R., "Crop Insurance in Developing Countries: A Critical Appraisal," unpublished Masters thesis, University of Wisconsin, Madison, 1977, 277 p.

Thesis analyzes the feasibility of crop insurance as a policy instrument for assisting the small farmer in developing nations. Author assembles information available on crop insurance in developing countries and initiates an economic analysis of the material. He concludes that problems faced by developing countries in operating crop insurance programs seriously limit their possibility of success. [2136]

39. Crespo, Pedro Patricio, "Small Farms, Credit and Technology Adoption: An Analysis of the Semi-Arid Region in Northeast Brazil," unpublished Masters thesis, University of Missouri, Columbia, 1978, 226 p.

Study examines institutional credit as a means for small farmers to acquire new technology. Analysis is based on surveys of small farmers in the Northeast Region of Brazil beginning in 1973. Author describes current agricultural credit policies and their effects on new technology adoption by small farmers. An important conclusion is that higher rates of interest should be charged on loans to small farmers. [1842]

40. Cuevas S., Carlos and Hernan Hurtado Z., "Credito Agropecuario en Chile," Research Paper No. 26, Departamento de Economia Agraria, Universidad Catolica de Chile, Santiago, Chile, July 1977, 156 p.

Authors provide an overview of the formal agricultural credit system in Chile. They go on to estimate the demand for formal credit for 1977. They also focus on potential changes in credit demand with various changes in product prices, production risk and technologies. [1843]

41. Daugherty, Scott R., "NPWEDA: Capital Market Issues (Needs of Rural Areas)," unpublished report, Midwest Minnesota Community Development Corporation, Graystone Complex, 117 Pioneer, Detroit Lakes, Minnesota 56501, February 1980, 14 p.

This report is an attempt to assess the needs of rural America and discusses the relative needs for funds between urban and rural areas. The author discusses different characteristics of rural areas in the U.S. The discussion ends with some recommendations the author thinks shall strengthen the developmental impact of programs under NPWEDA, on rural population. [2060]

42. David, Cristina, "Structure and Performance of Rural Financial Markets in the Philippines," Economics and Sociology Occasional Paper No. 589, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, 1979, 36 p.

This paper analyzes the performance and problems associated with current agricultural credit policies in the Philippines. The first three sections of the paper briefly describe the institutional and policy setting, the historical growth of rural financial market and the performance of supervised credit programs in terms of credit delivery, repayment rates, farm level impact and income distribution. The last section deals with empirical analysis and policy implications. [2067]

43. David, Cristina C., Fe B. Gascon and Randolph Barker, "The Impact of Credit, Prices, Technology, and Extension on Fertilizer Demand in Rainfed Areas in the Philippines," Economics and Sociology Occasional Paper No. 654, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, 1979, 22 p.

The authors attempt to evaluate the relative contributions of credit, prices, technology, and extension in change in fertilizer demand in the Philippines. Using regression analysis on the information collected, they found that prices, fertilizer productivity, and extension variables contributed relatively more to changes in fertilizer use than credit. [2025]

44. Desai, B. M., "Banking Innovations in India - A Case of Group Lending for Agriculture," Indian Institute of Management, Ahmadabad, India, 1979, 23 p.

The author attempts to develop an analytical model to determine equilibrium conditions under which group lending is an innovation. He also tries to empirically evaluate the disadvantages and advantages of the group lending innovations. [2032]

45. Desai, B. M., "Costs of Operations in Agricultural Financing by Formal Agencies," Economic and Political Weekly, Vol. 13, No. 25, June 24, 1978, pp. A70-A74.

The author attempts to recognize and discuss the main elements of costs in financing the farm sector by the formal financing agencies. He also proposes some measures to reduce these high costs. [2028]

46. Due, Jean M., "Agricultural Credit in Tanzania," Journal of Southern African Affairs, Vol. 3, No. 1, 1978, pp. 99-113.

The author discusses the allocation of credit to small farmers and villages in Tanzania between 1972-73 and 1975-76 crop years. The article also describes the manner in which credit is provided to the farmers and their repaying capacity. She recognizes that in Tanzania, capital for agricultural expansion comes mainly through individual savings or from the public sector through different banks and cooperative unions. She also found that revenues earned by the Tanzania Rural Development Bank from interest rates were sufficient to cover all operating costs. [1835]

47. Due, Jean M., Costs, Returns and Repayment Experience of Ujamaa Villages in Tanzania, 1973-1976, University Press of America, Washington, D.C., 1980, 141 p.

Study provides description of the Tanzanian Rural Development Bank (TRDB) lending in the Iringa Region of Tanzania. The data, gathered from a sample of villages which had applied for and received loans from TRDB, included value and cost of production, net returns, yields and information on the repayment experience of the borrowers. [2134]

48. Due, Jean M. and Rebecca Summary, "Constraints to Women and Development in Africa," Illinois Agricultural Economics Staff Paper No. 79 E-83, Department of Agricultural Economics, University of Illinois at Urbana-Champaign, Urbana, Illinois, May 1979, 27 p.

The authors attempt to prove that women's participation in African economic development is constrained by lack of access to education and credit.

They find that women do not enjoy equal access to formal or informal education opportunities. They also find that women have relatively less access to credit. They suggest some measures to provide equal educational and credit facilities to women in Africa. [2180]

49. Estioko, Ida, "CB: IBRD Farm Mechanization Credit Program: Philippines," paper presented at the A/D/C and Muda Agricultural Development Authority Seminar on Farm Mechanization in Southeast Asia, Penang and Alor Star, Malaysia, November 27-December 2, 1972, 25 p.

Paper deals with the role of credit in promoting the use of mechanization in Philippine agriculture. Specifically, the author analyzes the impact that credit programs funded by the International Bank for Reconstruction and Development and administered by the Central Bank of the Philippines have had on the rate and pattern of growth in mechanization over the past several years. Author concludes that the program has had mixed results. [2145]

50. Fakhrul Ahsan, A. S. M., "On the Nature of Significance of Banking Without Interest," Bangladesh Bank Bulletin, Vol. 56, February 1978, 11 p.

The focus of the paper is on how Islamic jurisprudence forbids charging interest on loans. The author discusses the idea of running banks without interest (on the basis of profit sharing) in Islamic countries. The initial work of Saudi Arabia in establishing such banks is also discussed. [1839]

51. Food and Agriculture Organization, Agricultural Credit Bibliography, Food and Agriculture Organization of the United Nations, Rome, 1978, 43 p.

A semi-annual bibliography of working rather than academic material in agricultural credit. Subject arrangement subdivided by geographical area. Contains author, subject, and geographical indexes. [2022]

52. Food and Agriculture Organization, "Agricultural Credit in Chainat Province of Thailand, A Case Study," unpublished paper, No. 11, Food and Agriculture Organization of the United Nations, 29 p.

This paper is divided into five sections. Sections I and II present introduction and information about the general farm situation in the study area. Income and costs structure on the farm level is discussed in Section III. Section IV presents indebtedness and terms of credit from borrower side and Section V discusses institutional and noninstitutional sources from supply side of the credit. [2065]

53. Food and Agriculture Organization, "Agricultural Credit in Kegalle District of Sri Lanka, A Case Study," unpublished Working Paper No. 9, Food and Agriculture Organization of the United Nations, Rome, 46 p.

This is a detailed study of the business of 105 sample farms selected from Kegalle District of Sri Lanka. The study finds a high dependence of farmers on their friends and relatives to meet their financial needs. The study stresses the need for a systematic program of land consolidation to improve the lot of small farmers. The study also finds that the benefit of existing forms of institutional credit do not reach the small farmer and the tenant. [2093]

54. Food and Agriculture Organization, "Institutional Credit System in India: Regional Variations and Loan Policy and Procedural Arrangements: A Case Study," unpublished paper No. 7, Food and Agriculture Organization of the United Nations, 66 p.

This paper has two parts. In Part I, regional variations in credit distribution are discussed. Some of the recent efforts to level off these regional differences in credit distribution to the agricultural sector are also discussed in this part of the paper.

Part II presents loan policy and procedural arrangements. [2064]

55. Galgalikar, V. D. and N. A. Gadre, "Structure of Rural Credit in Akola District (Maharashtra State)," summary in Indian Journal of Agricultural Economics, Vol. 33, No. 4, October-December 1978, p. 136.

The authors examine the structure of rural credit in the Akola District of Maharashtra State. Using the information collected from different credit agencies, they find that the total credit supply increased by about five times during the period from 1965-66 to 1976-77. The purposes of loans have been almost the same during the period of study. The ratio of misutilization-to-the-borrowed amount decrease with the increase in the size of holdings. [1991]

56. Gandhi, Jamshed K. S., Bank Behavior and the Control of Credit Flows: Lessons from the Sri Lanka Experience, Studies in Domestic Finance No. 41, Public and Private Finance Division, Development Economics Department, World Bank, Washington, D.C., June 1977, 40 p.

