



**SHIVAJI UNIVERSITY, KOLHAPUR.**

**PROSPECTUS & SYLLABUS**

**FOR**

**BRIDGE COURSES IN ECONOMICS**

**FOR**

**UNDER GRADUATE CLASSES**

- 1. A Certificate Course in Agri. Business.**
- 2. A Certificate Course in Rural Banking.**
- 3. A Certificate Course in Computer Application in  
Economic Analysis.**
- 4. A Certificate Course in Export Management.**



## SHIVAJI UNIVERSITY, KOLHAPUR.

### 1. Introduction –

In the wake of liberalization and globalisation the demand for business executives specialised in the field of agribusiness, cooperative management, banking, corporate governance, computer application, foreign trade is growing very fast. Development in India's economic activities call for an increasing professional approach. This has compelled to adopt a holistic approach in the University course curriculum. Very recently the University has adopted the UGC's new model curriculum. As a part of it, the Board of Studies in Economics with a practical dimensions has developed the Bridge Courses in Economics for Undergraduate Classes. Economic Science is a very appealing and applied science useful in every walk of human life. The Bridge Courses in Economics for UG. Classes are expected to meet the emerging requirements of the labour market and the professional entrepreneurs.

### 2. Objectives of The Bridge Courses –

1. The courses will help in setting the bridge between professionalisms and academics
2. The courses will be more employable and motivating for creating outstanding entrepreneurial abilities.
3. The courses are designed to introduce recent development in the respective areas having practical significance.

### 3. The Course Structure .

#### I. A Certificate Course In Agri Bussiness.

CAB paper 1 – Introduction to Agri Bussiness.

CAB paper 2 – Resource Management.

CAB paper 3 – Marketing of Farm Produce.

Each paper of CAB will be of 100 marks. CAB paper 1 will be divided into three parts a) 70 marks for Theory, b) 20 marks for case study and c) 10 marks for seminar.

**II. A Certificate Course in Rural Banking**

CRB Paper 1 – Rural Economy.

CRB Paper 2 – Rural Banking.

CRB Paper 3 – Risk Management in Rural Banking.

Each paper of CRB will be of 100 marks. CRB paper 1 will be divided into three parts. a) 70 marks for Theory, b) 20 marks for case study and c) 10 marks for seminar.

**III. A Certificate Course In Computer Application In Economic Analysis.**

CCA EA Paper 1 – Fundamentals of Computer.

CCA EA Paper 2 – Quantitative Technique.

CCA EA Paper 3 – Practical components of Computer Applications.

Each paper of CCAEA will be of 100 marks.

**IV. A Certificate Course In Export Management.**

CEM Paper 1 – International Economics.

CEM Paper 2 – International Marketing and Export Management

CEM Paper 3 – International Trade Procedure, Documentation and Logistics.

Each paper of CEM will be of 100 marks. CEM paper – 1 will be divided into three parts. a) 70 marks for Theory, b) 20 marks for case study and c) 10 marks for seminar.

**4. NATURE OF COURSES CURRICULUMN.**

The courses mentioned above are the certificate courses. A student studying in the college can also simultaneously complete one of the courses during his study in the college. The idea behind this is that a student when completes his graduation and any one of the certificate courses, he/she can get potential work in the labor market.

An outside person ( Past-student, Student of other local college, employed person ) can also enroll for these courses.

**5. DURATION.**

The certificate course will be of 25 weeks commencing from August to February. The course curriculum will be conducted in both morning and evening sessions as per the convenience of the college. There will be three lecture sessions and one seminar /Practical /Field work session per paper per week for paper- I except CCAEA. In rest other Paper II&III and CCAEA –Paper-I there will be four lecture sessions.

**6. ELIGIBILITY.**

**Student / Persons :**

- a) enrolled for Part I, II, III of the graduation courses of any faculty in the college, where the courses are conducted.
- b) who have completed their graduation in any faculty.
- c) of other local or nearby colleges enrolled for Part I, II, III of the graduation courses in any faculty.
- d) Employed graduates (in any faculty ) in Govt./ Semi Govt./ Private organization .

