

Development of agricultural sector through an increase in investment and relying on Credit & Finance Firms from the viewpoint of credit & finance experts and farmers of Kohgiluyeh & Boyer-Ahmad Province

Yaghoob Ansari¹, Seyed-Ali Hosseini-Yekani², Seyed-Hessamaldin Mahdavinia³

¹ Instructor, Yasuj Boys Technical College, Yasuj, Iran;

² Assistant Professor, Department of Agricultural Economics, Sari Agricultural Sciences & Natural Resources University, Sari, Iran. s.a.hosseiniyekani@gmail.com

³ Instructor, Institute for Higher Education Almahdi Isfahan, Isfahan, Iran.

Abstract: The issue of the effects of finance markets on investment and development of agriculture is one of the significant economic subjects which demands perfect care and subtle attention in its implementation, distribution as well as application in order to be most effective in blooming of the economy, increasing investments, and development of efficient agriculture; thus, the fundamental objective of the present research is development of agricultural sector through an increase in investment and relying on credit & finance firms from the viewpoint of credit & finance experts and farmers of this province. Required information includes collection of data from the finance and agricultural markets, investment and development of agriculture sector, which were realized through some questionnaires and collection of data from the relevant organizations (during 2005-2010) and the data was processed and analyzed using SPSS software. It turned out that development and variation in financial markets of the country, in a general, and privatization of finance markets in agricultural sector, in particular, can lead to a rise in investment, growth and development as well as higher VAT in this sector. This research has shown that the government has to devise ways to remove barriers of financial intermediaries, reinforcement of financial structures, development and diversification of financial tools, cash injection into financial market of the country, supporting the private sector, implementing modern technology in this sector, and support in export. Based on the views of experts and farmers of the province, highest investment has been made in sectors like fishery, beekeeping, and cattle raising, and the least investment was in horticulture, farming as well as agricultural industries; production volume in the above mentioned sectors, and during the mentioned period, had a rising trend. Finally some recommendations have been offered to organize financial markets in agriculture and its effect on increase of investment and development of this sector.

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1. Introduction

The effects of financial markets on investment and development of agriculture sector is a significant economic issue that needs particular attention with regard to application, distribution and use so that it contributes effectively to economic boom, increase of investment, development of agriculture, and enhancing the farmers' level of income and thus enhancement of quality of life, the agriculture sector in Iran is among the fundamental economic sectors and it constitutes a major part of GDP. Therefore, investigation of the effects of different economic variables on the growth and development of agriculture sector could be of great importance. Based on the positive effects of financial markets on the growth of added value in agriculture sector, the development and variability of financial markets of the country in general, and the privatization of financial markets in the agriculture

sector in particular could lead to more growth in added value of the agriculture sector. The capital market that is manifested in the stock market is one of the main ingredients of any country's financial market. Therefore, the development of stock markets could play a vital role in empowering the financial markets of the country and consequently its economic development. It is clear that fast and easy access to financial resources is one of the obligations and pre-requirements of investment and development of agriculture sector. However, due to the unique features of this sector, lack of development of financial markets of agriculture, obstacles for supplying the necessary finances, and high risks have imposed severe limitations on investments in this sector. This study indicates that in order to see the effects of financial markets on investment and development of agriculture sector in this province, the government needs to apply certain policies,