This study attempts to examine why some controls succeed while others fail in redirecting the flow of credit. Based upon the empirical evidence about the behavior of commercial banks in Sri Lanka, the author argues that the credit control instruments should be devised with explicit attention to the utility functions of the financial institution. [2166]

57. Garg, J. S., G. S. Rawat, G. N. Sing, and K. N. Pandey, "Credit Requirement of Small Farmers and its Adequacy in Block Nainidanda of District Pauri Garhwal in Hill Region of Uttar Pradesh" (manuscript, ca. 1978, 7 p.), summary in Indian Journal of Agricultural Economics, Vol. 33, No. 4, October-December 1978, p. 148.

This case study estimates the credit needs of small and marginal farmers of Pauri Garhwal District of U.P. State (India). Using budgeting technique on the information collected from 50 farmers, the study finds that credit requirements of the farmers increase with size of holdings and with the higher level of technology. The study concludes that there is a large amount of credit gap on both the farm situations. A multi-agency approach is suggested to meet the growing credit requirements of small and marginal farmers. [1992]

58. Garg, J. S. and G. N. Singh, "Role of Land Development Bank in Changing Agriculture in U.P. (A Case Study,)" unpublished paper, C. S. Azad University of Agriculture and Technology, Kanpur, India, no date (circa 1979), 10 p.

The authors have studied the organization and achievements of the U.P. State Cooperative Development Bank. They also looked at the changes in cropping pattern, levels of productivity and income of borrowers based upon the information collected from a sample of 100 farmers. They find that the State Cooperative Development Bank advanced 58 percent of total loans to small farmers. They found repayment of the bank as satisfactory. They also found a significant increase in cropping intensity, productivity and income of borrowers. [2185]

59. Gaviria Cadavid, Fernando, "El Mercado Extrabancario y las Tasas de Interes en Colombia," Revista del Banco de la Republica, Vol. 51, No. 608, June 1978, pp. 776-806.

Author notes that there has been a rapid increase in informal financial transactions in Colombia in recent years. He goes on to argue that interest rate restrictions in formal financial markets are a major reason for the growth in informal money markets. [1846]

60. Gillette, Cynthia and Norman Uphoff, "Cultural and Social Factors Affecting Small Farmer Participation in Formal Credit Programs," Rural Development Occasional Paper No. 3, Part 1, Center for International Studies, Cornell University, 1973, 37 p.

Paper deals with the cultural context of small farmers as borrowers, i.e. various factors affecting the demand for credit; and the cultural context of credit programs as lenders, i.e. factors conditioning the supply of credit available in functional terms to small farmers. It also shows various implications of what happens when these two cultural systems interact and what the likely points of difficulty are. [2144]

61. Gonzalez-Vega, Claudio, "Interest Rate Restrictions and the Socially Optimum Allocation of Credit," paper presented at the First International Conference on Financial Development in Latin America and the Caribbean, Inter-American Institute on Capital Markets, Caracas, Venezuela, February 1979, 27 p.

The author attempts to conceptually discuss the impact of interest rate restrictions on the credit distribution. He finds that availability of adequate credit is important for economic development. He recognizes that financial intermediation is a costly activity, argues that these costs must be taken into account for the determination of socially optimum allocation of resources. He suggests different interest rates for different borrower classes for the socially optimum allocation of credit. [2190]

62. Graham, Douglas H. and Compton Bourne, "Agricultural Credit and Rural Progress in Jamaica: A Development Dilemma," Economics and Sociology Occasional Paper No. 633, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, June 1979, 38 p.

The first part of this paper establishes the macro-economic context of growth and stagnation for recent years in Jamaica followed by the discussion about how this economic decline has affected the financial sector. Section three examines the performance of agricultural credit as a whole. Performance and viability of specific credit institutions and programs are looked at in section four. The discussion ends with some concluding remarks. [2097]

63. Graham, D. H., R. L. Meyer and N. Rask, "The World Food Economy," paper published in Plant Cell and Tissue Culture: Principles and Applications, ed. by W. R. Sharp et al., The Ohio State University Press, Columbus, Ohio, 1979, pp. 9-24.

This paper focuses on the review of recent trends in world production, consumption and trade of food. Some of the recent agri-policies are also reviewed. Based upon the results of different studies, the authors predict that, in future, developed countries will reaccumulate surpluses while LIC's shall continue to experience large deficits. [2092]

64. Grewal, H. S., "Income Improving Adjustments of Small and Marginal Farmers of Punjab--A Case Study of Patiala District," unpublished Masters thesis, College of Basic Sciences and Humanities, Punjab Agricultural University, Ludhiana, India, 1975, 142 p.

Author discusses the possibilities of improving the returns to fixed farm resources on small and marginal farms in Punjab State (India) through reallocation of existing resources at existing as well as recommended levels of technology with and without the availability of credit. He finds that existing allocation of resources is sub-optimal and there exists possibilities of increasing farm income through reallocation of resources both with and without credit availability. Whereas, at improved levels of technology, the reallocation will reduce farm income if sufficient credit is not made available. The adoption of improved technology with sufficient credit, however, can substantially increase the farm income. [1833]

65. Gupta, Anil K., "Small Farmer: Credit Constraints. A Paradigm Note on Internal Resource Management of Small Farmer in Arid Regions," unpublished paper, Indian Institute of Public Administration, New Delhi, India, no date, 12 p.

This paper describes the internal resource management of small farmers through a paradigm that raises issues vital for more purposeful project design. The author argues that the credit projects should not only be concerned with the manipulation of internal variables of the projects' package, but also should fit in the internal dynamics of rational small farmers. [2168]

66. Hajela, J. K., "Problems of Agricultural Financing in India's Economy: An Analysis," The Indian Journal of Economics, Vol. LX, Part 1, No. 236, July 1979, pp. 81-96.

The author finds that the share of institutional credit to total credit needs of agricultural sector is low. He recognizes low degree of speculation probability to maintain high level of profitability, high cost of operation in rural areas, and lack of trained and experienced staff as contributing factors which prohibit commercial banks from expanding their business to the farming sector. [2087]

67. Hanumappa, H. G., "Rural Credit System and the Rural Poor," Behavioral Sciences and Rural Development, Vol. 2, No. 2, 1979, pp. 116-121.

The author attempts to test the hypothesis that agricultural production has increased at the cost of social justice in India. He studies the composition of assets of rural households at two different times, i.e. 1961 and 1971. He finds that land continued to be a dominant asset in the total asset structure for all the rural households. He also concludes that rural credit policies should be reoriented towards achieving greater social justice. [2042]

68. Harberger, Arnold C., "A Primer on Inflation," Journal of Money, Credit and Banking, Vol. 10, No. 4, November 1978, pp. 505-521.

Author identifies and examines causes of inflation on a worldwide scale. He introduces the idea of a "world" money supply and demonstrates how increases in this world money supply can explain changes in the rate of world inflation. Deficit financing, credit expansion to the private sector and increased world reserves are also evaluated in terms of their inflationary effects. The article concludes with the concept of "overshooting," when a small country with a fixed exchange rate imports world inflation with the result that its own inflation is faster than that of the world. [1840]

69. Harris, B., "Access and Cooperative: A Study of an Inter-medium Instructural Change in Sri Lankan Dry Zone Paddy Cultivation," Development and Change, Vol. 9, 1978, pp. 277-98.

The author argues that the assumption that an institutional distribution system is standardized in its organizational structure and in its effect at the micro-level is not correct. She concludes that the importance of exit to voice results from the difference in interests of managers from those of society he is supposed to serve. She also finds that the access of manager to the principal means of production may affect his ability to manipulate the system either progressively or regressively. [2091]

70. Hernandez Alberto, Tomas G., "Perspectivas del Credito Agropecuario, Las Tasas de Interes y su Repercusion En Los Costos Financieros, El Papel del Estado En El Soporte de Los Costos Operativos," unpublished paper, Banco Agricola de La Republica Dominicana, Santo Domingo, Dominican Republic, February 1980, 28 p.

Author discusses the role of development banks in rural development programs. He also summarizes many of the arguments for and against raising interest rates in rural financial markets. He concludes by pointing out that many rural lending programs, especially for small farmers and land reform participants, are very costly for banks to administer. He argues for a government subsidy to cover a substantial part of these costs. [2148]

71. Hesser, Leon and G. Edward Schuh, "The Demand for Agricultural Mortgage Credit," Journal of Farm Economics, December 1962, pp. 1583-1588.

The authors attempt to look into the structural relationships describing the agricultural credit market. The model for the demand for farm mortgage credit is developed and applied to an empirical data to develop demand equations for long-term credit. They find that fluctuations in internal funds are one of the main forces causing fluctuations in the quantity of farm mortgage credit demand. Farm wage rate and technology were the other variables found contributing significantly to the determination of demand for mortgage credit. [2183].