**7. ADMISSION PROCEDURE.**

Admission to the courses shall be on merit in the Common Entrance Test conducted by the college. The content of entrance test shall include Gen. Knowledge, subject knowledge, general aptitude and intelligence, simple mathematical/statistical tools & techniques and current affairs. The Common Entrance Test will be of 100 marks with 3 hours duration. Reservation policies of the state & central Govt. should strictly be followed

**8. INTAKE CAPACITY.**

The intake capacity for each course is 30. Out of these 30 seats 20 are reserved for regular students of the respective college, 5 are reserved for past & local students and 5 are reserved for employed persons Vacant seats can be filled up from the category of regular students.

**9. MEDIUM OF INSTRUCTION.**

The medium of instruction for the courses shall be English and Marathi. The medium of instruction for a Certificate Course in Computer Application in Economic Analysis and a Certificate Course in Export Management shall be English. While, the medium of instruction for a Certificate Course in Agri Business and a Certificate Course in Rural Banking shall be in Marathi and English.

**10. FEE STRUCTURE.**

The courses are self supporting in nature. Fees paid are not refundable under any circumstances.

Details	For regular students	For Ex./Local students	For employed persons
Admission fee	Rs. 100	Rs. 100	Rs. 100
Tuition fee	Rs. 3500	Rs. 4000	Rs. 4500
Gymkhana fee	Rs. 50	Rs. 50	Rs. 50
Library fee	Rs. 100	Rs. 200	Rs. 200
Student's welfare	Rs. 50	Rs. 100	Rs. 100
Identity card	Rs. 50	Rs. 50	Rs. 50
<b>Total :-</b>	<b>Rs. 3850</b>	<b>Rs. 4500</b>	<b>Rs. 5000</b>

**11. AWARD OF CERTIFICATE.**

The student shall be eligible for the award of the respective course certificate after he/she has successfully completed all the prescribed course programme and has secured a minimum of 50 per cent marks in each paper.

**12. MAXIMUM TIME LIMIT FOR COMPLETING THE COURSE.**

It is mandatory on the part of each student to complete a particular course programme within a period of two years from the date of admission

**13. DISCIPLINARY RULES.**

Disciplinary rules of the college are applicable to these courses.

**CAB Paper – I Introduction to Agri. Business**

1. Scope, nature and significance agricultural business. Role of agriculture in the economy.
2. Agro industries, Sugar industry, Oilseeds, Dairy processing, seed industry, Fertiliser industry.
3. Importance of horticulture and floriculture, Processing of horticulture produce and floriculture, medicinal plants.
4. Production and marketing, of sericulture, silk products, garment industry & M.F.A.
5. G.M. crop & their marketing, Buffer stock, organic farming.
6. Notional Agricultural Policy of Govt. of India- WTO and AOA – Agricultural Patenting. P.V.Rs & B.Rs Act., subsidised Govt. programmes in agriculture, Euro norms for agricultural products.
7. Farming systems – Corporate, Contract, Precision.

**Reference:**

1. Desai R.G., Agricultural Economics, Himalaya Publishing House, Nagpur, 1998.
2. Soni.R.N., Leading issues in Agricultural Economics, Shoban Lal Nagia Chand & co., New Delhi.
3. Sadhu & Singh, Fundamental of Agricltrual Economics, Himalaya Publishing House.
4. Memoria, C.B. Agricultural Problem of India, Kitab Mahal, New Delhi.
5. Acharya, J., Sericulture and Development, Indian Pub. Distributors, Delhi. 1993.
6. Abdul Aziz and Hanumappa, H.G., Silk industry, Problem and Prospects, Ashish Publishing House, New Delhi.
7. Various Reports of APEDA, National Horticulture Board (NHB) & Director of Horticulture.

**CAB Paper – 2 Resources Management.**

1. Land Resource : Land utilization, cropping pattern, land degradation, soil salinity, soil testing.
2. Water Resources : Water availability and potentiality, irrigation, well surface, tube wells, canal, Methods of water use : sprinkler, drip, policies for development of irrigation.
3. Fishery Resources : inland fishery, marine fishery, production of fishery, marketing of fishery, policies for fishery development.
4. Forestry : Importance of forestry in economic development, availability of forestry resources, forestry based industries, policies for forestry development, social forestry and its progress.
5. Farm Management : meaning, definitions, principles, production, farm records, farm planning, farm budgeting.
6. Production factors : laws of return, optimal factor combination.
7. Demand forecasting, determinants of demand for agri products, regional and international dimension of demand, supply management : determinants of supply, cost concepts. Role of CACP.
8. Break even analysis : concept, role in farm management
9. Crop Planning : production, planning, resource planning.
10. Labour Management, livestock management, farm waste management.
11. Profitability analysis, role of IT in management, management techniques.

