

Audio-visual teaching programs should be developed so that they can be separated and combined - thus providing a comparison between radio and television.

### Data Collection and Analysis

An essential part of our program of concentration and integration is gathering accurate information on progress and limitations. This work merits heavy emphasis. There is a particularly acute need for accurate information on farm budgets, for crop-cutting experiments to ascertain yields, for accurate hydrologic data, including water applied to crops, transit losses of water, and changes in the level of the water table. Data on soil characteristics are another important need. The work of gathering such statistics should be one of the first steps to secure benchmarks from which progress can be measured, and the data should be kept current by an integrated, adequately staffed statistical system.

### Agricultural Credit, Insurance, and Storage

With the best intent in the world, farmers are unable to increase production substantially without the materials needed for modern agriculture. For the bulk of farmers in West Pakistan, increased materials can be secured at the required time only by the use of improved credit facilities. Though modest provisions for agricultural credit have been in existence for some time, every Pakistani and foreign commission that has examined this aspect of the agricultural problem has emphasized the deficiencies in form, availability, and quantity<sup>(8)</sup> of credit.

A recent survey<sup>(9)</sup> of cultivators showed that only 1.7 percent (of the 96 percent who borrow) acquire funds through the cooperative societies and the Agricultural Banks. Reports of exorbitant interest rates from local lenders are numerous, and it is clear that public credit facilities must be expanded greatly if rural development is to proceed at a satisfactory pace. It is also clear that these facilities must be made an integral part of the plan detailed in this chapter.

A variety of loans will be required to meet the needs of farmers. Short-term loans at reasonable rates are especially important for farmers who

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(8) See for example: Government of Pakistan, Credit Enquiry Commission Report, Karachi, September, 1959; Government of Pakistan, Planning Commission, "The Provision of Extension Services and Rural Credit in Pakistan," Karachi, March, 1955; State Bank of Pakistan, Agricultural Credit in Pakistan, Karachi, December, 1962.

(9) Government of Pakistan, Central Statistical Office, National Sample Survey, Second Round, Karachi, 1960, page 50.