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Formal rural credit for rural development in Bantul district, Special Province of Yogyakarta

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Abstrak

After outlining the shift in interpretation of the concept and objectives of rural development since the mid-1960s, the main consequences of the new role assigned to formal credit in the desired rural transformation process are explored. Against this background, some general characteristics of rural credit provision in Indonesia are summarized. Subsequently, the study deals with the present-day role of formal rural credit in the area, the actual use of credit by the households in the various agro-physical zones, and the appraised needs with recommendations for a policy of rural credit provision which is better attuned to the socioeconomic circumstances as present in the geographical setting of this part of central Java, Indonesia.