**References:**

1. Desai R.G., Agricultural Economics, Himalaya Publishing House, Nagpur, 1998.
2. Soni, R.N., Leading issues in Agricultural Economics, Shoban Lal Nagia Chand & Co., New Delhi.
3. Memoria, C.B., Agricultural Problem of India, Kitab Mahal, New Delhi.
4. Sadhu & Singh, Fundamental of Agricultural Economics, Himalyay Publishing House,
5. Misra & Puri, Indian Economy.

6. S.S. Acharya and N.L. Agrawal Agricultural Marketing in India
7. C.B. Memorial and R.L.,Joshi.- Principles and Practice of Marketing in India:
8. Ruddar Datt and Sundharam. Indian Economy,
9. R.K. Tandon and S.P.Dhondval. Principle and Methods of Farm Management.
10. Joshi and Kapur, Principles of Farm Management.
11. Sadhu & Singh, Fundamental of Agricultural Economcs, Himalaya Publishing House
- 12.Singh & Sadhu, Agricultural Problem of India, Himalaya Publishin House
- 13.Soni, R.N., Leading Issues in Agricultural Economics, Shoban Lal Nagia Chand & Co., New Delhi.



**CAB Paper - III Marketing of Agricultural Produce**

1. Marketing function, Marketing channels, Sale of food grain / fruits and Vegetable, Standardization of products. Packing and transport.
2. Guru Committee Report – Group Marketing – Marketing Finance – Role of Marketing Organisation- NAFED, NCDC, Commodity Boards
3. Agricultural Regulated Marketing: Functions of regulated marketing, Progress of regulated marketing, Export seasons.
4. Agri. Co-operative Marketing : Functions of agri. Co-op. marketing, progress of agri co-op marketing, Production Technology & Marketing. ( Pre & post harvesting)
5. Foreign trade of agricultural commodities, Export and Import, Export procedures, Documentation and other formalities.
6. Crop insurance and Kisan Credit Cards, EEC Quality Standards.

**References :**

1. Desai, R.G. Agricultural Economics, Himalaya Publishing House, Nagpur, 1998.
2. Soni. R.N., Leading Issues in Agricultural Economics, Shobanlal Nagia Chand & Co., New Delhi.
3. Saxena H.M., Ragulated Agricultural Markets
4. Govil & Tripathi, Agricultural Economy of India
5. Mathur, Co-operation in India
6. Memoria, C.B., Agricultural Problem of India, Kitab Mahal, New Delhi.
7. Acharya S.S. and N.L. Agarwal, Agricultural Marketing in India.
8. Ruddar Datt and K.P.M. Sudharam, Indian Economy.

**CRB Paper – II Rural Banking**

1. Principles and functions of banking, Co-operative banking, Special features, Negotiable instruments, Cheques, Bill of Exchange, Promissory Notes.
2. Banker customer relationship, Psycho-demographic approach, Customer centric vs business centric approach.
3. Co-operative banking, agriculture and non-agriculture organization, function of Apex MSCB, DCCB, RBI functions and role, NABARD, Lead Bank Scheme, RRB objective and functions.
4. Banking and I.T., E-banking. ATM. M-banking
5. Domestic Cash Management, ST/MT Funding, Meaning and importance cash management, Objectives, Cash flow cycle, Cash flow budgeting and forecasting, Electronic cash management, MT and LT funding, Term loans, Securitization, Cost center, Profit center, Planning and control, Capital Budgeting.
6. Liquidity Management- Objectives-Sources-Maturity concerns:  
Projected cash and core sources- Contingency Plans- ST/NT  
Liquidity – Maturity Ladder Limit- Internal control- Information- Netting.
7. Regulation, Supervision and Compliance- Need and significance of internal and external audit.

