

IMPACT OF CREDIT INTERVENTIONS FOR PROMOTION OF RICE FARMING IN THRISSUR DISTRICT

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ABSTRACT

The present study assessed the impact of credit interventions for promotion of rice farming in Thrissur district. Primary data were collected from 90 farmers of three panchayats, using a pre-tested structured interview schedule using Multi-stage random sampling. Percentage analysis, indicator approach and Cobb-Douglas Production Function were employed to analyze the data. The study found the credit interventions to support farmers by ways of interest subvention, timely credit etc., and linking of credit with marketing had found to be influencing the net income of farmers positively. The study suggested that the pattern of providing credit by Adat Service Co-operative Bank by way of revolving fund at the commencement of rice cultivation may be replicated by the other two Panchayats, and even other areas wherever not implemented, so that farmers can get easy and timely credit and their dependence on private agencies will also be reduced.

KEYWORDS: *Commercial Banks, Co-operative Banks, Credit Interventions, Kissan Credit Card*

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