

technology was high: with 69 per cent of households covering 18.40 per cent of gross cropped area adopting new technology. Consumption of NPK per hectare of gross cropped was 20.71 kg. Around 26 per cent of the households used plant protection measures in 9.87 per cent of gross cropped area. Adoption of improved tools and implements was, however, low. Scarcity of labour on time (mainly in winter rice), lack of irrigation facilities, problems of insect pests and lack of funds were the major constraints faced by the farmers in adoption of new technology.

Gogoi, P. C. 1989. A study on Organization of Rural Deposits and the Effect of Farmer's Involvement with Different Deposit Schemes in Jorhat sub-division of Assam. Assam Agricultural University, Jorhat. *Major Adviser* : B.K. Barooah.

Savings and deposit mobilisation plays a vital role in the capital formation of Indian economy. Though many studies have been undertaken by various authors in this context, specific studies pertaining to the involvement of farming community are, however, lacking. The present study was an attempt in this direction which aimed to evaluate the impact of deposit schemes instituted by different institutions on farmers and the factors influencing farmers' savings and deposits along with their investment pattern in Jorhat sub-division under Jorhat district in Assam. The study was based on information obtained from 98 sample households belonging to 8 villages scattered in the operational area of Central Jorhat and Titabor Development Blocks.

Around 50 per cent of farm households derived benefits from the different deposit schemes. The involvement of farmers with these schemes was directly related to the size of operational holdings. It was observed that almost all the farmers were aware of the operation of saving deposit schemes, although none of them were found to have information on security schemes. Farmers' deposits were mostly concentrated (48-78 per cent) under saving deposit accounts followed by recurring deposits, private insurance policies, L.I.C. policies and fixed deposit accounts. Small, medium and large farmers were all found to maintain deposits under the different types of schemes.

A number of institutional and non-institutional agencies were involved in deposit mobilisation programmes. However, commercial banks played the dominant role and shared about 30 per cent of the total farmer's accounts during this period. Of the three factors, namely, size of operational holding, education and locational distance, operational holding was found to affect the number of accounts as well as the amount of deposit significantly.

Farmer's investment preference was more towards physical assets than towards financial assets. Annual investments tended to increase with the increase in the size

of operational holding. More than 50 per cent of total investment was contributed from farmers own funds in all the size groups with the exception of small farmers.

Waldia, K. 1989. An *Ex-ante* Financial Analysis and Optimum mix of Various Tree Species for Agro Forestry for Bhabhar Region of Nainital District, U.P. G.B. Pant University of Agriculture and Technology, Pantnagar, Nainital. *Major Adviser* : A.N. Sharma

Keeping in view the role of agro-forestry in mitigating the acute shortage of fuel-fodder in rural areas, the present study was undertaken in the Haldwani Block of Nainital district, U.P., to determine the financial viability of various tree species under agro-forestry conditions and to find out their optimum mix on the fields of small and marginal farmers. Ten tree species namely Subabool (*Leucaena leucocephala*), Poplar (*Poplar deltoides*), Eucalyptus (*Eucalyptus hybrid*), Bakain (*Melia azedarach*), Mulberry (*Morus alba*), Kachnar (*Bauhinia variegata*), Saru (*Casuarina equisetifolia*), Safee Siris (*Albizia procera*), Kala Siris (*Albizia laebeck*), Bundeni (*Acrocarpus fraxinifolius*) having economic life of 8 to 30 years were considered for the study. To examine financial viability of various tree species B : C ratio and NPV were calculated separately for each species and to determine optimum mix single period linear programming technique was used. On the basis of financial analysis poplar, Eucalyptus and Subabool having economic life of 8 to 10 years emerged to be the most profitable group of tree species. As per the optimum mix of various tree species Suhabool and Kala Siris appeared to be the most suitable tree species for agro-forestry. The proposed plans can meet upto 57.90 and 45.92 per cent of the annual fuelwood requirements and 50.0 and 40.0 per cent of annual green fodder deficit on the fields of small and marginal farmers, respectively.

Prasad, B. 1989. Credit Requirement for Optimum Crop and Milk Production Plans in Tamkohi Raj Block of Deoria District. G.B. Pant University of Agriculture and Technology, Pantnagar, Nainital. *Major Adviser* : T.S. Bhogal

The present study was undertaken with the following objectives, to study the existing crop and milk production pattern, formulation of optimum plans under two sets of production technologies viz., with existing technology (Plan I), existing + improved technology (Plan II), estimation of potential increase in income through adoption of optimum farm plans and short term and medium terms credit requirements for different categories of farms.

Under the optimum plan I, paddy and wheat appeared with maximum area in kharif and rabi seasons on each category of farms, paddy and wheat with existing technology were replaced by paddy and wheat with improved technology in Plan