**Reference:**

1. Banking Regulation Act.
2. Basu. A.K. Fundamentals of Banking Theory and Practice.
3. Chatterjee, A., Bank Credit Management.
4. Choubay, B.N., Principles and Practice of Co-operative Banking.
5. Tanan, M.L. Banking Law and Practice in Negotiable Instrument India Act.
6. Banking Books Evidence Act.
7. RBI. Manual for UCB
8. Karnataka Urban Co-op. Banks Federation, Manual for UCB
9. Tanan, M.L., Banking Law and Practice
10. Basu, A.K., Fundamentals of Banking Theory and Practice
11. Chatterjee, A., Bank Credit Management
12. IBA, Study Material
13. Prasanna Chandra, Managing Investments
14. Verma, J.C., Manual of Merchant Banking
15. Alexander Gordon J. Fundamentals of Investments

1. Meaning of risk in banking operation-Financial and Non-financial risks- risk process-Key risks in relation to treasury management-Interest rate risk-Currency risk-Liquidity risk-Credit risk, Contagion risks and operational risk-Relationship with other financial risks.
2. Measurement and control of risk- Identifying measures and controlling risk- statistical methods-risk exposure analysis-risk management policies- risk immunization strategies-Fixation and delegation of limits- Different limits-Open position/asset position limits/Deal size/Individual dealers/stop loss limits.
3. Asset liability management, components of assets and liabilities-History of AL Management-Organizational and Functions of ALCO- Management and interest rate exposure/liquidity-Risk adjusted return on capital-adequacy concerns-ALCO techniques - GAP analysis, Simulation, Duration, Analysis and Linear and other Mathematical Methods.

**Reference:**

1. Becon, Conference Volumes
2. IIBs Study material on various subject
3. IIB, Derivatives
4. IIB, Swap, Futures and Options
5. Samir, K.B. Aruna, Varma, S.R., Raghunathan, V., Port-folio Management, Tata McGraw Hill
6. Raghunathan, V., Stock Exchange and Investments
7. Khan, M.Y., Indian Financial System
8. NIBM. Various Publications

**Certificate Course in Computer Application in Economic Analysis.**

**CCAEA – Paper 1 – Fundamentals of Computer**

1. Basic Components of Computer – CPU, Input-Output Devices, Key Board, Mouse, Scanner.
2. VIDEO Display- Printer, Data Storage and Retrives, Hard Disk, Floppy, Disk, CD Rom.
3. Types of Computers and Their Applications – Computer Net working and resource sharing
4. Web site design and use of internet.
5. Functioning of Dos and windows, MS Office ( Word, Excel and Power Point)
6. Data entry and Editing, Data base, Data operations, Algorithms. ( Sorting, Merging, Joining and Bifurcation)

**Reference:**

1. Sheelly, John and Roger Hunt (1980), Computer Studies at First Course, Pitman Publishing Ltd. London.
2. Peter Norton's DOS Guide (6.2) (1989) Revision Edition, Prentice Hall of India Pvt. Limited, New Delhi.
3. Taxali, Ravikant (1994) –PC Software Made Simple, Tata Mcgraw Hill Publishing Co.New Delhi.

1. Frequency, Measurement, Tabulation of data, Averages, Central Tendency, Mean, Mode, Median.
2. Dispersion – Range, Standard Deviation, Skewness and Kurtosis.
3. Correlation and Regression, Index Number, Rank correlation.
4. Diagrammatic and Graphical Presentation of Data' Linear and Non-Linear Programme.
5. Time Series, Forecasting, Trend, Lorene curve, Ginni co-efficient.
6. Use of computer for quantitative analysis – statistical, Financial and Mathematical.

**Reference:**

1. N.M.Downie and .W. Heath (1970) Basic Statistical Methods, Harper and Row, New York.
2. Yamane, Taro (1973), Statistics, An Introductory Analysis, Harper and Row (India). And John Weatherhill Inc.,Tokyo.
3. Gupta, S.C. (1981), Fundamentals of Statistics, Himalaya Publishing House, Bombay.
4. Elhance, D.N. (1962), Fundamentals of Statistics, Kitab Mahal, Allahabad.

**1. Part – A : Learning of Compute Techniques**

1. Initially the students will be introduced to the computer by giving the training in computer use and acquainting them with necessary commands. This part of the initial practical is to be used as ground preparation for computer use, and hence will not form part of the practical examination.

**2. Part – B : Practical Components**

1. Every student shall complete the following course of practical during the course duration.
2. He shall complete the practical journals as he progresses with the practical.
3. At the end of the year, the journal shall be certified by the coordinator of the programme.
4. There shall be practical examination for the students based on the given practical components and as per scheme in this behalf
5. The practical topics shall cover statistical processing techniques and methods.

