

***ACCESS TO AGRICULTURAL CREDIT IN FARM HOUSEHOLDS******ABSTRACT***

Access to adequate credit facilities has been a matter of concern for a very long time in our country. Credit may be accessed from various sources which includes both governmental as well as non-government sources and also for various purposes (ie. productive as well as non productive).

In this paper, the major focus will lie on analysing credit accessibility to farm households in this country. For analysing the same, a two-fold relationship has been considered which comprises of the total production loan to that of net receipts per hectare. All information that is available is with respect to farm households which give a better glimpse for understanding credit accessibility in the rural areas. Basically, this paper focuses on the micro economic aspect for ascertaining the amount of loan taken for productive purposes with respect to agriculture across farm haouseholds in various states in India.