72. Hottel, Bruce and Wade Hodgkin, "An Evaluation of Overline Loan Participation of Rural Banks Through Correspondent Banking," Departmental Information Report No. 79-3, Department of Agricultural Economics, Texas A&M University in cooperation with National Economics, Statistics, and Cooperative Service, USDA, November 1979, 49 p.

Explores problems associated with rural banks in use of overline participation in terms of the opportunity costs associated with compensating balances and the benefits to rural banks as related to the feedback effect from additional deposits generated. The authors identified the rate of deposit feedback as the primary factor in the profitability of overline participation. [2139]

73. Hyden, G., "Agricultural Credit in Three Village Areas in North-Eastern Tanzania: A Case Study," Working Paper No. 2, Food and Agriculture Organization of the United Nations, Rome, no date, 25 p.

This study discusses the agricultural credit problems in three village areas in North-Eastern Tanzania. The analysis is based upon the information collected from a sample of 100 peasants. The findings of this study state that credit played a marginal role in farm development. It is argued that farmers must be better educated about the need for improvement of farm productivity before credit can effectively be utilized. Centrally administered cooperative institutions are emphasized to increase the efficiency of credit administration. [2188]

74. Igben, M. S., "Determining Credit Worthiness of Peasant Farmers: Research Results in Nigeria," Savings and Development, Quarterly Review No. 1, 1978-II, pp. 3-19.

Study attempts to present an alternative method of determining credit worthiness of peasant farmers operating particularly in areas devoid of organized credit institutions. The results presented showed that four variables -- the intensity of labor utilization, motivation towards farming, farm investment per acre and the level of operational efficiency -- are crucial determinants of farm productivity. In addition, the discriminant analysis revealed the critical minimum or adequate level of these four variables that farmers of high, medium or low productivity should have.

75. Ijere, M. O., "Credit Infusion as Small Farmer Development Strategy: The NTC-NSUKKA Project," The Developing Economies, XIV-1, March 1976, pp. 72-84.

This paper deals with a pilot project by the Nigerian Tobacco Company. The attempt is made to: a) identify the location of operation as well as cultivation and credit practices in the area; b) assess the ability of the project to meet the declared objectives; and c) put the spotlight on certain policy implications and lessons from the experience. [2072]

76. Ijere, M. O., "The Lessons of State Credit Institutions in Developing Countries - The Nigerian Experience," Agricultural Administration, Vol. 2, 1975, pp. 129-145.

This study is divided into three parts. The first part deals with the state of agriculture, and Fund for Agricultural and Industrial Development (FAID) in Nigeria. The second part is devoted to the study of organization and activities of FAID. The last part of the paper discusses the future of FAID and similar credit institutions in Nigeria. [2170]

77. Ijere, M. O. and E. C. Igwe, "Farm Accounting Guide for Rural Farmers," University of Nigeria, Nsukka, May 1975, 43 p.

This study is divided into two parts. Part I deals with farm bookkeeping and helps the farmer to show the inputs over the year, the profit made during the year, and the value of farm business. Part II deals with farm budgeting as a tool in management and future planning. [2169]

78. Jha, Kumar K., Agricultural Finance in Nepal: An Analytical Study, published by B. R. Chawla, Heritage Publishers, M-116, Connaught Circus, New Delhi-110001 (India), 1978, 241 p.

This book is a part of the author's Ph.D. dissertation. The issues, such as nature of demand for credit, cost of credit, incidence of debt, growth of debt and change in the economic position of the farmers, etc., in Nepal are discussed in detail in this book. [2074]

79. Jodha, N. S., "Effectiveness of Farmers' Adjustments to Risk," Economic and Political Weekly, Vol. 13, No. 25, June 24, 1978, pp. A38-A48.

This paper attempts to examine the effectiveness of the adjustment mechanisms adopted by farmers faced with drought situations. The information is taken from various studies dealing with the impact of droughts on rural

households in different parts of India to arrive at the conclusions. The results of this study cover a wide range of situations in terms of periods and agroclimate tracts. [2029]

80. Kasar, D. V. and R. G. Patil, "Institutional Credit for Agriculture: Problems and Policy" (no date, 11 p. manuscript), summary in Indian Journal of Agricultural Economics, Vol. 33, No. 4, October-December 1978, p. 131.

This paper analyzes the existing institutional credit system in India. The authors find that institutional credit in India met less than half of the total credit needs of the rural population. They recommend policies that lower the cost of credit and increase the flow of credit to the agricultural sector. [2011]

81. Khan, Mahmood Ali, "Agricultural Credit in Pakistan: A Case Study," Working Paper No. 6, Food and Agriculture Organization of the United Nations, Rome, 1974, 35 p.

This study attempts to verify that the basis used by the Credit Enquiry Commission and by Khan to aggregate the short-term credit requirements is reliable. It also discusses the extent of participation of institutional and non-institutional sources in the rural credit market. [2189]

82. Khatkhate, Deena R., False Issues in the Debate on Interest Rate Policies in Less Developed Countries, Document DM/78/96, International Monetary Fund, Central Banking Service, Washington, D.C., October 31, 1978, 35 p.

The author attempts to evaluate the different issues concerning interest rate policies in LDC's. He emphasizes that the content of the policy should be easily conceivable in countries where it is operated. He also comments that high interest rate policies should improve income distribution as there shall be transfer of resources from wealthy borrowers to low and middle income savers. Some problems regarding a positive real interest rate policy are also mentioned at the end of the discussion. [2001]

83. Khusro, A. M., "Banking and Agriculture," Agricultural Finance in India: Role of Commercial Banks, ed. by Charanjit Chanana, Marketing and Economic Research Bureau, New Delhi, 1969, pp. 17-29.

The author suggests that rural commercial banks should lower their profits in order to create a habit of borrowing from and saving with commercial banks, among the rural people. He also proposes that integrated credit schemes should be started for credit disbursement. [2027]

84. Klink, A. M. and J. J. A. Nagel, "Agricultural Credit to Small Farmers in Surinam," Surinaamse Ladbouw, Vol. 24, No. 1, 1976, pp. 55-67.

A brief review of the agricultural sector in Surinam is presented, and recent activities of an agricultural bank are reviewed. The impact of this bank's lending on overall agricultural lending is documented, and various problems encountered in lending to small farmers are discussed. [1844]

85. Ladman, Jerry R. and Ronald L. Tinnermeier, "The Political Economy of Bolivian Agricultural Credit," unpublished paper presented at the Latin American Studies Meetings held April 5-7, 1979 at Pittsburgh (Penn.), Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, April 1979, 30 p.

This study argues that although the development programs in LDC's are conceived as being fundamentally economic in nature, most of these serve the political purposes of LDC governments. The authors comment that eliminating concessionary interest rates and lowering unnecessary default for agricultural credit, under above situation, shall be a difficult task to accomplish. [2095]

86. LaDue, Eddy L., "The U.S. Experience in Providing Financial Assistance to Small Farmers," Staff Paper No. 79-34, Department of Agricultural Economics, Cornell University Agricultural Experiment Station, Ithaca, New York, October 1979, 28 p.

This paper discusses the evaluation of public credit for agriculture from the 1900's to the present. The author finds that in the early Forties, about 6 percent of U.S. farmers benefitted from this public credit system. However, the percent of beneficiaries decreased to only 2 percent in recent years. Loan loss rates have also been found to be very low - for example in 1976, losses on farm ownership loans were only 0.03 percent. The study also discusses some recent structural changes in the system since the establishment of the Farmers Home Administration in 1966. [2026]

87. Lee, Tae Young, "Summary: A Comparative Study on the Functioning of Non-Traditional Rural Credit Institutions in Korea," unpublished paper, Agricultural Marketing Division, National Agricultural Economics Research Institute, Ministry of Agriculture and Fisheries, Seoul, Korea, October 1975, 7 p.

Study evaluates the performance of each of three non-traditional credit institutions and functioning of rural credit systems in rural areas and examines the status quo of farmers credit needs and uses. The three institutions selected were the National Agricultural Cooperative (NACF), Mutual Credit System, the Korean Credit Union and the Village Banks. [1959]

88. Lelart, Michel, "L'Endettement du Paysan et le Credit Rural en Thaïlande," Etudes Rurales, Vol. 61, January-March 1976, pp. 7-31.

Provides information on the extent of debts among rural households in Thailand. Reasons for borrowing and sources of loans are also described. [2054]

89. Lelart, Michel, "L'Evolution des Cooperatives Agricoles de Credit en Thaïlande," Archives Internationales de Sociologie de la Cooperation, July-December 1976, pp. 97-124.