eliminate its inefficient interventions in this sector, and embark on clearing the obstacles of financial intermediary, strengthening financial structures, development and variability of financial instruments, injection of liquidity to agriculture's financial market, strengthening and supporting the private sector, using modern technologies, and supporting exports as well as providing sustainable financial services for new investments and having economic agents in this sector. In spite of the many advantages in the agriculture sector, it encounters such significant challenges as shortage of assets, lack of proper investment in comparison to other sectors, low financial and economic ability of producers, reliance on the banking system, incomplete insurance coverage, and destruction of the infrastructures, high risk, and the issues related to the market. Therefore, one of the main reasons behind lack of investment in agriculture sector in Iran is probably the fact that lack of investment security in the agriculture sector reduces the motivations of capital holders for entering this sector and thus the influx of capital to other sectors. The financial markets in the developed countries have a binary structure, through the changes occurring in the financial markets they reveal some responds. The financial market of Iran isn't perfect, the existence of non-formal structures with high rating of profit is one of the main problems of the Iranian financial market, which not only hinders the formation of the formal market, but also the positive activity of the latter. Bad organization and management, in transparency as well as lack of compatible conditions are at present the characteristic features of the Iranian financial market. All these factors have a negative impact on the development of agricultural market. Subsidation with alternative prices, precautions on behalf of the government at charging the prices from profit and giving any kind of loans or aid from the banking system are other restrictions of the financial market in Iran. Simple view on these phenomena causes some people consider this as a result of gaining and losing. The influence of the financial structure on the economic structure is of crucial importance nowadays and the lack of proper financial structure is the principle obstacle for the economic development. On this matter some great economists such as Shumpeter, emphasizing the development of financial structure, call it «the engine of economic development. Economic development should be achieved very quickly as the capital is an important factor both for the increase of productivity and for other fields. Capital is very essential in agricultural sector as well, the lack of capital in any country results in overall recession. Small income leads to the reduction of capital investment. Agriculture in the developing

countries because of the scarcity of the necessary financial markets faces great difficulties. These markets have no capacity for capital investments thus are not able to develop agriculture. Some other factors are also involved here e.g. low efficiency of the banking system in the development of agriculture., lack of information and some other limitations also have negative impact on agricultural sector, as well as on the economy as a whole (Levin, 1997) One of the main factors of the economic development is considered the financial development of the national market. A lot of research has been carried out on this issue; we pay attention that research in this field.

Ansari et al. (2011) said in their article, In order to achieve the economic growth and development, some specific plans and mechanisms in social, cultural and economic fields are required. Strong financial markets are among such specific mechanisms in the economic area which in turn requires powerful financial institutions. In this research, abilities and restrictions of financial system of Kohgiluyeh & Boyer-Ahmad province of Iran have been reviewed and discussed that the substantial proportion of required agricultural credits of province farmers is provided by the formal sector of financial market, especially Agricultural Bank of Iran. The interest rate of formal sector credits is much less than the rates of interest applied in the informal sector even by enumerating administrative costs.

Soltani et al. (2007) quote in their article: "Investment is one of the most effective ways in improving any country's economy. Among all kind of investment in different economic sectors, investing in agricultural sector is of significant value and status since such investment, due to consistent demand for food and produce, can lead to growth in production and employment in this sector; however, with regard to studies conducted, this sector doesn't have the required attractions for investment, considering physical resources, human resource and chances of development. Among the reasons to avoid investing heavily in this sector are high risk of producing agro products, high expenses of conservation, lack of local and foreign, lack of expansion in transformational industries, absence of an encouraging system, and focusing on other more prolific sectors such as services sector.

Shakeri (2004) said in them article: agriculture has allocated a small portion of national investments to itself. One of the structural problems of agriculture in Iran's economy is the flow of capitals from this sector to other economic activities and the government's support policies to reduce this flow have not yet been so effective. And the results of the research implies the fact that the added value

of the agriculture sector has no effect on private investment in agriculture sector in the long run.

Haji Rahimi and Torkamani (2003) mentioned in their research : The added value in service sector , the investment of private sector in agriculture , the state investment in agriculture , the added value of oil and development of technology has a positive effect on the relation between trade and proportion of price index for agro-products compared with total price index , and has a negative impact on the added value in economic sector , Also , the added value in agriculture has had the most positive impact on the total added value.

Torkamani and Bagheri (2002) have said in their article: variable of the public and private investment proportion to added value and economic growth in agriculture had a positive effect on the growth of this sector and the variables of growth and agriculture organization as well as growth in employment had a negative impact on agriculture the growth of this sector , and the variables of growth and agriculture. The variable of growth in added value in agriculture has a two – way relation only with public & private investment , and a one – way relation with other variables.

Fetros (1997) studied the effect of monetary and financial policies of government on the variables of agriculture sector using ILS method. According to this research, financial policies have a positive increasing effect on agriculture, and financial policies with a decreasing rate have a positive effect on productions of this section.

