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Rupesh Khaparde
P.G. Student, Department of
Agricultural Extension and
Communication, SHUATS,
Allahabad, India.

Dr. Jahanara
Professor and Head, Department
of Agricultural Extension and
Communication, SHUATS,
Allahabad, India.

Assess the level of knowledge of the respondents about kisan credit card in Gariaband district of Chattisgarh

Rupesh Khaparde and Dr. Jahanara

Abstract

The study was conducted in Gariaband district of Chattisgarh state during 2016-17 Descriptive research design was followed for the conduct of the study. The total sample for the present study was 120. The study was conducted with the objectives of to assess the level of knowledge of the respondents about Kisan Credit Card. It is indicate that out of total respondents, majority (51.67%) of them had low level of knowledge regarding kisan credit card, whereas, 46.66 and 1.67 per cent of the respondents were having medium and high level of knowledge, respectively.

Keywords: Assess, Knowledge, Kisan Credit Card

Introduction

The Kisan Credit Card (KCC) scheme is a credit introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V. Gupta to provide short term loans and agricultural needs.

Due to lack of awareness among farmers and unnecessary delays, cumbersome procedure and improper practices adopted by institutional lending agencies; a large number of formers heavily depend on non-institutional sources of credit for their frequent needs to purchase farm inputs such as seeds, fertilizers, pesticides etc. The non-institutional credit is not only expensive but also counter-productive. The Kisan Credit Card scheme was launched to provide adequate, timely and cost effective institutional credit from the banking system to the farmers for their cultivation needs. Farmers can not only purchase inputs but also can withdraw cash from this credit card their inputs needs.

There has been a steady increase in the flow of institutional credit to agriculture over the years. The agency-wise share of credit flow to agriculture shows that the commercial banks accounted for major share followed by co-operatives banks. However, there is a declining trend in the share of co-operatives banks in the flow of institutional credit in 2005-06 over 2004-05, which is indicative of the need for restructuring and reforming these banks. Aggregate credit flows, both short-term and long-term are estimated to reach Rs.1, 17,899 crore in 2005-06 from a level of Rs.1, 25,309 crore in the previous year (Anonymous, 2005-06) [1].

Methodology

Gariaband district have 5 blocks, out of which one block i.e. Gariaband was selected purposively for this study, because maximum number of Kisan Credit Cards have been issued in these blocks. Therefore, the operational area of Gariaband district Cooperative Bank was purposively considered for the study. Villages were selected purposively on the basis of maximum availability of KCC holders in the Villages. In this way a total of 6 Villages were selected for this study. Out of total Kisan Credit Card holders of the Village, 20 KCC holders were selected randomly from each selected Villages. In this way a total of 120 KCC holders were considered as respondents for collection of data in this study.

Results and discussion

Personal profile

Correspondence

Dr. Jahanara
Professor and Head, Department
of Agricultural Extension and
Communication, SHUATS,
Allahabad, India.

Table 1: Distribution of the respondents according to personal and socio-economic characteristics.

Sr. no	Personal profile	Frequency	Per cent
Age			
1	Young age group (< 40 years)	38	31.67
2	Middle age group (40-55 years)	69	57.50
3	Old age group (> 55 years)	13	10.83
Education			
1	Illiterate	25	20.83
2	Primary (1 st to 7 th standard)	34	28.33
3	Secondary (8 th to 10 th standard)	27	22.50
4	Higher secondary (11 th to 12 th standard)	20	16.67
5	Graduate and above (Above 12 th std.)	14	11.67
Land holding			
1	Marginal farmers (less than 1.00 ha)	36	30.00
2	Small farmers (1.01 to 2.00 ha)	48	40.00
3	Medium farmers (2.01 to 3ha)	26	21.67
4	Large farmers (>3 ha)	10	8.33
Annual income			
1	Rs.2500	30	25.00
2	Rs.25001-50000	58	48.33
3	Rs.50001-75000	24	20.00
4	Above Rs. 75000	8	6.67
Contact with credit agencies			
1	No contact	0	0.00
2	Twice in a year	4	3.33
3	Once in a month	63	52.50
4	Twice or more in a month	53	44.17
Source of information			
1	Low (1 to 4 sources)	55	45.83
2	Medium (5 to 8 sources)	45	37.50
3	High (9 to 13 sources)	20	16.67

The data reveals that the majority of the respondents 57.50 per cent belonged to the middle age group (between the 40 to 55 years). Followed by 31.67 per cent of the respondents belonged to young age group (<40 years). And, 10.83 per cent of the respondents were of old age group (>55 years). The findings indicated that the majority of the respondents in the study area belonged to the middle age group, followed by old age group and younger age group. This reflected that young and old people were not much KCC holders. As regards to education, the data reveal that the most of

selected respondents 26.00 per cent were primary passed, However, 22.50 per cent of selected KCC holders were having middle school level of education, followed by 20.83 per cent were illiterate, 16.67 per cent were having up to higher secondary level of education, and only 11.67 percent respondents had graduate. The findings concluded that the most of the respondents in the study area were primary passed.

The distribution of the respondents according to their land holdings is presented table which indicated that about 40.00 per cent of the selected KCC holders were small farmers, followed by 30.00 per cent of the respondents had less than 1.00 ha. of land holdings (marginal farmers), 21.67 per cent of the respondents had 2.01 to 3 ha. of land holdings (medium farmers), and 8.33 per cent of the respondents had >3 ha. of land holdings (large farmers). It could be calculated that maximum number of respondents belonged to small farmer's category.

The data presented in table shows that (48.33%) of the KCC holder respondents belonged to category of Rs.25001-50000 (annual income group) and followed by 25.00 percent of the KCC holder respondents belonged to category of Rs.2500 (annual income group), 20.00 per cent KCC holder respondents belonged to category oh Rs.50001-75000 (annual income group) and 6.67 per cent belonged to category of above Rs. 75000 (annual income group).

