

INDIAN JOURNAL OF AGRICULTURAL MARKETING

Vol.37

No.3 (Conference Special)

September- December, 2023



Publication of

INDIAN SOCIETY OF AGRICULTURAL MARKETING

PJTSAU Campus, Rajendra Nagar, Hyderabad - 500 030

(www.agrilmktg.in)

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We acknowledge with thanks the financial support provided by
ICSSR in publishing IJAM, Vol.37, 2022-23

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AGRICULTURAL CREDIT FOR SUSTAINABLE RURAL DEVELOPMENT: AN EMPIRICAL STUDY OF JALPAIGURI DISTRICT, WEST BENGAL

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Indian agriculture is dominated by small cultivators. With an average holding size of just of less than 2 ha size 86 percent of holdings, Indian agriculture produces sufficient food, feed, and fibre to India's large population, and in addition generates some net export surplus. This would not have been possible without the continuous flow of massive credit to farmers to buy modern inputs. Credit is one of the most crucial inputs for agricultural development. Agricultural credit in itself is not an input but it helps in creating environment for the adoption of modern production technology and encouraging private investments on this sector. Our analysis in this paper shows that the in spite of commendable policy changes in Indian agri-credit system, the fact that the percentage of institutional credit in overall credit to agriculture has remained within a narrow range due to inadequacy and so many constrains in our studied area of Jalpaiguri District. The ANOVA results revealed that there is significant difference between perception of land less and land lords. More income group farmers and low income group farmers and Z test revels relationship between income and crop loss and choice of sources of credit. In conclusion it is recommended that a separate priority should be given to agricultural credit exclusively for small farmers. Government should work in close association with Small Farmers' and Development Agencies for the benefits of small farmers.

Keywords: Agriculture, Credit, Sustainability, Suicide, ANOVA, Z-teat.

INTRODUCTION:

India is known as an agrarian country, and the development of the Indian economy depends heavily on agriculture. More than 50 percent of the population depends on agriculture, which accounts for 18.9 percent approximately of the country's GDP (Union Budget of India, 2022).

Agriculture-related financial activities, which are a subset of rural financial activities, include funding input supply, wholesale, production, distribution, processing, and marketing. The nations agricultural output is mostly dependent on small cultivators in its many states, especially West Bengal.