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Determine the extent of knowledge of farmers about KCC, District Surajpur (C.G.)

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Abstract

The present study was carried out Surajpur and Pratappur Block in Surajpur District of Chhattisgarh. Random sampling procedure was selected total 120 KCC farmers. The data were collected by personal interview schedule. The data were analyzed Using appropriate statistical tools such as Mean score and S.D, The finding of the study revealed that majority of The KCC farmer were in old age group, education illiterate, obc cast, kachha type of house, medium size of family, joint type of family, married, farming occupation, high annual income, government drinking water, T.V. source of information, animal description cow, none of these membership of organization, big size of land holding, tube well source of irrigation, medium social participation, Variables were Knowledge of KCC in farmers and allied activities. The Independent variables were to socio-economic.

Keywords: farmers, kisan credit card, knowledge

Introduction

Agriculture is the most crucial sector of the country because the main policies of output growth, poverty alleviation, social justice and equity are best served in this sector. In modern farming, credit has become one of the crucial inputs. Thus, there is a need to increase the credit flow to agriculture, raise productive capacity of land and enhance the potential of water resources as well as its use efficiency for agricultural production. Credit is an essential input for adoption of agricultural technology, purchase modern inputs and implements, land development, purchase of livestock and purchase of raw material etc. There is a growing tendency among the farmers to replace the traditional farm practices with scientific and modern practices, which is reflected by the inputs i.e. use of high yielding variety seeds, fertilizers, pesticides, irrigation, machinery and equipment's etc. which require heavy financial investments and the majority of the farmers cannot afford from their own savings. Therefore, they have to depend on borrowed funds.

KCC scheme introduced in the year 1998 with the objective of fulfilment of agriculture the credit requirement of the farmers in a timely and hassle-free manner for raising agricultural production. The scheme is being implemented in the entire country by the credit institutional bank involving Commercial Banks, Rural Regional banks and Co-operative bank and has received wide acceptability amongst bankers and farmers.

In the past, farming was carried out in a traditional way. It was subsistence farming and was more or less self-sufficient. Credit needs of the farmers were limited and were met with mostly by the money lenders, relatives, and friends and to some extent by taccavi loans from government. Money lenders used to exploit the farmers in various ways like exorbitant rates of interest, false documents etc. After independence and particularly after the Green Revolution, agriculture entered the era of modernization and the credit needs of the farming community started increasing. In the present-day market-oriented farming, the credit has become one of the crucial inputs.

Methodology

The study was carried out in Surajpur district of Chhattisgarh. One district was taken on the random basis. Surajpur district is divided into 6 blocks only two block Surajpur and Pratppur were selected randomly. Under the Surajpur district 547 village out of these, four villages namely, Gajadharpur, Maheshpur, Kasalgiri and Syamnagar were selected. From each village 30 respondents were selected for the study. A total of 120 respondents were finally chosen

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randomly for the study. The data were collected through pre structured interview schedule. The quantitative data were interpreted in terms of per centage and qualitative data were tabulated on the basis of approved categorization methods as described earlier. The data collection was analysed like: Mean score, S.D

Results and Discussion

Socio-economic profile of the respondents: The data in Table 1 exhibit that , 53.33 per cent belonged to old age group, whereas 26.77 per cent were from and 20 per cent Were from young age group.(28.33%) were found to be in up to illiterate,25 per cent high school & above, 24.16 per cent up to middle, 22.5 per cent up to primary. 55.83 per cent OBC cast, 19.17 per cent SC cast,13.33 per cent general, 11.67 per cent ST cast, 67.5 per cent respondents were had kachha type of house, 17.5 per cent belonged to mixed house and 15 per cent of them had pakka house. 36.67 per cent family medium, 34.16 per cent family big and 29.17 per cent family small. 56.67 per cent had joint family, 43.33 per cent had nuclear family. 100 per cent had married and 0 per cent had unmarried. 55.83 per cent belonged to farming and 44.17 per

cent had farming with job. 37.5 per cent respondent belonged to high annual income group, 36.66 per cent belonged to medium annual income and remaining 25.83 per cent had low annual income. 52.5 per cent have government source of water and 47.5 per cent had non-government source of water. 37.5 TV per cent source of information, newspaper 25.83 per cent source of information, radio 18.33 per cent source of information and only other 18.33 per cent source of information. 30.33 per cent cow, goat 29.16 per cent, buffalo 25 per cent, and ox 14.17 per cent. 40.83 per cent other membership organization, 28.33 one membership organization, 16.66 three memberships and only 14.16 per cent two membership organization. 36.67 per cent of the respondents had large size of land holding, 33.33 per cent had medium size of land holding and only remaining 30 per cent had small size of land holding. 30 per cent belonged to tube well Source of irrigation, 29.17 per cent had followed by the canal Source of irrigation, 22.5 per cent had used well Source of irrigation and only 18.33 per cent had ponds Source of irrigation. 40.83 per cent in medium social participation, high social participation 38.33 per cent, and only 20.83 per cent in low social participation.

Table 1: Socio-economic profile of selected respondents.

