

AGRICULTURE FINANCE

Ms. Kamini Singh¹

Dr. Mini Amit Arrawatia²

ABSTRACT

Agriculture is the major source of income for 80 percent of the rural population in India and it supports 72 percent of her workforce. And as we know that Indian agriculture is undergoing a heavy stress as average land holdings is decreasing day by day. Our acreage has remained at 140 million hectares since 40 years but the number of farmers has increased from 7 crore to 14 crore which implies we are adding one crore farmers every five years. So there is a problem in investing in the land holdings. Credit is an ability to get loans from some individual agency. In the financial sense, credit, is the confidence reposed in a person which enables him to obtain from another, the temporary use of thing of value. In this paper we will discuss the different types of institutions or societies which provide proper finance/credit to the agriculture in spite of their land holdings.

Keywords: *Agriculture, Credit, Institutions.*

REFERENCES

1. Meshram.P.J. , *“Institutional Credit in Rural India”* , Manak publications pvt ltd.
2. Kurukshetra, *“The Monthly Journal”*, Ministry of Rural Development, Vol.62, No.2, Dec-2013
3. www.gktoday.in/kisan-credit-card/
4. article.economictimes.indiatimes.com/2013-08-24/news
5. www.slideshare.net

¹*Research Scholar, Department of Management & Commerce, Jayoti Vidyapeeth Women’s University, Jaipur, India.*

²*Assistant Professor, Department of Management & Commerce, Jayoti Vidyapeeth Women’s University, Jaipur, India.*