



Kisan Bank Microloans and Farmer Economic Growth in Northern India: A Four-Year Repayment Rate Assessment

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Abstract

Kisan Bank is a microfinance institution in India that provides loans to small farmers, particularly women and those with low credit scores. The impact of these loans on farmer economic growth has been studied but not comprehensively over an extended period. A mixed-methods study combining quantitative (four-year repayment rates) and qualitative (in-depth interviews with farmers) approaches to evaluate Kisan Bank's microloans in enhancing farmer economic growth in Northern India. The four-year repayment rate for Kisan Bank loans was consistently above 90%, indicating strong financial sustainability. Qualitative analysis revealed that the loans facilitated improvements in crop yields and diversified income sources among beneficiaries. Kisan Bank's microloans have a significant positive impact on farmer economic growth, enabling them to invest more in their farms and improve their livelihoods. The study highlights the importance of long-term loan support for sustainable agricultural development. Policy makers should consider extending Kisan Bank's services to cover a broader range of farmers and regions to maximise its potential for fostering rural economic growth. Kisan Bank, microfinance, farmer loans, repayment rates, economic growth

Keywords: *African geography, rural economics, qualitative methods, quantitative analysis, mixed methods, indigenous knowledge systems, development studies*

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