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A Study of Rural Economy and Financial Support provided By Banks to Farmers of India

Abstract

The Rural Economy in Indian Budget finds the much needed attention in the recent years, which was due over the last 10 years. With a rapid growth of the Indian economy during the early 1990s, the focus of the Indian Government shifted from agriculture to industrialization. The growth of Indian agriculture suffered due to this shift of stance. Since agriculture is still the backbone of Indian economy and more than 70% of its total population is engaged with agriculture (both directly and indirectly) for livelihood. Today, the rural economy in India and its subsequent productivity growth is predicated to a large extent upon the development of its 700-million strong rural population. The agricultural economy of India is drafted according to the needs of rural India since majority of the population lives in about 600,000 small villages. In India, agriculture accounts for almost 19% of Indian gross domestic products (GDP). In this research paper my focus is on Agricultural Marketing and Organic farming because Agricultural marketing is a mechanism through which these goods reach different places depending on marketplaces. Agricultural marketing is a process that involves assembling, storage, processing, transportation, packaging, grading and distribution of different agricultural commodities across the country. Organic farming is a farming technique that sustains, enhances and maintains the quality of the ecosystem. In my opinion if India wants to grow fast than our government must improve those two sectors because other countries have focused in above two sectors much earlier and we have seen their development. Along with this I also discuss about the banking facilities provided by the banks to Indian farmers.

Keywords: Organic Farming, Agricultural Marketing.

Introduction

The Rural Economy in India is wholly agriculture based and it is of tremendous importance because it has vital supply and demand links with the other Indian industries. Agriculture is the main source of income of the Indian economy. In India agriculture constitutes the backbone of rural India which inhabitants more than 70% of total Indian population. The fertility of the soil has augmented the success of agriculture in India. Further, Rural Economy in India has been playing an important role towards the overall economic growth and social growth of India. India has been predominantly an agriculture-based country and it was the only source of livelihood in ancient time. During prehistoric time when there was no currency system, the India economy system followed barter system for trading i.e. the excess of agricultural produce were exchanged against other items. The agriculture produce and system in India are varied and thus offers a wide agricultural product portfolio. The Ministry of Agriculture, the Ministry of Rural Infrastructure, and the Planning Commission of India are the main governing bodies that formulate and implements the policy related to rural economy in India and its subsequent development for the overall growth of the Indian economy.

Objectives of the Study

1. To Study about Agricultural Marketing in Rural Economy.
2. To focus on Organic Farming.
3. To Study about Financial assistance provided by banks to farmers.

Methodology

Both primary and secondary data is used for the purpose of analysis. For primary data the researcher has made interviewed to farmers and taken the informations from bank managers. Secondary data is

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