

## **AN EMPIRICAL ANALYSIS ON CREDIT UTILIZATION OF THE FARMERS IN TELANGANA STATE**

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### **ABSTRACT**

*The paper has made an attempt to study the utilization of credit by farmers in Telangana state. In this view, Economic reforms have deepened the crisis in agriculture since 1991. Public investment in agriculture has been declining. Farmers in the dry regions incur debts by investing in ground water resources to seek irrigation facility. Pressure on land in command areas has increased tenancy system. Liberalization of agricultural trade by 2000 has been encouraging cheap imports. Prices of commercial crops and some plantation crops are fluctuating and the farmers are financially ruined. High yield crops without estimating their suitability to domestic conditions have resulted in instability of output leading to loss of livelihoods. Therefore, Rural credit is the money that is extended to the farmers, share croppers, tenants, small, marginal and sub marginal cultivators as well as rural and tribal families engaged in a wide variety of farming related occupations.*

**KEYWORDS:** *Indian Agriculture, Credit Utilization of Farmers, Findings*

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