

## **CASH CREDIT SCENARIO OF SEED BUSINESS IN JUNAGADH DISTRICT OF GUJARAT**

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### **ABSTRACT**

Seed is considered to the elixir of crop husbandry, particularly in field crops. In case of hybrids, the farmers have to buy the new seed every time, while in case of varieties, he may use the retained seeds from previous year crop. Historically, the seeds have been supplied to farmers by agri input dealers. A small portion of the market share is also supplied by state farm corporations and agricultural universities mainly in case of high volume, low value crops, while in the private sector, the trend is reverse. The present study taken up in eight talukas of Junagadh district revealed that most of the seed is sold on cash basis because of uncertainly involved. In case of crop failure due to any reason, the farmer may not be able to repay back.

**KEYWORDS:** Credit, Hybrids, Varieties, Dealers