

Effects of banking credits on agricultural value added

Abstract

Monetary and credit policy a special place in their development programs, so that bank lending is one of the determining factors in the development of economic sectors. In the presence of a few private investors in the agricultural sector and weak financial capacity of most farmers, financing of the agricultural sector often rely on loans from banks, especially in the form of everyday tasks through the Agricultural Bank will be done. The effects of the current credit and capital for the Agricultural Bank of Iran during the period 1362 to 1393 the agricultural sector using simultaneous equations (3SLS) and the Autoregressive Distributed Lag Model (ARDL) were evaluated. The results of structural equation based on a three-stage least squares method was evaluated, shows that on average one percentage point increase in capital credits, value added, employment, agriculture inputs and value respectively in 0/184 , 0/30 and 0/07 percent stems. As well as an increase in capital funding, investment and agricultural value of 1/00 and 0/038 respectively percent increase. And the effect of the current credit VAT credit for the work was over.



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