Shirinbakhsh and Namravaei (2007) have mentioned in their paper : investment is so important that the UNCTAD has introduced and selected it as an indicator for evaluating the ability and performance of the world countries. In this regard ,having analyzed the data collected during 1974-2004 it has been concluded that , roughly, the effect of bank loans on investment in agriculture is by far greater than the effect of added value (GDP) in this sectors in other words ,the role of banks in increasing the volume of investment had been more than the predicted gains in producing units therefore ,it is expected that organizing the banking system of the country could help increase the volume of investment inside Iran and consequently , lead to an increase in added value.

Loonyr (1999) has studied the affecting factors on private investment in agriculture using a regression model . the results gained from estimating the equilibriums in his study showed that private investment gross domestic products and agricultural credits are all with a one year interval, and infrastructural investment will have a positive

impact , and non-infrastructural investment will have a negative effect on private investment .

Parivash et al. (2004) pointed to positive effects of financial markets on agricultural sector growth. They also assumed that development of the financial structure of the country has played a significant role in growing the value added of the agricultural sector. Therefore, this study is aimed at analyzing Development of agriculture through increased investment regarding on financial institutions, credit Province Agriculture.

2. Material and Methods

This research is a descriptive and analytical study carrying out as longitudinal. All data related to the financial market activities and also average and huge investments (5000\$) and development rate in the agricultural sector of Kohgiluyeh & Boyerahmad state during the last five years will be collected and analyzed. Based on such data, the process of the activity changes of the financial markets, the investment rate and the agricultural section development of the state go under analyzed. According to the research objectives and to consider the sampling Lapse of 7% and Maximum Lapse of 1% and the conservative P = 5% and, Also consider the selection of a cluster and a selected level of statistical units the sample size is estimated at 100. Considering the small number of experts in credit, finance, Agriculture and selected a Number all of them. Expert's credit, financing and Agriculture that they were 50 person willing to participate in the plan, the gathered data are used after performing necessary monitoring and analysis processes. Likewise, SPSS software is applied to analyze the gathered data. Frequency distribution tables, central and dispersion indices as well as diagrams are used to describe data and they are analyzed using simple and partial correlations and multivariate regression analysis.

2.1. Types of the financial markets.

According to the requirements such markets are divided into two groups.

2.1.1. The Capital Market

Long-term trade can be involved in this group. This group is subdivided into the initial and secondary bonds.

a) The initial market is a place where capital is created.

In such a market the bonds are issued for the first time.

b) Secondary market.

In this type of a market most of the issued bonds are subject to buying and selling in the market.

The existence of such kind of market guarantees the stability in the financial market.

2.1.2. Money Market

This market is in charge for the the private and state sector for the short-term period.

Those, which participate in such a market, have surplus savings. They make either direct or indirect deposits into banks; otherwise they buy short-term securities and submit them wherever it's necessary. In most cases these are production companies or the government.

The distinctive characteristics of such markets are the following:

1-on such markets the bargains are made very quickly.

2-the money market has no permanent location.

3-on such markets the prices of objects are very high.

2.2. The role of financial markets

Taking into account the role of the financial market in economy and having researched the factors affecting the economic growth, more profoundly studied the financial markets and their activities one may call the financial markets the lever of growth of the economy as a whole. Such markets can also provide factors of production (capital). Through the existence of financial market he country may reach the profit sources, diminish expenditures on commercial and information needs, decrease the rate of risk, hold the companies and financial organizations under control and simplify the forms of savings, as well as the exchange of goods and services, the influence of innovations and prices and through all these measures to achieve the economic development and growth. The study of financial markets and their effect on capital investments and development of agriculture are the main purposes of the given research. The idea that through these means capital can be increased. Actions involving big sums increase the interest towards the capital investment and give a positive result. Some economists keep to the opinion that the difference between the countries with developed economy and developing economy lies not in the existence of the sophisticated technologies, but in existence of active financial market.

The studies reveal that the level of the financial market development especially its effect on the economic provision of the company and choice of their provision method holds an important part in the economy of the country.

