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Archana Singh
P.G. Student, Dept. of ECM C.S.
Azad University of Agriculture &
Technology Kanpur, Uttar
Pradesh, India

Sangeeta Gupta
Asstt. Prof, Dept. of ECM C.S.
Azad University of Agriculture &
Technology Kanpur, Uttar
Pradesh, India

Mithilesh Verma
Asstt. Prof, Dept. of ECM C.S.
Azad University of Agriculture &
Technology Kanpur, Uttar
Pradesh, India

Knowledge and use of the Farmers about Kisan Credit Card

Archana Singh, Sangeeta Gupta and Mithilesh Verma

Abstract

“Knowledge and use of the Farmers about KCC” was carried in two blocks of Fatehpur district to access the Role of Kisan credit card for enhancing the Agriculture production of Farmers. In the study Knowledge and use of the farmers shows that 83.3 per cent of the farmers were knowledge about the KCC scheme and KCC help to provide the flexible limit of loan Rs.10,000 to Rs.50,000 and above based on land holding, crops loan, including postharvest, were as stores and other credit needs for farm expenses and consumption.

Keywords: farmers, kisan credit card, knowledge, use

Introduction

The Kisan Credit Card (KCC) scheme was introduced in 1998 for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that farmers may use them to readily purchase agriculture inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs. The scheme was further extended for the investment credit requirement of farmers viz. allied and non-farm activities in the year 2004. The scheme was further revisited in 2012 by a working Group under the Chairmanship of Shri T. M. Bhasin, CMD, Indian Bank with a view to simplify the scheme and facilitate issue of Electronic Kisan Credit Cards. The scheme provides broad guidelines to banks for operationalizing the KCC scheme. Implementing banks will have the discretion to adopt the same to suit institution/location specific requirements.

Agriculture credit plays an important role in maintaining agricultural production by allowing producers to meet their credit need during the entire cycle of crop production and at the same time provides funds for investment purposes. With increased commercialization of agriculture and increase in the use of modern inputs, the amount and share of purchased inputs in the total production is increasing rapidly. Besides, private investment in different types of assets like irrigation equipment's, farm machinery, and land improvements are required for efficient production and for maintaining faster agricultural output growth. Farmers have to avail credit either from institutional sources or from non-institutional sources like private money lenders. Loans from non-institutional sources though very common, are often exploitative, with very high interest rate, and from such sources the borrowers often fall into debt trap. Realizing these difficulties, the government has initiated several measures to galvanize the institutional credit system to make it more responsive to the needs of farmers.

Research Methodology

To complete the above objectives, by employing the appropriate research methodology, the study was conducted in district Fatehpur the year 2017-2018. Two blocks Bahua and Asother were selected randomly in this study. From the selected blocks, six villages were selected. Twenty five respondents were selected randomly from each village. Thus, 150 respondents were selected. Dependent and independent variables, namely age, education, caste, religion, type of family, size of family, type of house, occupation, annual income, size of land, social participation, knowledge and use, impact, constraints, suggestions etc. were used. The data so collected were subjected to statistical analysis for which statistical tools, such as percentage, rank, weighted mean, and correlation coefficient, chi square were used.

Correspondence

Archana Singh
P.G. Student, Dept. of ECM C.S.
Azad University of Agriculture &
Technology Kanpur, Uttar
Pradesh, India

Results

Table 1: Distribution of farmers according to knowledge of KCC scheme

S. No.	Knowledge of the farmers about KCC scheme	Yes	No	Mean Score	Rank
1	Knowledge about the KCC Schemes	83.3	16.7	1.83	I
2	Knowledge who is eligible for taking loan for KCC scheme	73.3	26.7	1.73	III
3	Knowledge that KCC schemes Provides the financial liquidity and credit to the rural Farmer.	66.7	33.3	1.67	IV
4	Knowledge about KCC schemes provide maximum credit limit based on Agriculture Income.	60.0	40.0	1.60	V
5	Knowledge that it provides the loan for the Rabi and Kharif crop production not for Jaid crop Production.	73.3	26.7	1.73	III
6	Knowledge KCC limit fixed in taking to account both Rabi and Kharif crop.	53.3	46.7	1.53	VII
7	Know fixation limit of crops (a) Kharif crop - 35% (b) Rabi crop - 4 %	43.3	56.7	1.43	XI
8	Know fixation limit for KCC Scheme.	40.0	60.0	1.40	XII
9	Know how much loan provided by KCC.	53.3	46.7	1.53	VII
10	Know the term loan limits (a). Short term limit (b).Long term limit	46.7	53.3	1.47	IX
11	Know KCC is valid for 05 years	80.0	20.0	1.80	II
12	KCC schemes used to get any accidental insurance up to Rs.50000 by the borrowers?	46.7	53.3	1.47	IX
13	Know KCC schemes get the personal accident insurance scheme under age of 70 years?	44.0	56.0	1.44	X
14	know KCC schemes get the loan up to 3.00lakh on 10.50 % Interest	56.0	44.0	1.56	VI
15	Knowledge about crop insurance scheme – National Agriculture insurance scheme under which eligible crop is covered.	34.7	65.3	1.35	XIII
16	know all new KCCS are issued in the form of RUPAY /ATM debit Card.	52.0	48.0	1.52	VIII