**3. Part - C**

1. Classification of data : Simple and cumulative frequencies and presentation in suitable table.
2. Tabulation of data from a given report.
3. Presentation of statistical data by way of bar diagrams : a) Simple bar diagram, b) Sub-divided bar diagram, c) Percentage bar diagram, d) Multiple bar diagram.
4. Presentation of statistical data by way of pie diagram.
5. Drawing of line graph to represent a given data a) Single variable, b) Multiple variables, c) Range d) Component part based on percentage divisions.
6. Presentation of data by way of histogram.
7. Drawing of frequency polygon.
8. Data presentation through a cumulative frequency curve (Ogive curve) : a) less than, b) more than.
9. Calculation of percentage changes and simple and compound growth rates.
10. A) To find out Mean, median and mode.  
B) Locating the median and mode by graphic method

11. To calculate quartiles, deciles and percentiles.
12. To find out mean and standard deviations.
13. To calculate coefficient of variation.
14. Drawing of a Lorenz Curve for graphical representation of data.
15. fitting of trend line by Semi-Average Method with graphical presentation
16. Fitting of trend line by Moving Average Method with graphical presentation.
17. Calculation of simple and weighted index numbers and presenting them graphically.
18. Calculation of Karl Pearson's Coefficient of Correlation.
19. Computation of linear regression coefficients and drawing of regression lines of Y and X and X on Y Predictions of values for a given number.
20. Preparation of a scatter diagram and indication of the degree of correlation.

#### **4. Journal**

The Students shall maintain a file as Journal. The print out sheet of the completed practical with all details shall be systematically preserved in the file. On completion of the practical the coordinator's signature shall be obtained on the print out sheet. On completion of the entire course, the student shall obtain a completion certificate from the coordinator and preserve the same in the file on the top. The Journal shall be produced for assessment at the time of the University practical examination Completion of the Journal is a necessary condition for taking the practical examination.

#### **5. University Practical Examination**

1. The university shall arrange for the conduct of practical examination before the commencement of the theory examination.
2. Practical examination shall be of 3 hour duration carrying 80 marks. Three practicals from the Practical Course shall be set for the practical examination. Print out sheets of the examination work shall be well stapled together by the candidate and submitted to the examiner for evaluation.
3. 20 marks are reserved for the Journal. The examiners shall show in the mark sheet separately marks out of 80 and out of 20 and total out of 100.
4. To pass in the practical, the student shall have to get minimum 50 per cent marks out of total 100 marks.

**Certificate Course In Export Management**  
**CEM – Paper – I – International Economics.**

1. Theories of International Trade Classical, Hecker Ohlin theorem.
2. Trade and Economic Development- Hickian Theory, Terms of Trade, Determination of Gains, Technical progress and trade.
3. International Trade and Finance-IMF, IBRD, WTO, Capital Movement
4. Exchange Rate Determination Fixed, Flexible, Euro- Dollar Market.
5. Regional Economic Co-operation-Forms of Regional Co-operation ( Free Trade Area, Customs Union, Common Market, Economic Union, Caribbean Community and Common Market.) ECM, SAARC, OPEC, ECM.
6. Balance of payment account & payments.

**Reference:**

1. Sodersten B. (1993),- International Economics, Macmillan, London.
2. Dominick (1990) – International Economics, Macmillan Publication Company, New York.
3. Lindert P. H. (1995), Kindle berger International Economics (8<sup>th</sup> Edn.) R.D.Irwin, Illincis.
4. Nagesh Kumar (1994) – Multinational Enterprises and Industrial Organisations, Sage Publications, New Delhi.
5. Nagesh Kumar and N.S. Siddharthan (1997),- Technology, Market Structure and Internationalisation.
6. Nagesh Kumar, J.H.Dunning, Libsey, Agarwala and Urata – Globalisation,- Foreign Direct Investment and Technology Development.
7. Francis Cherunilam,- International Trade and Export Management- Himalaya Publishing House, Mumbai.
8. Misra S. K. and Puri V. K. –Economic Environment of Business- Himalaya Publishing House, Mumbai.
9. Mithari D. M. Introduction to International Economics (Latest)- Himalaya Publishing House, Mumbai.
10. Kindle berger C.P. – International Economics.