(n=120)

Variables	number	%
Age		
Young	24	20
Meddile	32	26.67
Old	64	53.33
Education Level		
Illiterate	34	28.33
Up to primary	27	22.5
Up to middle	29	24.16
High school &above	30	25
Caste category		
Schedule caste (SC)	23	19.17
Schedule tribe (ST)	14	11.67
Other backward caste (OBC)	67	55.83
General	16	13.33
Type of house		
Kachha	81	67.5
Pakka	18	15
Mixed	21	17.5
Size of family		
Small	35	29.17
Medium	44	36.67
Big	41	34.16
Type of family		
Nuclear family	52	43.33
Joint family	68	56.67
Marital		
Married	100	100
Unmarried	00	00
Occupation		
Farming	67	55.83
Farming + Job	53	44.17
Annual income		
Low (up to Rs 50000)	31	25.83
Medium (up to Rs 50000-70000)	44	36.66
High (above Rs 70000)	45	37.5
Source of drinking water		
Government	63	52.5
Non-government	57	47.5
source of information		
TV	45	37.5
News paper	31	25.83

Radio	22	18.33
Other	22	18.33
Animal description		
COW	37	30.83
BUFFALO	30	25
GOAT	35	29.16
OX	18	15
Membership of organization		
One membership	34	28.33
Two membership	17	14.16
Three membership	20	16.66
None of these	49	40.87
Size of land holding		
Small	36	30
Medium	40	33.33
Big	44	36.67
Source of irrigation		
Well	27	22.5
Tube well	36	30
Ponds	22	18.33
Canal	35	29.17
Social Participation		
Low	25	20.83
Medium	49	40.83
High	46	38.33

reveals that among the selected indicators the mean in knowledge of farmer at different level at different place What is the need of KCC?(53.83) per cent, Is time period ascertained to return the money (53.5) per cent , Why is the need of KCC (52.5) per cent , The money that receives from the KCC. Farming need is fulfilled (52.5) per cent , KCC validity (52.5) per cent , Where is the KCC made (51.83) per cent , What kind of hardship you (50.83) per cent , How much money you can withdraw from your KCC in single time period.(50.33) per cent, Do KCC give money in time when needed.(50.0) per cent, Term to deposit of the withdraw money (49.83) per cent, What do you get after making KCC

(48.83) per cent , Do you know about KCC (48.83) per cent , What kind of document is needed to withdraw the money from KCC(45.83) per cent, What documents is important for KCC(45.0) per cent, In KCC only money is given or seed can also be given.(40.0) per cent, How much interest have to pay against the money withdraw (39.83) per cent, How many days after depositing money ,you can withdraw money from KCC (36.83) per cent, How much interest does it cost to get money on time(36.5) per cent, When the KCC Program was started in India (36.5) per cent, What is proportion of land and worth to get the money (34.66) per cent , Which type loan provides under KCC scheme (34.66) per cent .

Table 2: Distribution of farmers according to knowledge of KCC scheme.

S/N	Components	Respondents (n= 120) Extent of knowledge			Mean score	S. D.
		Low score	Medium score	High score		
1	When the KCC Program was started in India	51	39	30	1.82	7.19
2	Do you know about KCC?	17	33	70	2.44	18.51
3	Why is the need of KCC?	11	23	86	2.62	27.25
4	What is the need of KCC?	09	19	92	2.69	30.51
5	Where is the KCC made?	15	19	86	2.59	26.83
6	What is proportion of land and worth to get the money	56	40	24	1.73	10.93
7	What documents is important for KCC.	27	36	57	2.25	9.13
8	What do you get after making KCC?	18	31	71	2.44	18.75
9	What kind of document is needed to withdraw the money from KCC?	19	27	74	2.45	19.32
10	Which type loan provides under KCC scheme?	56	40	24	1.73	10.93
11	How much interest have to pay against the money withdraw	44	33	43	1.99	3.76
12	Term to deposit of the withdraw money	07	47	66	2.49	20.51
13	Is time period ascertained to return the money?	11	17	92	2.67	30.39
14	What kind of hardship you have to face, if you are unable to deposit the money	16	23	81	2.54	24.07
15	KCC validity	12	21	87	2.62	27.65
16	How much interest does it cost to get money on time?	51	39	30	1.82	7.19
17	How much money you can withdraw from your KCC in single time period.	17	24	79	2.51	22.91
18	How many days after depositing money, you can withdraw money from KCC	48	43	29	1.84	6.70
19	In KCC only money is given or seed can also be given.	37	46	37	2	3.28
20	Do KCC give money in time when needed?	17	26	77	2.5	21.88
21	The money that receives from the KCC. Farming need is fulfilled.	12	21	87	2.62	27.65
	Average	26.23	30.80	62.95		

Conclusion

A large number of farmers know various feature about Kisan Credit Card Scheme. A majority of 62.95 per cent was found to be in the low threshold category of knowledge in KCC to a higher extent. Keeping in mind the knowledge of KCC, the present study was an attempt to assess the usefulness of KCC in which to gain insight into the usefulness and benefits of KCC. It is clear from the above study that most of the farmers in Surajpur district are aware of KCC, but they do completeclarity about KCC anywhere. About 40 percent of the people here have low level media and information. Which is a hindrance to agricultural progress today. Therefore, there is a need to make the farmers more and more aware of KCC, in which KCC can be used in all fields related to agriculture.

Suggestions

1. There should be proper linkage between the agricultural experts and beneficiaries.
2. Awareness camp should be organized for dissemination of improved agricultural technologies.
3. Knowledge regarding credit utilization & repayment should be imparted.
4. Bank & other institutions should provide crop insurance facilities.

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