Presents a history of the development of agricultural cooperatives in Thailand from 1916 to 1974. [2055]

90. Lelart, Michel, "L'Evolution des 'Credit Unions' en Thaïlande," Revue des Etudes Cooperatives, No. 188, 1977, pp. 93-103.

Reviews the development of credit unions in Thailand over the 1965-1975 period. In 1975 almost 8000 people belonged to 86 credit unions in Thailand. [2056]

91. Lelart, Michel, "L'Evolution des Institutions Financieres en Thaïlande," Mondes Asiatiques, No. 8, 1976-1977, pp. 399-426.

Author describes the evolution of financial institutions in Thailand. The discussion covers both credit institutions and savings deposit institutions. He points out that commercial banks have played a dominant role in the financial system until recently. [2057]

92. Lewars, Gladstone, "Small Farm Financing in Guyana, 1968-1970," Institute of Social and Economic Research, University of the West Indies, Jamaica, 1977, 95 p.

This book presents one of the studies undertaken under the program of Regional Monetary Studies. The aim of the study was to provide solid data on the problems of financing small-scale agriculture in Guyana. The discussion is presented in six chapters dealing with both institutionalized and noninstitutionalized sources of farm credit. The book concludes with some proposals. [2167]

93. Long, Millard, Finance and the Small Holder, Chapter 8 of manuscript, Boston University, Boston, 1979, 50 p.

This chapter of the book is devoted to an analysis of finance and small holders, namely, the small firms, the middle and lower income households and the small farms in LDC's. The author finds a skewed distribution of both financial assets to financial liabilities, in favor of rich class in LDC's. He also discusses the role played by institutional finance in modernizing agriculture in LDC's. [2058]

94. McClatchy, Don, "Financing the Beginning Farmer: Towards More Realistic Farm Purchase Loan Repayment Arrangements," paper presented at the Second International Conference on Rural Financial Research Issues, Calgary, Alberta, Canada, August 29-September 1, 1979.

The author argues that the problem of entry for beginning farmers, because of high capital requirements, is actually a problem of timing the interest and principal repayment costs of farm real estate mortgages. He recommends flexible terms and conditions of the mortgage loans to facilitate young farmers to enter full time farming. He also discusses alternative loan plans. [1899]

95. Mangabat, M., "A Study of Private Farm Capital Formation in Central Luzon," unpublished paper, Economics Research Report Series No. 4, Bureau of Agricultural Economics, Quezon City, Philippines, April 1979, 28 p.

The author attempts to estimate the amount of private capital formation on a sample of farms in the Central Luzon region. Using OLS method of regression technique, he finds size of holding, income, savings, credit, household size, adoption of new farm practices, part-owner tenure, lessee tenure and share-tenant tenure, as the factors significantly related to the investment decisions on farm level. [2090]

96. Manhertz, Huntley G., "The Mobilization of Credit for Agricultural Development - A Jamaican Perspective," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 27 p.

Paper deals with credit for agricultural development in Jamaica. Author draws attention to some of the problems which will have to be resolved in any program to improve the mobilization of agricultural credit. He suggests that such problems can best be dealt with through an integrated and streamlined institutional framework. [2126]

97. Marsh, Gene A., "An Analysis of the Factors Affecting PCA Loan Quality in Ohio," unpublished Masters thesis, Department of Agricultural Economics and Rural Sociology, Ohio State University, Columbus, Ohio, 1978, 97 p.

The objective of this study is to examine factors related to the quality of loans extended by PCA's in Ohio. Ordinarily least square method is used to estimate the regression parameters based upon the data obtained from FICB of Louisville. Type of farming was found to be the most significant variable which determined the loan quality. Changes in loan quality were found to have no significant relation with changes in the level of the independent variables. [2000]

98. Mathis, S. A., "The Effects of Banking Structure on Small Business Credit Availability," unpublished paper, Shippensburg State College, Shippensburg, Pennsylvania, 1979, 12 p.

The author attempts to examine the relation between availability of credit to small rurally located firms and the level of banking concentration in that area. He finds that the existing credit markets are sub-optimal. The consequences of this situation is the unavailability of "reasonably" priced credit to small firms. He suggests the liberalization of policy restriction on chartering and branching in banking business. [2086]

99. Melichar, Emanuel, "Farm Risks From Instability in Financial Markets," unpublished paper presented at a seminar on 'An Economic Evaluation of Managing Market Risks in Agriculture,' San Francisco (Cal.), Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, D.C., June 1979, 14 p.

The author discusses the instability in financial markets and attempts to relate it as one of the factors contributing to risk in farming. He argues that risk originating in financial markets should be better understood by the farmers and by analysts in order to permit appropriate recognition in farm financial decision-making and in farm firm growth models. [2061]

100. Melichar, Emanuel, "Relationships Among Farm Capital, Income, and Debt, 1950-1977," unpublished paper presented at the Seminar on Food and Agricultural Policy Issues, Spring Hill Center, Wayzata (Minn.), Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, D.C., March 1978, 11 p.

This paper presents the recent trends in total farm capital, income and debt and also discusses the current financial situation of agriculture in the U.S. The debt/asset ratio in the agricultural sector rose from 8.1 in 1950 to 16.1 in 1977. The ratio of debt to capital formation also increased significantly during 1950-1977. [2062]

101. Melichar, E., "A Review of Selected Farm Financial Developments," unpublished paper presented at the session on Farm Income and Credit, Agricultural Outlook Conference, U.S.D.A., D.C., Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, D.C., November 1979, 34 p.

The first four sections of this paper review several farm finance trends and relationships. In the last section, the author discusses some implications of the U.S.D.A. farm income forecast for 1980. He finds that for all farms taken together, expected growth in off-farm income shall offset most of the forecast reduction in farm income. [2088]

102. Meyer, Richard L. and Adelaida Alicbusan, "Annotated Bibliography on Rural Off-Farm Employment," Economics and Sociology Occasional Paper No. 659, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, 1979, 65 p.

This bibliography summarizes some of the recent work completed in the area of off-farm employment in LDC's. Items of general methodological and theoretical interest are also included. [2075]

103. Meyer, Richard, C. B. Baker and Tongroj Onchan, "Agricultural Credit in Thailand," unpublished paper, Center for Applied Economic Research, Faculty of Economic and Business Administration, Kasetsart University, Bangkok, and Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, May 1979, 92 p.

Study identifies the major components of the rural financial markets and the principal policy instruments employed in recent years in Thailand. It also assesses the recent performance of the formal agricultural credit system; identify the major impact of formal credit flows on agriculture; and analyze the various types of delivery systems used for formal credit and evaluate their performance. [2135]

104. Meyer, R. L., S. Duvvuri, M. Gowen, D. Smith and M-Yu Wu, "Off-Farm Employment and Income of Rural Households: The Case of Taiwan and Korea," Economics and Sociology Occasional Paper No. 492, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, April 1978, 147 p.

This report is divided into six chapters. Chapter I and II provide introduction to the problem and role of rural nonfarm employees and in economic development, respectively. Chapter III discusses theories of time allocation and some empirical studies conducted in different countries. Chapters IV and V are devoted to non-farm employment and farm income in Taiwan and Korea, respectively. Chapter VI presents some conclusions and discusses policy implications of the study. [2079]

105. Meyer, Richard L. and Donald W. Larson, "Rural Nonfarm Employment: The Recent East Asian Experience," Journal of Economic Development, Vol. 3, No. 1, July 1978, pp. 91-112.

The discussion is presented in five different sections. Section one deals with introduction and objectives of the study. Growth models by different authors are discussed in section two. A micro economic model of

off-farm work is developed and tested on Taiwanese Farm Households' situation in section three. Section four and five present conclusions and policy implications of the study. [2076]

106. Meyer, Richard L. and Dwight A. Smith, "Data Sources for the Study of Off-Farm Work," Economics and Sociology Occasional Paper No. 495, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, April 1978, 31 p.

The authors attempt to list some of the sources of data related to off-farm employment in different countries. Data sources from Africa, Asia, Latin America and Canada are presented in this paper. [2078]

107. Miles, Harold A., "A Current Review of the Ford Foundation's Role in India's Agricultural Credit Development," unpublished Staff Document, The Ford Foundation, New Delhi, India, January 1970, 12 p.

Reviews the role of the Ford Foundation in the agricultural credit development of India. [2129]

108. Montero, Luis Eduardo, El Fondo Ganadero Cundinamarca a 1978: Indicadores Agroeconomicos Para Evaluar su Contribucion al Desarrollo Rural de su Area Geografica de Influencia, Banco de la Republica, Departamento de Investigaciones Economicas, Bogota, Colombia, July 1979, 129 p.

Provides information on one livestock development loan fund in Colombia. A good deal of detail on the characteristics of the individuals and firms that borrowed from this fund is provided. [2050]

109. Montiel, Hugo D., "El Fondo de Credito Agropecuario y el Desarrollo de la Agricultura en Venezuela," Revista de Economia Latinoamericana, Vol. 14, No. 55, 1979, pp. 77-99.