**CEM Paper –2 International Marketing and Export Management**

1. Bases of International Trade – Marketing segmentation, Product, Brand, Selection of Market and product, Source of Information, Global Sourcing, Marketing intelligence.
2. Packaging and Transportation- Functions of Packagius, Factors, Promotions, Distribution (Direct and Indirect Export), Role of Agents and Distributors, Model Agency Agreement, Export Correspondence, Pre and Post negotiation Phases Export priming, Export costing & pricing.
3. Setting up own Export Business- Naming, Style, Location, Personnel, Market Research, Export planning, Export costing and Pricing.
4. International Commercial Terms – Need, Groups, Ex-works, FOB, FAS, CFR, CIF.
5. Quality Systems – ISO 9000 series, Patenting, Project, Import and Export ( Contract, Trunkey, Civil Construction, Services), EPZs, EOUs, TPs & SEZs.
6. Air and Sea Shipments – Procedure, Liner Freight, Containerisation, Cargo claims.
7. Export of software, Fruits and vegetables, Floricultural products.

**Reference:**

1. Acharya & Jain – Export Marketing – Himalaya Pub. Co.
2. Balagopal T.A.S. - Export Marketing – Himalaya Pub. Co.
3. Publication of National Institute of Export Management Gandhinagar, Ayar, Chennai – 20.
4. Mithari D.M. – International Economics – Himalaya Pub. Co.
5. Francis Cherunilam – International Trade & Export Magegement – Himayala Pub. Co.

**CEM Paper – 3 International Trade Procedure, Documentation and Logistics**

1. Foreign Exchange Risk Management – Forward Contract, Modes of Payments, Customs and Practices on Documentary credit, Transport Documents, FEMA.
2. Import-Export Policy 2002-2007 – Subsidy Schemes, modes of export payments.
3. Export Documentation- Customs Act., Ware housing, Tariffs, Refund and Recoveries of customs, Rebates and Special facilities.
4. E-Commerce, Internet and Global Logistics ECGC, Exim Bank.
5. Commercial Invoice, Packing List, Bill of Lading, Master Documents, G.R. Form, ARE 1 Form, Invoice Proforma, packing list, intimation for inspection, Quality Control Certificate, Marine Insurance Certificate.
6. Export finance – Basis Types, Nostro, Vostro & Loro accounts foreign exchange risk management
7. Transport documents & trade, Bid bonds and performance bond

**Reference:**

1. Ministry, Commerce and Industry, Hand Book of Procedures, Volume I & II, GOI, New Delhi, 2000.
2. Mahajan - Guide to Export Policy, Procedures and Documentation.
3. Ballun, R.H.- Business Logistics Management, Prentice Hall International Inc., 1999-2000.
4. Keegan, W.J.- Global Marketing Management, Prentice Hall of India, 1999.
5. Young G.- The New Export Marketer, Kogen Page Ltd, 1999-2000.
6. Arora R.S.- Practical Guide to the Foreign Trade of India, National Publishing House, New Delhi, 2000.
7. Cherunilam, F.- International Marketing, Himalaya, Publishin House, 1999.

**SYLLABUS FOR A CERTIFICATE COURSE IN RURAL BANKING**  
**CRB Paper - I – RURAL ECONOMY**

1. Natural Resources in Rural Economy – Land, Water, Forests, Population, Role of Agriculture in Indian economy.
2. Rural unemployment – Nature, Types, Magnitude, Remedial, Measures, Rural Employment Scheme,- RWP, SCRD, SFDA, DPAP, NREP, RLEGP, JGSY, EAS, TRYSEM, SGRY, SGSY, PMRY.
3. Community Development Programme – Objective, Organization and Administrative set-up, Various Programme- Antyodaya Movement, Minimum Needs Programme Programme, Jawahar Rojgar Yojana.
4. Rural credit and Rural Indebtedness – Need for credit in agriculture, Sources of rural credit, Causes of rural indebtedness, Evils of indebtedness.

**Reference:**

1. Ruddar Datta & K.P.M. Sundharam (2004), S.Chand and Company Lrd. Ram Nagar, New Delhi.- Indian Economy.
2. S. C. Ray -Agricultural Indebtedness in India
3. Dr. C.B. Memoria, Dr. B.B Tripathi Kitab Mahal, Allahabad.Agricultural Problems in India.
4. V. T. Krishnamachary- Community Development In India