

## CHAPTER V

### CONCLUSSION AND SUGESSTION

#### 5.1 Conclusion

The data analysis findings revealed no evident the results of the data analysis demonstrated that microfinance had no discernible impact on productivity. Farmers that obtain loans, on the other hand, can invest in higher-quality resources such as seeds and fertilizer. More work and fertilizer are needed.

Using data from the study's secondary household survey, this study investigates whether microfinance has no significantly impact on the use of fertilizer in paddy production in the region. If primary data could be acquired in a systematic manner, questionnaires might be distributed to both recipients. Non-recipients of microcredit who require assistance Enumerators who have been trained under the direction of make sure you conduct study and testing. It takes time because it is a multi-step sampling procedure. Microcredit recipients and non-recipients. It is advised that you conduct deep studies in the field of study.

The government's silver lake fertilizer, as well as a reduction in agricultural subsidies like improved seeds, may boost the cost of crucial agricultural inputs. In part, the findings provided in this study paper will be interesting. Agricultural production and its ability to produce high-quality production. It is also vital to reduce poverty in the country through increasing access to finance.

Though the loan system has a positive impact on poverty reduction, some farmers are locked in a cycle of recurring financial issues according to the impact of microfinance on farmers' household surveys. Therefore, it could be suggested that there is affirmative fact regarding with microfinances because it provides farmers to solve financial issues partially. On the other hand, this profit also depends on how the farmers spend on this loan effectively.

#### 5.2 Suggestion and Policy Recommendation

This case study's major objective was to investigate how microfinance policies affected the use of fertilizer in paddy production. According to the analytical findings, there is no discernible difference between the variables. As a result, in order to get accurate data, I would suggest to do the field survey directly. Maybe will discover the farm family's grain yield after this finish the own survey. Seeds' fertilizer it will learn how to use and manage pesticides and other

agricultural chemicals as well as evaluate what's crucial to the farm in order to understand their profit and loss and how to proceed with further adversity in the future.

Indeed, access to financing has had a major influence on agricultural output in the study region. Non-registration of land is also a barrier to accessing microfinance due to the intricacy of the registration procedure. As a result, the loans available to these farmers are limited, totaling only 15% of total land area.

According to the findings of the study on the influence of years of schooling, there should be an upgraded and quality education system in rural regions, and the government should consider public investment in education in these areas. Some traditional agricultural practices are inefficient, and in order to encourage automation, a more efficient finance system with a way to secure loan payback should be devised. This form of financing requires technical help as well. Furthermore, the government should work with development partners to strengthen farmer ability to use loans effectively and efficiently.