Table.1 shows that the knowledge about the KCC scheme for farmers 83.3 per cent of the farmers were aware of the KCC scheme, 16.7 per cent of the respondents not know KCC schemes to know about the KCC scheme with the mean score value 1.83 and rank I. 80.0 per cent of the farmers are aware of the KCC scheme is valid for 5 years and 20.0 per cent of the respondents not know the KCC with the mean score value 1.80 and rank II. 73.3 per cent of the farmers were know that eligibility for taking loan for KCC scheme to provide the loan for the Rabi and kharif crop production not for jaid crop production and 26.7 per cent respondents not aware with the mean score value 1.73 and rank III.66.7 per cent of the farmers know about the KCC schemes provide financial liquidity and credit to the rural farmers and 33.3 per cent not aware to KCC scheme with the mean score value 1.67 and rank IV. 60.0 per cent of the farmers were aware of the KCC scheme provide maximum credit limit based on agriculture income and 40.0 per cent not aware the KCC scheme with the mean score 1.60 and rank V. 56.0 per cent of the farmers were aware of the KCC scheme get the loan up to 3.0 lack on 10.50 percent interest and 44.0 per cent of the respondents not know KCC scheme with the mean score value 1.56 and rank VI. 53.3 per cent of the farmers know how much loan provide by KCC and which limit fixed in taking to account both rabi and kharif crop and 46.7per cent of the respondents not know with the mean score value 1.53 and rank VII. 52.0 per cent of the

farmers were know all new KCC are issued in the form of RUPAY / ATM debit card and 48.0 per cent respondents not know KCC scheme with the mean score value 1.52 and rank VIII. 46.7 per cent of the farmers know the term loan limit (a) short term loan (b) long term loan and aware that the KCC scheme get any accidental insurance up to Rs. 50000 by the barrowers and 53.3 per cent respondents not aware with the mean score value 1.47 and rank IX. 44.0 per cent of the farmers were know KCC scheme get the personal accident insurance scheme under age of 70 years, and 56.0 per cent respondents not aware with the mean score value 1.44 and rank X. 43.3 per cent of the farmers were know the fixation limits of crops (a) khareef crop – 35 per cent (b) Rabi crop – 4 percent and 56.7 per cent of the respondents not aware with the mean score value 1.43 and rank XI. Whereas 40.0 per cent of the farmers know the fixation limit for KCC scheme and 60.0 per cent not know with mean score value 1.40 and rank XII. 34.7 per cent of the respondents ware know crop insurance scheme –National agriculture insurance scheme under which eligible crop is cover and 65.3 per cent not know with the mean score value 1.35 and rank XIII. Respondents were aware about the KCC scheme.

Knowledge is essential elements to KCC scheme.it is like a body of understanding information possessed by an individual or by a culture. Its play a key role in production process.

Table 2: Distribution of farmers according to use of KCC scheme

S.N	Use of Kisan credit card scheme	Always	Sometimes	Never	Mean score	Rank
1	Use of Kisan Credit Card.	80.0	8.0	12.0	2.68	I
2	Use of 3 activities of kisan credit card • Regular crop production • Animal husbandry • Timber production	30.0	14.7	55.3	1.75	X
3	Use Kisan credit card up to limit of 3-5 years?	42.7	20.0	37.3	2.05	VIII
4	KCC schemes in fixation of limit 3.00 lac.	46.7	12.0	41.3	2.05	VI
5	All the finance provide by KCC in crop Production	41.3	18.7	40.0	2.01	IX
6	Short term loan credit in the farm production?	56.0	21.3	22.7	2.33	III
7	Use 1 st year finance for crops proposed to be grown during the year to insurance premium.	48.0	16.0	36.0	2.12	V
8	Use a flexible limit of Rs. 10000to 50000 based on land holding and crops grown including postharvest warehouse storage related to credit needs and other farm expenses, consumption etc.	58.7	21.3	20.0	2.39	II
9	Term loan credit for investment for land development, minor irrigation, purchase of farm equipment and allied agricultural activities	56.0	24.0	20.0	2.36	III

