



Agricultural Finance in India: The Role of NABARD

By K. Prabhakar Rajkumar

New Century Publications, 2008. Hardcover. Book Condition: New. Agricultural production in India depends upon millions of small farmers. It is the intensity of their effort and the efficiency of their technique that will help in raising yields per acre. Because of inadequate financial resources and absence of timely credit facilities at reasonable rates, many of the farmers, even though otherwise willing, are unable to go in for improved seeds and manures or to introduce better methods or techniques. It is, therefore, of the utmost importance that the financial requirements of the farmers are adequately met. Till Independence in 1947, money lenders and the landlords were the principal sources of rural credit. Over the years, the operations of moneylenders have declined in view of debt relief legislations, the system of licensing moneylenders and restrictions on the use and transfer of land as security. Similarly, the abolition of all privileged tenures both in zamindari and ryotwari areas has discouraged investment by the landlords and larger cultivators. Provision of sufficient and timely credit at fair rates of interest has, therefore, to be considered as an integral part of agricultural development. Assistance rendered by way of credit has, however, to be related to specific...



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