Evaluates the impact of medium and long term loans made to a sample of 261 farmers in Venezuela after 1974. These loans were made by both public and private banks. The government provided funds as well as loan guarantees. Most of the loans went into livestock, and interest rates were highly concessionary. The author provides estimates of the increases in production related to the additional credit. [2115]

110. Nepal Rastra Bank, "Activities of Sajha Institutions (The Survey Report) F/Y 1976-77," Agricultural Credit Division, Nepal Rastra Bank, Nepal, October 1979, 107 p.

Study evaluates the activities of the Sajha institutions in Nepal. It looks at the financial position of the Sajha institutions and assesses their financial worthiness. It also examines the loan disbursement, recoveries and outstandings of the Sajha institutions by strata of farm families, and by purpose, duration and other conditions. [2147]

111. Olin, Manual, "The Distribution of Agricultural Credit in Latin America: A Survey and Analysis," unpublished Masters thesis, Tel Aviv University, Faculty of Social Sciences, Department of Developing Countries, 1975, 144 p.

This study discusses the distribution of agricultural credit in Latin American countries. The main purpose is to look at the pattern of agricultural credit distribution in each country and compare it with other Latin American countries. The author finds that, in general, a higher proportion of institutional credit reaches larger farmers than small farmers. He finds no correlation of default rate to farm size. [2171]

112. Onchan, Tongroj and Richard L. Meyer, "Credit, Agricultural, and Food Policy of Thailand," Staff Paper No. 42, Department of Agricultural Economics, Faculty of Economics and Business Administration, Kasetsart University, Bangkok, Thailand, April 2, 1980, 24 p.

Paper presents a brief review of governmental policies affecting agriculture and highlight some key performance measures. Authors emphasize agricultural credit policy and argue that there has been little relation between credit policy and the broader objectives of food and agricultural policy. [2142]

113. Pablo, Alfredo, "Aspectos Economicos de los Prestamos a Traves de Grupos Informales de Pequenos Agricultores," Economics and Sociology Occasional Paper #584, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, February 1979, 20 p.

Paper reviews various economic aspects of lending to informal groups of small farmers in the Dominican Republic. He emphasizes how groups affect loan repayment, and how group loans affect borrowing costs. [2053]

114. Pandey, U. K. and M. A. Muralidram, "An Application of Discriminant Function in Agricultural Finance," Indian Journal of Agricultural Economics, Vol. 37, No. 2, 1977, pp. 41-51.

Study attempts to develop criteria for classifying borrowers according to their willingness to repay loans on the basis of differences in their socio-economic characteristics. The discriminant function analysis employed indicated that the utilization of loan and operated size of holdings were the major characteristics which classified the borrowers into defaulters and nondefaulters and into willful and nonwillful defaulters, respectively. [1830]

115. Pederson, Glenn and John R. Brake, "A Conceptualization of Distributional Impacts of Alternative Credit Policies," no date (circa 1979), 22 p.

This study attempts to provide answers to the following general policy questions relating to distributional aspects of credit. These are: 1.) Does credit have

important distributional effects, 2) if so, how do credit policies, rules and practices affect the distribution of benefits from credit? 3) How do changes in credit policies, rules and practices bring about a redistribution of benefits? 4) How can credit policies be designed or implemented to effectively redistribute the gains from credit? [2044]

116. Quarcoo, Phillip K., "Credit Allocation in Segmented Capital Markets of Underdeveloped Economies," Savings and Development, No. 3, 1979, pp. 198-213.

Study develops a methodology for measuring the welfare cost of credit market segmentation in underdeveloped economies. Two welfare loss measures are developed. The first represents the welfare loss due to credit misallocation and the second reflects welfare loss due to the under-consumption of financial services. [2143]

117. Qureshi, M. L., "Interest, Banking, Social Justice," Pakistan Economist, October 21, 1978, 2 p.

This paper discusses the impact of "interest free banking" on income distribution (social justice). The author argues that the new system shall cause transfer of resources from relatively poor to rich. He also stresses the need for reforms to ensure the availability of credit to the poor before interest free banking is introduced. [2094]

118. Roach, William, "Financial and Administrative Analysis of the DDF," unpublished study prepared for the Agency for International Development, Dominican Republic, October 1978, 36 p.

This study discusses the performance of the DDF during 1974-1978. The author finds some errors in the financial statements of DDF. He also sees the changing role of the foundation from a social and group promotion organization to a social promotion and financial institution. The discussion ends with some suggestions to improve the functions of the DDF. [2073]

119. Robert, Bruce L., Jr., "Agricultural Credit Cooperatives in Madras, 1893-1937: Rural Development and Agrarian Politics in Pre-Independence India," The Indian Economic and Social History Review, Vol. 16, No. 2, April-June 1979, pp. 163-184.

The author attempts to demonstrate that the growth of the cooperative movement in India was the result of combined economic and political benefits. With Madras Presidency as a focus, he discusses the development of economic and social goals which were to guide the movement. He also analyzes the factors responsible for the society's inability to meet their objectives and discuss the political dimension of the movement as a principal reason for its continued growth. [2173]

120. Robinson, Lindon J., "Researchable Issues of Importance in Agricultural Finance," unpublished paper, Department of Agricultural Economics, Michigan State University, East Lansing, Michigan, November 1979, 19 p.

This paper highlights some of the important features surrounding the financial input into the farming sector. The author attempts to distinguish between financial inputs and other inputs on the farm level. He suggests that research in agricultural finance should be focused on ways in which increased risk and concentration of ownership may be modified to equitably and efficiently maintain agricultural resource base. [2104]

121. Ruozi, Roberto, "A Survey of Agricultural Credit in the E.E.C.," paper presented at the Second International Conference on Rural Finance Research Issues, Calgary, Canada, August 29-September 1, 1979, 27 p.

This paper is divided into five sections. In the first section, the author discusses the problems faced in implementing a common policy to achieve a balanced growth of agricultural production in the European community. The analysis of farm indebtedness during 1960-74 is made in section two. In sections three and four, the structure and performance of agricultural credit institutions in

the E.E.C., and public sector interventions in the agricultural credit are discussed. Section five presents some concluding remarks and suggestions for future research. [2043]

122. Safdar, S. A., "Development of Co-Operatives in Indo-Bangladesh Sub-Continent: A Chronology of Events, 1875-1976," Bangladesh Jatiya Samabaya Bank Ltd., Dacca, Bangladesh, November 1976, 37 p.

This study looks at the major events in the development of cooperatives in Bangladesh. The author finds target minded organizations, weak leadership, lack of management and dependence on government as reasons for failure to build a healthy cooperative system in Bangladesh. [2175]

123. Sayad, Joao, "Credito Rural no Brasil," Ministerio da Agricultura, Coordenadoria de Assuntos Economicos, Fundacao Instituto de Pesquisas Economicas, Brazil, 1978, 93 p.

Author documents the huge increase in formal agricultural credit in Brazil since 1965. He goes on to evaluate the impact of this credit in terms of the objectives of public policy, what enterprises were funded, inputs purchased, and how efficient credit was in stimulating agricultural growth. Author is critical of the concessionary interest rates that have been charged on agricultural loans. He argues for higher and more flexible interest rates. [2051]

124. Saylor, Ralph G. et al., "Credito em Agricultura de Subsistencia: Alguns Instrumentos de Analise," unpublished paper, Instituto de Economia Agricola, Secretaria da Agricultura, Sao Paulo, S.P., Brazil, February 1974, 21 p.

Paper reviews various research techniques which have been used to analyze results of credit use among small farmers. A discussion of recent formal agricultural credit policies in Brazil is also presented. Research techniques discussed include production functions and programming models. [1829]

125. Servicios Tecnicos del Caribe, "Capacidades Institucionales de la Fundacion Dominicana de Desarrollo on Referencia Special a Programas de Credito," unpublished report prepared for the USAID Mission in the Dominican Republic, April 1979, 64 p.

Presents a description of the Dominican Development Foundation's agricultural credit activities. Points out that all of the Foundation's loans are made to informal groups, and goes on to describe how these loans are made. Report concludes by suggesting ways the Foundation might strengthen its agricultural lending program. [2117]

126. Servicios Tecnicos del Caribe, "Evaluacion de los Programas de Credito Supervisado de la Secretaria de Estado de Agricultura de la Republica Dominicana: Credito para Pequenos Agricultores del Banco Agricola de la Republica Dominicana," unpublished report prepared for the USAID Mission in the Dominican Republic, December 1978, 101 p.