2.3. Globalization and its effect on the financial markets

The developed financial markets, which are connected with the financial organizations on the international level increase the compatibility and strengthen the economy of that country. The main factors of the country's compatibility are the existence of the financial markets, developed banking system and utilization of superior financial services. During the recent years the effect of the financial markets on economic growth has been forgotten. Goldsmith for the first time in 1969 started to speak on this matter from the viewpoint of comparison methods and comparative patterns (models) of economy. For the evaluation of the financial power of one country the measure corresponds to the company prices at the stock exchange for every initial (raw material) production of the given country.

This property illustrates the power of the country. In such countries exists the system of buying and selling. The financial system can be divided into two big groups:

The system, based on the bonds, the system, based on the banks, but financial market in Iran is based on the banks. Taking into account the role of the financial market in economy and having researched the factors affecting the economic growth, more profoundly studied the financial markets and their activities one may call the financial markets the lever of growth of the economy as a whole. Such markets can also provide factors of production (capital). Through the existence of financial market he country may reach the profit sources, diminish expenditures on commercial and information needs, decrease the rate of risk, hold the companies and financial organizations under control and simplify the forms of savings, as well as the exchange of goods and services, the influence of innovations and prices and through all these measures to achieve the economic development and growth. The study of financial markets and their effect on capital investments and development of agriculture are the main purposes of the given research. The idea that through these means capital can be increased. Actions involving big sums increase the interest towards the capital investment and give a positive result. Some economists keep to the opinion that the difference between the countries with developed economy and developing economy lies not in the existence of the sophisticated technologies, but in existence of active financial market. The studies reveal that the level of the financial market development especially its effect on the economic provision of the company and choice of their provision method holds an important part in the economy of the country.

3. Results and discussions

1-Linear regression model related to factors affecting Investment Development regarding the farmers' opinion in Kohgyloye and Boyerahmad province. Investment Development = 0.204 (Considering the private sector) + 0.193 (Variation in financial institutions - credit) + 0.185 (Inject liquidity to financial market and agriculture) + 0.298 (updating Financial institutions with new technologies) + 0.131 (Establishment of the financial counseling centers) + 0.250

R = 0.972 R² = 0.944 Adjusted R² = .940

2-Linear regression model related to the affecting factors with regard to the opinion of the Agricultural Section Development from the farmers' viewpoint in Kohgyloye and Boyerahmad province Agricultural Section Development = 0.240* (Export supports) + 0.169 (Collaboration and gatherings) + 0.293 (Exhibitions and Conferences) + 0.279 (Spread and Distinctive financial services) + 0.110 (The use of modern technology) + 1.78

R = 0.976 R² = 0.953 Adjusted R² = 0.950

3- Linear regression model related to affecting factors on Investment Development regarding opinion of financial Experts in Kohgyloye and Boyerahmad province.

Investment Development = 0.257 (Considering the private sector) + 0.201 (Variation in financial institutions - credit) + 0.189 (Inject liquidity to financial market and agriculture) + 0.327 (updating Financial institutions with new technologies) + 0.120 (Create financial counseling centers) + 1.056

R = 0.982 R² = 0.964 Adjusted R² = 0.960

4- Linear correlation model related to the affecting factor on Agricultural Section Development, regarding to the opinion of financial Experts in Kohgyloye and Boyerahmad province

Agricultural Section Development = 0.214 (Export supports) + 0.101 (Collaboration and gatherings) + 0.291 (Exhibitions and Conferences) + 0.314 (Spread and Distinctive financial services) + 0.120 (The use of modern technology) + 1.218

R = 0.989 R² = 0.979 Adjusted R² = 0.976

As it was indicated, based on the common view between experts and farmers in this study, the highest investment was in fishing, beekeeping, and husbandry and lowest investment was in gardening, farming, and agriculture industry sector. A look at the trend of payment of credits in the formal financial markets of the province (Agriculture Bank) indicates that in the period under study (2004-2009) the payment of credits was higher in a way that the paid credits in fishing, beekeeping, and husbandry was greater than that of other sectors (with regard to their scope and volume). As it was demonstrated, the trend for the amount of produces in the agriculture sector

of the province in the abovementioned period was upward in a way that the volume of production was 33% in beekeeping, 27% in fishing, 20% in husbandry, 13% in gardening, and 7% in farming. These statistics confirm the claims made by farmers and experts in this study and demonstrates that liquidity injection to the financial and agricultural market and variety of financial and credit monetary institutions have positive effects on increasing the investors and developing agricultural sector in this province. See Table 1 and Figure 1.

