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IMPLICATIONS OF DIGITAL TRANSFORMATION ON HUMAN RESOURCE MANAGEMENT IN AGRICULTURE AND ITS IMPACT ON FARMERS' CREDIT ACCESS

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Digital transformation, driven by artificial intelligence, holds the potential to revolutionize human resource management in agriculture and address credit access issues faced by farming households. In India, a significant rural population relies on agriculture, but uncertainties create challenges in securing financing, leading to improper human resource management and a credit gap. Smallholder farmers, who lack access to credit, struggle to adopt advanced methods and make efficient use of their human resources. Technology and artificial intelligence offer promising solutions by enhancing human resource management and providing data for informed lending decisions. This study examines the impact of digital transformation on overall agriculture, farmers' credit accessibility, associated implementation complexities, and offers policy recommendations. The methodology involves a systematic literature review. The article is divided into four sections: methodology, findings, discussion, and recommendations, with the overarching goal of improving credit access for farming households in India.

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