Describes the activities of a supervised credit program in the Dominican Republic administered by the Secretary of Agriculture as well as a small farmer credit program administered by the Agricultural Bank. The report goes on to evaluate the results of these two programs. The report concludes by suggesting several changes that might improve the performance of these small farmer credit programs. [2116]

127. Shivamaggi, H. B., "Case Studies of a Few Agricultural Families Belonging to the Weaker Sections in India," Reserve Bank Staff Occasional Papers, Vol. 2, No. 2, Reserve Bank of India, December 1977, pp. 224-268.

This paper attempts to throw light on the qualitative problem of agricultural households belonging to weaker sections. The families are selected from four villages situated in four different areas. The author concludes that although various programs have helped the small farmers their problems are not yet fully resolved. [2031]

128. Sijapati, Binod Bickram, "Small Farmer Credit Programs in Nepal," unpublished M.S. thesis, University of Illinois at Urbana-Champaign, Urbana, Illinois, 1979, 108 p.

Study estimates the costs to the small farmers in Nepal of borrowing from the Agricultural Development Bank (ADB), the marginal value productivity of borrowed funds and the total lending costs of the ADB on their production loans. It uses linear programming (LP) to estimate the marginal value productivity. Author concludes that the real cost of borrowing to the farmer is minimal and that the lending cost is very high. [2153]

129. Singh, Rajinder, "Debt Position of Punjab Cultivators After Green Revolution," Economic Affairs, Vol. 22, No. 2, 1977, pp. 110-115.

Author reports on credit use by 109 farmers in the State of Punjab, India, in 1972-73. He found that most of the farmers had outstanding debts and that small farmers had the highest debts per unit of land exploited. He also found that formal sources provided about half of the credit used by the sample of borrowers. [1852]

130. Smith, Dwight A. and Richard L. Meyer, "Off-Farm Labor Supply: The Case of Laguna, The Philippines," Economics and Sociology Occasional Paper #614, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, May 1979, 6 p.

This paper attempts to find out the relative importance of factors affecting off-farm labor supply of farm households. The labor supply elasticity with respect to off-farm wage rates approached from farm size was found to have a negative effect while number of young and old children had positive effect on off-farm labor supply. [2096]

131. Smith, Dwight A. and Richard L. Meyer, "Testing an Off-Farm Labor Supply Model in an LDC," Economics and Sociology Occasional Paper #615, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, May 1979, 12 p.

A rural household model of off-farm labor supply is tested for the Philippines. Farm size had a negative effect on off-farm work. [2077]

132. Soles, Roger E., "Successful Rural Credit Projects in Latin America," Development Digest, Vol. 16, No. 3, July 1978, pp. 15-24.

Author reviews the experience of Inter-American Foundation credit projects in Latin America. Projects reviewed are those that provide credit to groups of rural poor who cannot receive credit from commercial banks. Author puts forth seven conditions he feels are necessary for such programs to succeed, among which local control by small groups is foremost.

133. Subbarao, K., "Institutional Credit, Uncertainty, and Adoption of HYV Technology: An Analysis of Recent Evidence from Eastern India," paper presented at the Discussion Group on Agricultural Credit Policies at the Indian Association of Agricultural Economics Conference, Institute of Economic Growth, Delhi, India, 1979, 18 p.

This study attempts to analyze the nature of constraints on short-term institutional production credit in eastern UP Province, India. The author finds that because of small holding size and weather uncertainty, institutional borrowing is not very popular among farmers. He suggests that indirect assistance in the form of basic infrastructure should be given top priority to remove institutional and agro-climatic constraints. [2040]

134. Subbarao, K., "Inter-Farm and Inter-State Variations in Institutional Finance to Agriculture - An Analysis of Recent Evidence," unpublished paper, Institute of Economic Growth, Delhi, India, February 1980, 17 p.

The author looks at the inter-state and inter-farm disparities in institutional credit distribution. He analyzes the distribution of credit to both cooperatives as well as to commercial banks. He finds that loan supplying institutions are biased against small farm-households. He also finds significant variations in the regional distribution of an institutional credit. [2172]

135. Suryawanshi, S. D. and P. M. Kapase, "Growth and Development of Commercial Banking in India Since Nationalization," no date, 7 p. manuscript, summary in Indian Journal of Agricultural Economics, Vol. 33, No. 4, October-December 1978, p. 129.

The authors' attempt is to review the growth in commercial bank business in rural areas after nationalization. They find that after nationalization (1969), 70 percent of the new branches were opened in rural or semi-urban areas. The proportion of credit advances and deposit mobilization also increased in rural areas. The authors conclude that the banking industry has adjusted itself admirably to the changing situation after nationalization. [2009]

136. Suryawanshi, S. D., R. G. Patil and P. M. Kapase, "Credit Requirement, Availability and Its Gap on the Farms in the Girna Command Area of Maharashtra," no date, 6 p. manuscript, summary in Indian Journal of Agricultural Economics, Vol. 33, No. 4, October-December 1978, p. 130.

This paper assesses the gap between credit supply and credit requirements of farmers in irrigated tracts of Maharashtra. A survey was conducted on 400 farmers from over 30 villages. The findings of the study showed that there existed a substantial gap between credit requirements and credit supply by the existing financial institutions. The per hectare gap was found larger in the case of small farmers than large farmers. [1998]

137. Tahal Consulting Engineers Ltd., "Comision Nacional de Riego Proyecto Digua y Maule Norte Credito," unpublished report prepared by Tahal Consulting Engineers Ltd. for the Chilean Government, September 1979, 50 p.

Describes the short-term credit needs of small farmers in two development project areas in Chile. Goes on to suggest various ways that formal credit supplies could be increased for these farmers. [2110]

138. Tauer, Loren and Michael Boehlje, "Optimal Funding Strategies for Financial Cooperatives," unpublished paper, no date, 31 p.

The authors discuss optimal plans for Federal Intermediate Credit Banks (FICB's) in the U.S. which minimize costs of raising funds to meet credit needs of the borrowers. Using expected cost-variance of cost liability model (EC-VC) they find that a projected increase (decrease) in interest rates -- over planning horizon will cause longer (shorter) term bonds to be used to lock in a low debt cost. [2033]

139. Teriba, O., "Rural Credit and Rural Development in Nigeria," Proceedings of the 1972 Annual Conference of the Nigerian Economic Society, University of Ibadan, Nigeria, April 1973, pp. 145-180.

This paper is discussed in five parts. Part one deals with the role of the rural sector in development of the Nigerian economy. The concept of rural credit and rural development is discussed in Part II. Rural credit sources, credit problems and remedies to rural credit problems are dealt with in part three and four. Part five presents the summary and conclusions of the discussion. [2177]

140. Thiruvengkatachari, K., "Constraints in Co-Operative Credit - An In-Depth Study of a Tamil Nadu Village," paper presented at the 38th Annual Conference of the Indian Society of Agricultural Economics, Jorhat, January 18, 20, 1979, 18 p.

This study addresses the problem of overdues of cooperative credit and also attempts to test some of the commonly held beliefs regarding agricultural cooperatives in India. Using the information collected from twenty-five farm households, the author finds the overdues of cooperative loans have been increasing. He also finds that the cooperative loans are inadequate to meet the needs of the farmers.

He suggests that maximum credit limits should be based upon the needs of individual farmers rather than on pro rata basis. [2184]

141. Tinnermeier, Ronald L. and Claudio Gonzalez-Vega, "Innovative Small Farmer Credit in Nicaragua," paper presented at the Second International Conference on Rural Finance Research Issues, Calgary, Alberta, Canada, August 29-September 1, 1979, 29 p.

During the past few years INVIERNO, an autonomous Nicaraguan government institution devoted to rural development, has been providing agricultural credit and other comprehensive services to small farmers in an innovative way. This paper describes and evaluates the innovative approach followed by INVIERNO to reduce administrative costs; to fit loan repayment to the capacity of farmers; and to simplify loan evaluation and lending procedures. [2038]

142. Tung, Fu-lai and Wayne D. Jones, "Identifying Future Farm Transfer Credit Requirements, A Canadian Study," paper presented at the Second International Conference on Rural Finance Research Issues, Calgary, Alberta, Canada, August 29-September 1, 1979, 38 p.

This paper is organized into three sections. In the first section, some determinants of farm transfer credit requirements are discussed. The method used to forecast credit requirements is discussed in section two. The third section presents the forecast results and some related implementations. [1900]

143. University of Illinois at Urbana-Champaign, Risk Management in Agriculture: Behavioral, Managerial, and Policy Issues, proceedings of a seminar sponsored by Western Regional Research Project W-149, "An Economic Evaluation of Managing Market Risks in Agriculture," San Francisco, California, January 25 and 26, 1979, Department of Agricultural Economics, University of Illinois at Urbana-Champaign, July 1979, 180 p.

Publication contains papers presented at the seminar held in conjunction with the 1979 annual meeting of Western Regional Research Project W-149. The papers emphasize the reporting of empirical research results for a broad range of risk-related topics. [2128]

144. Valdeci Biserra, Jose, "Utilacao do Credito Rural Pelos Agricultores de Baixa Renda do Sertao Central do Ceara," Revista de Economia Rural, Vol. 16, No. 1, January-March 1978, pp. 51-69.