The results demonstrate that during the past three decades, the share of agriculture sector of formation of total gross capital was 4.2% on average and the scope of changes was between 3.8 and 4.6. In this period, the average of value added of the agriculture sector in the whole economy was 12.9% and the value added of the province's agriculture sector was 18.9%. On one hand, this shows the high potential of this sector and on the other hand it is indicative of the decrease of tendency in investment in this sector, pointing to an obvious contradiction in the country's economy. As it was shown, about 75.9% of the offering of the cash of financial markets in the province was through the banking system (Agriculture Bank and formal financial market) and 24.1% was through informal financial markets. Due to the low interest rate of credits in the formal financial market, there is extra demand in this market; while due to the high rate of interest rate in the informal financial market (i.e. between 21% and 61%), there is no extra demand. In addition, the balanced inflation rate is much higher than the balanced rate of facilities and deposits; thus it could be said that the actual interest rate of the facilities has been negative. Average value of agricultural land used by farmers in various parts were as follows: agriculture, horticulture, animal husbandry, fishing: 68000, 32697, 6500, 4800 (M2), Average amount of investment in the above description were: 328, 268, 620, 4800, (Million Rials). The results indicated that the following items, in order of priority, had the highest effect on the objective of the study in this province: updating financial and credit institutes with modern technology, attention to the private sector, variety in the financial and credit institutes of the province, liquidity injection to the financial market of agriculture, establishment of financial consultancy centers, holding exhibitions and conferences, development and distinguishing services of financial and credit markets, supporting exportation, cooperation and meetings, use of modern technology. In addition, the results demonstrated that higher education of experts has not had great effect on the objective. See Tables 2 to 6.

Table 1: Facility payment to agricultural sub sectors during the years: 2001-2009 agricultural province by Banks (formal financial market) (Million Rials)

	2001	2002	2003	2004	2005	2006	2007	2008	2009
farming	39280	51932	39901	58612	58390	167103	55303	162873	135975
horticulture	18256	24618	25552	29829	57605	65424	43015	6850	68973
Ranch	56780	86012	95528	91329	81960	95065	96967	46534	133800
Fisheries	3136	7345	6419	6860	12086	18369	10629	8950	2519
Bee	1469	4717	4098	1204	1311	4472	4328
Machinery	12558	18784	21439	13150	35670	29105	25568	2952	10025
Water wells	2044	2990	2324	3486	5729	2766	3838	3449	7232
Irrigation pressure	3217	4709	4572	4676	32595	6719	18522	32908	141645
Sum	136740	201107	199833	209146	285346	389023	258170	264516	500169