10	Different types of insurance Kisan credit card used (a) Death (b) Disability (c) Maximum age entering up to 70 year.	30.0	16.0	54.0	1.76	X
11	The term loan credit repayable within a period of 5 years.	42.7	17.3	40.0	2.03	VIII
12	Use of crop insurance scheme - National Agriculture insurance scheme under which eligible crop is covered.	45.3	23.3	31.3	2.14	VII
13	Use ATM cum debit card to enable them to withdrawal.	53.3	13.3	33.4	2.20	IV
14	KCC any processing fee, inspection and documentation charges up to 3.0 lakh.	42.7	21.3	36.0	2.07	VIII

Table. 2 shows that the use of KCC scheme of the farmers to increase farm Economy. 80.0 percent of the farmers were always used of kisan credit card, 8.0 percent of the respondents sometimes used of KCC and 12.0 percent of the respondent were never used of the KCC Scheme with the mean score value 2.68 and rank I. and 58.7 percent of the farmers always use a flexible limit of Rs. 10000to 50000 based on land holding and crops grown including postharvest warehouse storage related to credit needs and other farm expenses, consumption etc. and 21.3 per cent of the respondents were some time use of KCC and 20.0 per cent of the respondents were never used with the mean score value 2.36 and rank II. 56.0 per cent of the farmers were always used of short term loan credit in the farm production and term loan credit for investment for land development, minor irrigation, purchase of farm equipment and allied agricultural activities, 24.0 per cent of the respondents were used sometime and 20.0 per cent of the respondent never use with the mean score value 1.76 and rank III. Followed as 53.3 per cent of the farmers were always used ATM cum debit card to enable them to withdrawal, 13.3 per cent of the respondents were sometimes used of KCC scheme and 33.4 per cent of the respondent never use with the mean score value 2.20 and rank IV. And 48.0 per cent of the respondent always use 1st year finance for crops proposed to be grown during the year to insurance premium. 16.0 per cent of the respondent were some time used of KCC scheme and 36.0 per cent of the respondents never use with the mean score value 2.39 and rank V. 46.7 per cent of the farmers were always used KCC schemes in fixation of limit 3.00 lakh, 12.0 per cent of the respondent were sometimes used of KCC and 41.3 per cent of the respondents were never use with the mean score value 2.05 and rank VI. Whereas 45.3 per cent of the farmers were always use crop insurance scheme – National Agriculture insurance scheme under which eligible crop is covered, 23.3 per cent of the respondent were sometimes used of KCC scheme and 31.3 per cent of the respondents were never use KCC scheme with the mean score value 2.14 and rank VII. 42.7 per cent of the farmers were always use Kisan credit card up to limit of 3-5 years use the term loan credit repayable within a period of 5 years, KCC use any processing fee, inspection and documentation charges up to 3.00 lakh, 21.3 per cent of the respondents were some time use of KCC scheme and 36.0 per cent of the respondents were never use of KCC with the mean score value 2.07 and rank VIII. Followed as 41.3 per cent of the farmers were always use all the finance provide by KCC in crop Production, 18.7 per cent of the respondents were some time use and 40.0 per cent of the respondents were never use KCC scheme with the mean score value 2.33 and rank IX. Only 30.0 per cent of the farmers were always use 3 activities of kisan credit card (a) Regular crop production (b) Animal husbandry (c) Timber production and farmers use different type of insurance Kisan credit card used (a) Death (b) Disability (c) Maximum age entering up to 70 year, 16.0 per cent of the respondents were some time used of KCC and 54.0 per cent of the respondent

were never used of KCC with mean score value 2.03 and rank X.

Use of Kisan credit card in this study areas most of the farmers may use them to readily purchase agriculture input such as seed, fertilizer, farm equipment etc. and draw cash for their production needs. Farmers cannot only purchase input but also can withdraws cash from this credit card for their input needs.

Conclusion

The farmers knowledge about Kisan credit card scheme on various aspects, maximum farmers aware about KCC scheme, KCC is valid for 05 years and eligibility for taking loan for KCC scheme, its provides the loan for the Rabi and Khareef crop production not for zaid crop production. However, extent of utilization of KCC scheme maximum farmers were used of Kisan credit card, used a flexible limit of Rs.10000 to 50000 based on land holding and crops grown including postharvest were house storage related to credit needs and other farm expenses and consumption

Recommendation and suggestion

1. The beneficiary selection process should be made more transparent so as to extend the benefits to the really interested farmers.
2. During the survey some of the beneficiaries expressed that, they were getting the timely help from the bank officials in lending loans but not getting technical help in time. Hence, efforts should be made to recruit agriculture graduates as field officers in all the branches to help the farmers in providing technical guidance in crop production.
3. It is also very important to enhance awareness about the scheme and its benefits. also, regular motivation from the bank officers would develop confidence among the farmers about the scheme.
4. State Department of Agriculture can make still more efforts to improve the socio economic profile of the farmers by organizing extension activities like conducting training, demonstration and field days.

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