Study reports on credit use in 1974-75 among a sample of 118 farmers in the State of Ceara in Brazil. Author found that very few of the small farmers and tenants used formal credit. Author goes on to argue that strengthened cooperatives should be a main source for more small farmer credit. [1851]

145. Vogel, Robert C., "Barriers to Financial Reform," Economics and Sociology Occasional Paper No. 643, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, August 1979, 30 p.

The author discusses the main sources of opposition to financial reforms in developing countries. He refutes the argument that increasing interest rates to competitive levels will lead to widespread bankruptcy of financial institutions. He also discusses the political and economic reasons that hinder the implementation of a financial reform. [2035]

146. Vogel, Robert C. and Donald W. Larson, "An Analysis of Planned Versus Actual Allocation of Agricultural Credit in Colombia," Economics and Sociology Occasional Paper #588, Department of Agricultural Economics and Rural Sociology, The Ohio State University, Columbus, Ohio, March 1979, 9 p.

This paper compares between the amount of credit programmed and the amount of credit actually approved by FFAP and the Caja Agraria during the years 1971-72 to 1976-77 in Colombia. The authors find no relation between credit programmed and loans approved. They conclude that credit programs of FFAP and Caja Agraria have virtually no impact on the actual allocation of credit among different seasonal crops. [2098]

147. Vogel, Robert C. and Donald W. Larson, "Une Analyse de l'Allocation Planifiee du Credit Agricole Versus l'Allo-
cation Realisee en Colombie," Economics and Sociology
Occasional Paper #598, Department of Agricultural
Economics and Rural Sociology, The Ohio State University,
Columbus, Ohio, May 1979, 16 p.

See #146.

148. Von Pischke, J. D., "Guidelines for Specifying Credit
Terms," Development Digest, Vol. 16, No. 3, July 1978,
pp. 48-50.

Author presents guidelines that he believes should be observed by lenders when they fix the terms on which they can provide credit. Guidelines cover interest, maturity schedules, recovery mechanisms and security requirements. Also included are principles to be used in evaluating an applicant and his loan application and the implication of using nonprice criteria for allocation of credit. [1854]

149. Von Pischke, J. D., "When is Smallholder Credit
Necessary?," Development Digest, Vol. 16, No. 3, July
1978, pp. 6-14.

Author strongly questions the frequently asserted "need" of small farmers for access to low interest credit to enable them to adopt technological improvements. Author uses cases from Kenyan rural credit projects to summarize that credit may be unnecessary, useless or by use of concessional interest rates, even harmful. [1858]

150. Von Pischke, J. D. and Dale W Adams, "Fungibility and
the Design and Evaluation of Agricultural Credit Projects,"
Economics and Sociology Occasional Paper #644, Department
of Agricultural Economics and Rural Sociology, The Ohio
State University, Columbus, Ohio, August 1979, 24 p.

The authors discuss the importance of fungibility of credit and suggest how the project design and evaluation procedures should be modified to inculcate the fungibility element. They recommend that less emphasis should be given to evaluate the impact of credit at the farm level and more emphasis should be placed on study of lenders and lending institutions. [2036]

151. Von Stockhausen, Joachim, "Finanzierungsverhalten Kleinbauerlicher Betriebsleiter und ihre Kreditpolitische Forderung in Entwicklungslandern," Zeitschrift fuer Auslandsche Landwirtschaft, Vol. 18, No. 3, July-September 1979.

The authors argue that, inspite of higher capital demands, the small farmer generally does not actively participate in publically supported credit programs. They also argue that consumption, production and investment decisions by small farmers are highly related to each other so separation of these leads to misjudgement. They suggest an institutional integrated approach to the credit programs. [2041]

152. Wadhva, Charan D., "Management and Operations of Regional Rural Banks: Two Case Studies," Indian Institute of Management, Ahmedabad, India, August 1977, 76 p.

This paper is divided into three parts. Part one describes the setting; part two deals with the analysis of the working results and part three lists the major issues which need to be resolved soon for the future of these RRB's. The results of these case studies emphasize the need for reorganizing and revitalizing the working of these banks for achieving their objectives. [2071]

153. Wai, U Tun, "The Optimal Size and Ideal Structure of Financial Markets in Developing Countries," unpublished paper, International Monetary Fund Institute, Washington, D.C., August 4, 1978, 31 p.

The author attempts to determine the optimal size and ideal structure of financial markets in developing countries. He finds that optimal size depends upon the extent to which financial markets are utilized as an instrument for promoting economic growth and also upon the efficiency of the financial structure to fulfill needs of the economy. He also concludes that financial structure is a better variable to explain output than investment and that interest rates have a positive effect on output. [1834]

154. Wheelock, Gerald C., "Predicting the Distribution of a Rural Credit Institution in the Philippines," The Journal of Developing Areas, Vol. 9, October 1974, pp. 69-86.

Author discusses the distribution of Farmers Cooperative Marketing Associations (FACOMAs) throughout the Philippines. A prediction model is developed that is applicable to the spread of noneconomic institutions. Article suggests that in addition to policy factors, several structural factors, that administrators may be unaware of, need to be included in the analysis of institutional location. [1847]

155. Wilford, D. Sykes and Walton T. Wilford, "Monetary Policy, Credit Institutions, and Agricultural Credit in El Salvador," report of a project completed for the Agency for International Development/El Salvador, Project Number 519-15-199-167, August 8, 1975, 297 p.

Study deals with El Salvador's fiscal institutions, with emphasis on agricultural credit. It gives an agricultural overview and a review of sources of institutional credit. Study also discusses the El Salvadorean monetary policy and explores the question of the influence of credit creation upon the balance of payments. [2127]

156. Yeh, Sing Min, "Agricultural Credit Programs in Taiwan," unpublished paper presented at the 17th International Conference of Agricultural Economists, Banff, Canada, Cooperative Bank of Taiwan, Taipei, Taiwan, Republic of China, September 1979, 4 p.

The author discusses the performance of agricultural credit systems in achieving the goal of increase in output and income of the agricultural sector in Taiwan. He finds that institutional credit flow has increased significantly during the last three decades. He concludes that Taiwan's farmers have access to institutional credit for both production and consumption expenses. [2082]

157. Yeh, Sing-Min, "A Brief Introduction of The Cooperative Bank of Taiwan," paper presented at the Symposium on Cooperative Agricultural Credit in the Asian and Pacific Region jointly sponsored by the Food and Fertilizer Technology Center for the Asian and Pacific Region and the Cooperative League of China, Taipei, Republic of China, March 23-30, 1980, 15 p.

Paper discusses the organization and operations of the Cooperative Bank of Taiwan. It also presents a brief discussion of what the Cooperative Bank sees as problems of small farmer credit. [2140]

PART II. RURAL SAVINGS

158. Adams, Dale W, "Mobilizing Household Savings Through Rural Financial Markets," Economic Development and Cultural Change, Vol. 26, No. 3, April 1978, pp. 547-560.

The author has attempted to outline some saving programs. He argues that implementing such programs could help to boost the process of development in LDC's. He also comments that the present "financial market policies" in most LDC's are not a fair treatment to the rural poor. [2080]

159. Begashaw, Girma, "The Economic Role of Traditional Savings and Credit Institutions in Ethiopia," Savings and Development, Vol. 11, No. 4, 1978, pp. 249-262.

This paper analyzes the role of traditional financial institutions in mobilizing savings and providing loans in Ethiopia. The author finds that these institutions are quite popular among people of all social and occupational groups. He attributes it to accessibility, simple procedures, flexibility, adaptability and multiple functions characteristic of these institutions. [2068]

160. Central Bank of Iceland, "Indexation of Financial Assets and Interest Rate Policy in Iceland," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 21 p.

Paper describes the evolution of indexation and interest rate policy in Iceland and its present state. It also presents a short introduction to the institutional framework of the financial system in Iceland. [2125]

161. Centre de Recherche Economique sur l'Epargne (CREP), "Direct and Indirect Effects of Inflation on the Savings Behaviour of Households," extracted from their study "Savings and Inflation," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 32 p.

Paper examines the various possible influences of inflation on savings from a theoretical standpoint. It also analyzes, in detail, the indirect interrelations between savings and inflation via income distribution, the distribution of wealth, the liquidity position, the interest rates paid by borrowers and received by lenders, the flow of external capital, and tax policy. [2119]

162. Centre de Recherche Economique sur l'Epargne (CREP), "Savings and Group Provident Schemes," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 36 p.