Source: Agricultural Bank of Kohgilouyeh and Boyer Ahmad Province

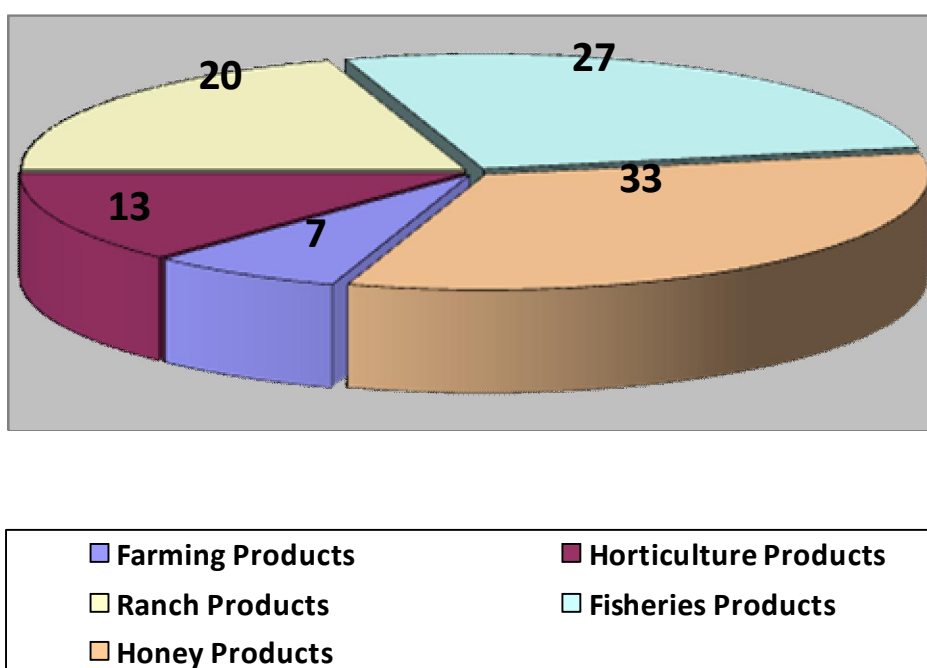


Figure 1: Agricultural sub sectors Products during the years: 2001-2009.

Table 2: Distribution of the farmers, according to their investment amount & the using Land Area in their activity field, I.R.IRAN, Kohgyloye & Boyerahmad, September 2010.

Description	Number	Land Area (Meter ²)	Investment (10 ⁶ Rials)
Vegetable cultivation	14	18215±19212*	110± 65.3**
Farming	43	68000±47618	328± 259.5
Gardening	32	32696.9± 18562	268.4± 222.1
Husbandry	16	6500± 7581.3	620± 365.3
Fishery	6	4317±2893	4800± 65.3
Total	111	-----	6016.4± 977.5

Mean ± SD, *

Table 3: The main sectors of economic value added contribution (without oil) in the province and the country's gross domestic product in 2008

row	Activity	Total Country	Province
1	Agriculture & Fishing	10.9	18.9
2	Mine industry	17.1	5.4
3	Buildings, water, electricity and gas	9.9	15
4	Services	61.4	60
5	Sum	99.3	99.2
6	Net taxes on imports	0.7	0.8
7	Gross domestic product at market prices	100	100

Source: Kohgilouyeh and Boyer Ahmad Province Agricultural Jihad Office.

Table 4: Main resources of facilities payment in agricultural-rural financial Market

Types Resources	Resources	Share of suppliers (%)	Excess demand (%)
Formal resources	Agricultural Bank	50.4	26.5
	Commercial banks	25.5	22.9
Informal resources	Funds	2	46.6
	Tradespeople	1.7	
	Forward purchasers	2	
	Relatives, etc.	18.4	
	Grand total	100	

Source: Arab Mazar, Khodarahmi

Table 5: balanced average of real interest rates of facilities and deposits during (1979-2009) (percentage)

Inflation weighted rate	Facilities weighted rate	Deposits weighted rate	Period
18.9	9.8	7.5	1979-1988
19.0	13.4	9.0	1989-1994
25.6	17.2	12.6	1995-1999
13.9	17.1	12.2	2000-2004
16.7	12.63	13.05	2005- 2009
36.8	26.03	22.75	Total

Source: CBI, Statistics and Economic Analyses Bureau

Table 6: Status of value added and investment in agricultural sector during various periods (percentage)

period	Before Islamic Revolutions (1974-1978)	First period of Revolution (1979-1987)	First development plan (1987-1993)	Second development plan (1994-1999)	Third development plan (2000-2004)	Total (1974-2004)
Share of agricultural value added in GDP	7.7	12.6	15.1	15.2	13.9	12.9
Share of agricultural gross capital formation in gross capital formation	3.8	3.8	4.6	4.4	4.6	4.2
Gross capital formation to agricultural value added ratio	21.5	10.6	9	7.8	11	11.6
Gross capital formation to total GDP ratio	44.9	34.7	29.4	26.7	33	33.7

Source: CBI, economic report and.

