# Indian Moneylenders at Work: Case Studies of the Traditional Rural Credit Market in Dhanbad District, Bihar

By Hans-Dieter Roth

Manohar Publishers and Distributors. Paperback. Book Condition: new. BRAND NEW, Indian Moneylenders at Work: Case Studies of the Traditional Rural Credit Market in Dhanbad District, Bihar, Hans-Dieter Roth, In spite of the relatively extensive network of government supported credit institutions private moneylenders continue to dominate the agriculture credit market scene. In 1951-52 nearly 70 per cent of all agriculture loans were given by traditional moneylenders. In 1961-62 though the share of co-operative agricultural credit had increased from 7.3 to 13.8 per cent private moneylenders still enjoyed the lions share of the agricultural credit with a substantial 46.6 per cent of all farming loans which meant continuance of the traditional dependence on the private moneylenders with his unscrupulous business practices. The book based on a detailed study of selected villages in Dhanbad district in Bihar enquires into traditional moneylenders and the resulting debt relations between them and the debtor-farmers. The debt relations may be either pure loan obligations or even personal dependency relationships as well as a combination of both forms. The author finds that the traditional credit market is dominated by large scale farmers-cum-moneylenders who also occupy high positions in rural administrative bodies. The exorbitant interest rates usually charged by...

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