Paper describes and analyzes studies that attempt to ascertain what influence the establishment of pension schemes may have on personal choices between saving and consumption, on participation in the labor force and on bequeathing practices. Paper also looks at the linkages between pension schemes and financing. [2118]

163. Chandavarkar, Anand G., "Impact of Monetization and Commercialization of the Subsistence Sector on Savings and Credit in Rural Areas," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 15 p.

Paper analyzes some possible implications of monetization and commercialization of the subsistence sector in the less developed countries (LDCs) for rural savings and credit. Author argues that a viable strategy for mobilizing and saving-and-investment potential in

rural areas in the wake of monetization and commercialization has to be predicated on a purposive program of unifying the capital markets in the LDCs through concerted measures to reduce financial analism, to redress the urban bias in the organized financial sector, and to eliminate the elements of financial repression through removal of interest rate ceilings. [2131]

164. Fry, Maxwell J., "Money and Capital or Financial Deepening in Economic Development?," Journal of Money, Credit and Banking, Vol. 10, No. 4, November 1978, pp. 464-475.

The author attempts to empirically test the models of finance by McKinnon and Shaw. He also tries to test the alternative theories describing the ways in which financial conditions affect savings and economic growth. He concludes that the real rate of interest has a positive effect on domestic savings and economic growth in the Asian LDC's. However, the demand for money estimates made in the study did not support McKinnon's complementarity hypothesis. [1837]

165. Galbis, V., "Inflation and Interest Rate Policies in Latin America, 1967-1976," International Monetary Fund Staff Papers, Vol. 26, No. 2, June 1979, pp. 334-366.

This paper attempts to reconstruct policy measures and data on interest rates on savings instruments in 19 Latin American countries during 1967-76. The author also discusses the probable effects of the interest rate policies in the light of a broad theoretical financial framework. The author finds that liberalizing interest-rate policies have been more successful than indexation. [2081]

166. Heidhues, Theodor, "A Recursive Programming Model of Farm Growth in Northern Germany," Journal of Farm Economics, Vol. 48, No. 3, Part 1, 1966, pp. 668-684.

Author develops a recursive programming model of individual farm changes which explicitly includes savings, investments and growth. The model emphasizes the

behavioral and objective structure of the money, capital and investment constraints. Model was used to analyze the effects of four EEC policy alternatives on different types of farms in Northern Germany between 1964-65 and 1969-70. [1853]

167. Kahagalle, Sumanaratne and Nimal Sanderatne, "The Role and Performance of Co-operative Rural Banks in Sri Lanka, 1964-1976," Staff Studies, Central Bank of Ceylon, Vol. 7, No. 2, 1977, pp. 1-44.

Authors discuss the need for rural banks and an evaluation of their performance, their nature and character, and characteristics of rural financial markets before rural banks are introduced. Article evaluates performance of Sri Lanka's rural banks since they were established in 1964. Authors conclude that rural banks have succeeded in mobilizing rural savings and furthered lending by offering incentives and other means familiar to the community. Authors feel that rural banks show how institutional methods can combat economic disincentives to savings such as high rates of inflation and low rates of interest. [1850]

168. Kflu, Tesfai, "Traditional Saving System in Africa," unpublished paper, University of Wisconsin, Madison, Wisconsin, Fall 1977, 6 p.

The author reviews some of the studies dealing with saving capacity of small farmers in Africa. He also looks at the working and performance of saving cooperatives in Ethiopia and West Africa. [2181]

169. Mauri, Arnaldo and Paolo Mottura, "Mobilization of Rural Savings: The Case of the Sudanese Savings Bank," paper presented at the Second International Conference on Rural Finance Research Issues, Calgary, Alberta, Canada, August 29-September 1, 1979, 21 p.

The authors attempt to evaluate the performance of the Sudanese Savings Bank. They also recognize and discuss different stages of growth of the institution. They

find that the existing cost of deposits is high, and that the loans-to-deposit ratio is low. However, they see good prospects for the institution in the future. [2024]

170. Okonjo, Ngozi Nkemdilim, "Indegenous Rural Savings and Credit Systems: A Case Study from Bendel State, Nigeria," unpublished M.S. thesis, Massachusetts Institute of Technology, May 1978, 208 p.

The author analyzes the various sources and magnitude of saving and credit in rural financial markets in Ogwashi-Uku in Nigeria. She finds a significant saving capacity in rural areas. She also studied the effectiveness of alternative ways of combining the indigenous system with some formal mechanisms to improve saving mobilization in rural areas. [1987]

171. Rahim, A. M. A., "The Performance of the Banking System, 1971-77," Journal of the Institute of Bankers, Bangladesh, Vol. 6, December 1977, pp. 23-59.

Author reports on the performance of the nationalized banking system and evaluates their performance by how well policy goals have been achieved. The article attempts to identify specific problems that have hindered a realization of these goals and suggests how such problems can be resolved.

172. St. Rose, Marius, "A Preliminary Assessment of the Impact of Social Security Schemes on the Propensity to Save in the East Caribbean," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 18 p.

Paper focuses on the impact of social security schemes on the propensity to save in the seven East Caribbean Common Market (ECCM) territories of Antigua, Dominica, Grenada, Montserrat, St. Kitts-Nevis-Anguilla, St. Lucia and St. Vincent. Paper concludes that the social security schemes have been able to mobilize substantial savings

cheaply, however, the savings have not been translated into investment; instead these funds have been used to finance additional public and private sector consumption in the most part. [2133]

173. United Nations, Economic Bulletin for Asia and the Pacific, Vol. 26, No. 1, June 1975, 223 p.

This issue contains studies on savings presented at the first seminar on the problems faced in the promotion of savings in urban and rural areas in countries of Asia and the Pacific. The meeting was held in Bangkok from August 26 to September 7, 1974. The bulletin is divided into nineteen different sections. The first section presents the introduction and summary of agenda items of the seminar. Section two discusses the structure of private savings in developing countries in general. Section three through nineteen present different studies on problems of saving mobilization, savings institutions, etc., in the member countries such as India, Pakistan, Philippines, Malaysia, Thailand, Bangladesh, Indonesia, Korea, Sri Lanka, Japan, Laos, New Zealand and Australia. [1932]

174. United Nations, "Household Saving Behavior," paper presented at the Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 24 p.

Paper surveys the relations between some variables and household saving behavior. The variables include income, socio-demographic characteristics, taxes, interest rates, and prices. It also compares urban and rural household behavior. [2122]

175. United Nations, "Household Savings and Statistical Information," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 15 p.

Paper deals with the measurement and analysis of household behavior towards savings. It argues that policies for mobilizing household savings should take account of quantitative and qualitative information on the behavior of the different socio-economic groups. [2120]

176. United Nations, "Protection of Personal Savings Against Inflation: Indexation," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 43 p.

Paper discusses the pros and cons of indexation of financial assets. It also reviews the experience of selected countries in this field. The countries include Brazil, Chile, Finland, France, Israel, United Kingdom and Uruguay. [2124]

177. United Nations, "Protection of Personal Savings Against Inflation: Interest Rate Adjustment," Paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 17 p.

Paper reviews the experiences of several countries which have used realistic and appropriate deposit rates of interest as a means of mobilizing personal savings. The countries include France, the Republic of Korea, Malaysia, Mexico, Philippines, Singapore, and Sri Lanka. [2123]

178. Varadachary, Tenaluru, "Problems Involved in the Mobilization of Savings of Inhabitants of Rural Areas and of Low-Income Urban Groups in India," Working Paper No. 5, United Nations International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 34 p.

Paper reviews the difficulties faced by India in seeking to marshal domestic savings for economic development.

It describes the main motives for saving among inhabitants of rural areas and among low-income urban groups. It also reviews the various rural and urban schemes offered by commercial, cooperative and indigenous institutions for small savers. [2132]

179. Wilson, J. S. G., "Building the Financial System of a Developing Country," Lloyd's Bank Review, No. 93, July 1969, pp. 36-48.

Author discusses how monetization of the subsistence sector of developing nations can further economic growth and development. He also examines how rural savings can be collected and utilized through existing savings patterns and by improvement and expansion of the existing financial system. The article concludes that savings banks and savings and loan associations are the primary institutions to mobilize savings for investment. [1838]

180. Wiseman, J. in collaboration with T. Hitiris, "The Mobilization of Savings in Developing Countries - A Position Paper," paper presented at the International Symposium on the Mobilization of Personal Savings in Developing Countries, Kingston, Jamaica, sponsored by the United Nations, February 4-9, 1980, 83 p.

Paper presents both commentary on the logic and evidence concerning the relation between savings and economic development. The paper has five sections. Section I specifies the problem. Section II considers the theoretical constructs and evidence of the relationship between saving, income and growth (and reaches generally negative conclusions). Section III considers the role and problems of financial markets in the achievement of the policy objectives of less developed countries. Section IV considers the problems of savings mobilization in less developed countries and Section V offers conclusions and policy recommendations. [2130]

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