

The apple industry of Jammu & Kashmir is serving as the backbone of the State's economy. The industry is facing various challenges and the major one is the finance/credit availability to the growers. The primary and traditional sources are mostly non-institutional. The small and marginal peasants of the state borrow money against the expected production from local moneylenders (peasant entrepreneurs). Among the non-institutional financing sources, the local peasant entrepreneurs and outside state fruit merchants play the major role. These sources provide credit facilities to peasants annually at higher rates of interests. The underlying credit raising processes are easy but impose higher financial risk. Choice of the financing source has the direct impact on the production and marketing of the fruit.



Imran ul Amin

Financing Sources and their Impact on Apple Industry of J & K

Impact of Institutional and Non-Institutional Financial Intermediaries on Production & Marketing of Apple in J & K



Dr. Imran ul Amin, MBA, Ph.D., UGC NET: Asst. Professor at DMS, SBS, Islamic University of Science and Technology, Awantipora, Jammu & Kashmir, India.



978-613-8-38752-7