4. Summary and Concluding Remarks

It is evident that cash and resource control in Iran is under the authority of the government, in the financial market, the government provides facilities with low interest rates. Along with this formal or

governmental market, there are some informal markets that provide the financial and credit resources required by the agriculture sector with higher interest rates. The existence of these informal markets with high interest rates is one of the most

significant setbacks in the Iranian financial market as it not only prevents the formation of formal markets, but also hurdles the positive effects of these markets on the agriculture economy. This is indicative of lack of development of financial markets in Iran. The existence of insufficient organizational structures, lack of : variety in financial instruments, competitive conditions, attention to the private sector, liquidity in the agricultural financial markets, support for exportation, and not updating the technology used in agriculture sector, lack of investment in agriculture, high risk of producing agricultural products, high costs of maintenance and packaging of agricultural products, shortage of domestic and foreign currency credits in this sector, and economic insecurity including the current limitations in financial and agricultural markets in the province and country that result in capital flights from this sector and their attraction in other economic sectors. Based on the point of view of farmers and financial and credit experts studies in this province, in the model provided for development or capital increase, the effective factors, in order of significance, were as follows: updating financial and credit institutes with modern technology, attention to the private sector, variety in the financial and credit institutes of the province, liquidity injection to the financial market of agriculture, establishment of financial consultancy centers. As it can be seen, there are similar attitudes among farmers and experts with regard to these items and the only difference is that experts consider these factors more significant. Based on these common views, it could be said that these items could leave fundamental and sufficient effects on this issue as well as on the objective. In order to increase investment in this sector, the government must pay more attention to these factors and embark on improvement and application of these factors in the private sector. Based on the perspectives provided by farmers and experts in this study, the effective factors in order of priority include: holding exhibitions and conferences, developing and distinguishing services of financial and credit markets, supporting exportation, cooperation and meetings, and use of modern technologies. It can be seen that there is difference of opinion with regard to order of priority between farmers and experts; however, these items have left significant effects, though with different degrees, on the development of agriculture sector. It could be said that the highest amount of investment has been in fishing and the lowest amount has been in gardening and The highest amount of the lands used were in farming and gardening and the lowest amount has been in fishing and husbandry. Based on the viewpoints of the experts, and farmers the trend of investment in all

agricultural subcategories in the last five years has been as follows: rising trend in husbandry, fishing and beekeeping and falling trend in agriculture, gardening, and agriculture industry, This is indeed due to the cold climate of the province and high density of tribal population who work in fishing and husbandry as well as the consecutive droughts and the geographical location.

Based on the findings of this study, it is recommended that in order to see Development of agriculture through increased investment Regarding on financial institutions, credit Province Agriculture, the fundamental and effective factors in the shared viewpoint of farmers and financial and credit experts of the study be considered in the model for development or increase of investment. These factors, in order of priority, are: updating financial and credit institutes with modern technology, attention to the private sector, variety in the financial and credit institutes of the province, liquidity injection to the financial market of agriculture, and establishment of financial consultancy centers. According to the farmers and financial and credit experts in this study, the main factors contributing to the model for development of agriculture sector, in order of priority, are: development and distinguishing services of financial and credit markets, holding exhibitions and conferences, supporting exportation, use of modern technology, cooperation and meetings. Moreover, there is need to develop different methods, resources and instruments for financing agriculture sector, including: development of export of agricultural products, establishment and development of statistical data bases as well as the necessary infrastructure for giving information to the farmers, government's maximum use of the potentials of the private sector with regard to agriculture, issuance of bonds, securities and other innovative papers with different interest rates. Thus, structural reform of Agriculture Bank, as the most important formal institute that supports the financial needs of this sector, is of great significance. Encouragement and support of financial and investment organizations to invest in the agriculture sector of the province in order to boost and provide the required liquidity, produce and enhance profit-making programs that create job opportunities in rural areas, We recommend that based on the conditions and agricultural status of the province and the results gained from this study, more attention should be paid to husbandry, Beekeeping, and fishing as they have more earnings in comparison to other agricultural sectors. This in fact depends on the geographical location of the province.

Corresponding Author:

Dr. Seyed-Ali Hosseini-Yekani
 Department of Agricultural Economics
 Sari Agricultural Sciences & Natural Resources
 University, Sari, Iran
 E-mail: s.a.hosseiniyekani@gmail.com

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