

# **The role of bank loans on the development of mechanization of rice cultivation in Guilan Province (Case of Somesara city)**

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**ABSTRACT** Banking facilities and governmental funds are among the useful and effective tools in the development of agricultural mechanization in each region. Therefore, a field study was conducted to study the role of bank loans of Agricultural Bank of Somesara city in the development of the mechanization of rice cultivation. All research data were collected the data of Agricultural Bank of Somesara city in the period 2009 to 2015 and the annual statistics of Agriculture Organization of Guilan Province, Iran. The results showed that the lowest values for the degree of mechanization of rice cultivation in the Somesara County were contributed to the weeding and transplanting operations. The most effects of the bank facilities of Agricultural Bank of Somesara city were contributed to supply the paddy tractors and rice combines and the least role were attributed to provide the rice weeders and rice transplanters. Therefore, “prioritizing the bank loans of Agricultural Bank of Somesara County based on the mechanization requirements of various agricultural operations of rice cultivation in the Somesara region”, “codyfing a comprehensive regional macro-plan with end goal of meeting the mechanization requirement of zero specially for rice weeding and transplanting operations, and providing the supportive special bank facilities to develop rice seedling banks were suggested as solutions for the development of rice cultivation and then, promoting the sustainabilty of rice cultivation in Somesara County, Guilan Province, Iran. **Keywords:** Rice, Agricultural Bank, bank facilities, agricultural mechanization.

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