The data presented in table 15 shows that (52.50%) of the KCC holder respondents belonged to category of one in a month, for contact with credit agencies, and followed by, 44.17 percent of the KCC holder respondents belonged to category of twice or more in a month, for contact with credit agencies, and followed by 3.33 per cent KCC holder respondents belonged to category twice in a year, for contact with credit agencies, and none of respondents belonged to category of no contact, for contact with credit agencies.

The data presented in table shows that (45.83%) of the KCC holder respondents belonged to category of low (1 to 4 sources), and followed by, 37.50 percent of the KCC holder respondents belonged to category of medium (5 to 8 sources), and 16.67 per cent KCC holder respondents belonged to category of high (9 to 13).

Table 2: Distribution of respondents according to their level of knowledge regarding Kisan Credit Card. (N=120)

Sr. No.	Practices	Correct answer	Level of Knowledge			Total
			Fully correct F/ (%)	Partial correct F/ (%)	Not correct F/ (%)	
1	When the KCC Program was started in India	1998-99	00 (00.00)	61 (50.83)	59 (49.17)	120
2	KCC are issued to the formers on the basis of their?	Land holdings	00 (00.00)	35 (29.17)	85 (70.83)	120
3	Which type loan provides under KCC scheme?	Short term loans	05 (04.17)	74 (61.66)	41 (34.17)	120
4	The interest rate on KCC cards generally?	9%, up to 3 lakh	01 (00.83)	119 (99.17)	00 (00.00)	120
5	Do you know that KCC holders are covered by a personal accident insurance?	Yes under criteria	04 (03.33)	116 (6.67)	00 (00.00)	120
6	Kisan credit card validity	3 years	05 (04.17)	104 (86.66)	11 (09.17)	120
7	How many subsidies are provided if the track record of the holder is good?	2% interest	00 (00.00)	51 (42.50)	69 (57.50)	120
8	Repayment time?	Only after harvest	00 (00.00)	03 (02.50)	117 (97.50)	120
9	D you know who had prepared a model of KCC?	NABARD	00 (00.00)	00 (00.00)	120 (100)	120
10	Maximum credit limit based on?	Agriculture income	00 (00.00)	00 (00.00)	120 (100)	120
Overall average of level of knowledge of KCC holders.			2 (1.67)	56 (46.66)	62 (51.67)	120

f- Frequency; (%) - Per cent

The data presented in Table-2 indicate that most of the respondents (80.00%) had partial utilized for the purpose, followed by 20.00 per cent respondents were having fully utilized for the purpose, whereas, none of the respondents belonged to category of least utilized for the purpose.

It was observed that majority of the respondents (70.83%) had partial utilized for the social obligation, followed by 29.17 per cent respondents were having least utilized for the purpose, whereas, none of the respondents belonged to category of full utilized.

It was observed that majority of the respondents (51.67%) had partial utilized for purchase of luxurious item's, followed by 48.33 per cent respondents were having least utilized for purchase of luxurious items, whereas none of the respondents belonged to category of full utilized for purchase of luxurious items.

It was observed that majority of the respondents (69.17%) had partial utilized for the payment of old debts, followed by 30.83 per cent respondents were having least utilized for the payment of old debts, whereas, none of the respondents belonged to category of fully utilized for the payment of old debts.

It was observed that majority of the respondents (66.67%) had partial utilized for crop loan, followed by 33.33 per cent respondents were having least utilized for crop loan, whereas, none of the respondents belonged to category of full utilized for crop loan.

It was observed that cent per cent respondents (100%) had least utilized for growing fodder.

It was observed that majority of the respondents (57.50%) had least utilization for the purchasing fodder, followed by 42.50 per cent respondents were having partial utilized for purchasing fodder, whereas, none of the respondents belonged to category of full utilized for purchasing fodder.

It was observed that majority of the respondents (79.17%) had partial utilized for deepening of existing well, followed by 20.83 per cent respondents were having least utilized for deepening of existing well, whereas, none of the respondents belonged to category of full utilized for deepening of existing well.

It was observed that majority of the respondents (79.17%) had partial utilized for family consumption, followed by 20.13 per cent respondents were having least utilized for family consumption, whereas, none of the respondents belonged to category of full utilized for family consumption.

It was observed that majority of the respondents (76.67%) had partial utilized for medical aid, followed by 23.33 per cent respondents were having least utilized for medical aid, whereas, none of the respondents belonged to category of full utilized for medical aid.

Table 3: Distributions of respondents according to their overall Level of knowledge.

The data presented in Table 3 indicate that out of total respondents, majority (51.67%) of them had low level of knowledge regarding kisan credit card, whereas, 46.66 and 1.67 per cent of the respondents were having medium and high level of knowledge, respectively.

Table 3: Distributions of respondents according to their overall Level of knowledge. (N=120)

S.N.	Categories	Frequency	Percentages
1	Low level of knowledge (0 to 33 score)	62	51.67
2	Medium level of Knowledge (34 to 66 score)	56	46.66
3	High level or knowledge (67 to 100 score)	2	1.67
Total		120	100.00

Conclusion

The study lead to the conclusion that majority of the respondents belongs to middle age group (40 to 55 years). Majority of the KCC respondents (26.00%) were educated up to primary school level. It was also concluded that majority of the respondents had medium size of land holding, Majority of the respondents had annual income between Rs. 25000 to 50000.

Majority of the respondent's utilized more than 4 sources of information including Cooperative Bank, Relatives/friends/neighbors, T.V, Radio, etc., and had medium contact with credit agencies.

The overall percentage of knowledge on various aspects about KCC was recorded to be 51.67 per cent among the respondents.

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