

## **AGRICULTURAL CREDIT CONSTRAINTS AND DISTRESS SALES- ROLE OF CO-OPERATIVES IN SHIVAMOGGA DISTRICT**

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### **ABSTRACT**

Rural credit has nowadays become a nightmare for the poor farmers who find it difficult to fulfill the process on one hand and repay the borrowed money on the other hand. This is due to absence of transparency in the credit structure of banks. Co-operative sector once started with a view to relieve the farmers from the clutches of Zamindars and financiers in informal sector, but now the farmers seem to be struck in the hands of co-operative officials and finding it hard to borrow money from formal sector. Hence this study will help us analyse the credit constraints of farmers and this resulting in distress sale of their agricultural produce.

**KEY WORDS:** Agriculture, credit, Co-operatives, Constraints, distress sales.

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