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Profile of the kisan credit card scheme non-beneficiary farmers of Marathwada region

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DOI: https://doi.org/10.22271/tpi.2022.v11.i1So.10349

Abstract
The present investigation was carried out to find out the "Profile of the Kisan Credit Card Scheme Non-beneficiary Farmers of Marathwada region". Study was conducted in Latur and Osmanabad district of the Marathwada region during the year 2020 and 2021. Ex-post-facto research design was used for the present study. The data were collected with the help of pretested interview schedule from the respondents as per their convenience at their home or farm. The study had shown the results as under, 60.00 per cent of the KCC scheme non-beneficiaries were from middle age group, one fourth (i.e. 25.00%) of the non-beneficiaries educated up to middle level, nearly three fourth (i.e. 74.17%) of the non-beneficiaries belonged to medium size of family, 66.67 per cent of the non-beneficiaries belonged to nuclear family, 47.50 per cent of the non-beneficiaries belonged to low annual income, majority (i.e. 92.50%) of the non-beneficiaries had cultivation as their occupation, 45.83 per cent of the non-beneficiaries belonged to marginal land holding category, 45.83 per cent of the non-beneficiaries had low social participation, nearly half (i.e. 49.17%) of the non-beneficiaries had medium extension contact, 47.50 per cent of the non-beneficiaries had medium sources of information, 42.50 per cent of the non-beneficiaries had medium economic motivation, 45.00 per cent of the non-beneficiaries had medium risk orientation and 41.67 per cent of the non-beneficiaries had medium level of overall knowledge.

Keywords: Kisan credit card scheme, non-beneficiary farmers, ex-post-facto research design, social participation, knowledge

Introduction
Agriculture is a key sector of Indian economy as its contribution to gross domestic product and employment. The majority of our country's population depends upon agriculture. Indian agriculture and allied sector broadly cover four activities, *viz.*, crop, livestock, forestry and fisheries. Hence, there is need of financial support to rural people. Credit is most crucial in agriculture to increase agriculture productivity. Agricultural credit plays a vital role in farm sector development and facilitates adoption of new technologies. It helps in maintaining agricultural production by allowing producers to meet their comprehensive credit requirement during the entire cycle of crop production and at the same time provides funds for investment purposes.

Kisan Credit Card (KCC) scheme was first proposed by the Finance Minister Yashwant Sinha in the financial year 1998-99 Budget, with the objective of providing short term credit to farmers to meet their immediate credit needs during the crop season. Consequent to this a Model KCC scheme was prepared by the NABARD on the recommendations of R. V. Gupta committee to provide term loans for agricultural needs. According to need of credit for agriculture and allied sector development, KCC scheme was launched in August 1998 by GOI, RBI and NABARD to simplify credit delivery mechanism with the aim of providing short term formal credit to farmers on the basis of their land holding, cropping pattern and scale of finance, so that the farmers may use them for purchase of agriculture inputs such as seeds, fertilizers and pesticides etc. and also drawn cash for their production needs. The government of India gives KCC loans up to Rs. 1.6 lakh without guarantee to small farmers having KCC. Now a days KCC not limited to farming only. The scheme was further extended for the investment credit requirement viz. allied activities and non-farm activities in 2004 and by 2019 for fisheries and animal husbandry giving financial support up to Rs. 2 lakh to farmers.

Basically, KCC is a cash credit facility sanctioned to farmer for various farming needs. Farmer can avail the credit when cropping season starts for purchasing of cultivation needs and repayment made after harvesting when the crop is sold. The scheme has made a rapid progress with banking system issuing KCC. Owner cultivators as well as tenant farmers can avail loans to meet their agricultural needs under this scheme at attractive rates of interest.

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The government has simplified the application process to increase interest among farmers. The scheme provides more flexibility in the use of credit to the farmers for completing their cultivation needs in a hassle free and cost-effective manner. It reduces the farmers debt burden. KCC Scheme is an important government policy initiative to provide institutional credit for the agriculture sector. Hence there is need to know the profile of the KCC Scheme non-beneficiary farmers for the promotion and effective implementation of the KCC Scheme.

Materials and Methods
Ex-post-facto research design was adopted in this study. A multistage sampling technique was used for the study. Sampling was done at four stages viz., the selection of districts, selection of talukas, selection of villages and selection of respondents. The present study was conducted in Latur and Osmanabad district of the Marathwada region during the year 2020 and 2021. From these two districts six talukas i.e. three talukas from each district were selected. From these six talukas total 24 villages i.e. four villages from each taluka were selected. From each selected village 5 non-beneficiary farmers were selected purposively. Thus total 120 respondents were selected for the study. The data were collected with the help of pretested interview schedule from the respondents as per their convenience at their home or farm. The statistical methods such as mean, standard deviation, frequency and percentage were used for the analysis of data.

Results and Discussion
The study of profile of KCC Scheme non-beneficiary farmers were made with reference to age, education, size of family, type of family, annual income, occupation, land holding, social participation, extension contact, sources of information, economic motivation, risk orientation and knowledge for the present study. The result of data collected from the non-beneficiaries with respect to above listed variables have been presented below and graphical representation given in Fig.1.

1. Age
It was revealed from Table 1 that, 60.00 per cent of the KCC scheme non-beneficiaries were from middle age group, followed by followed by 20.83 per cent of the KCC scheme non-beneficiaries were from young age group and 19.17 per cent of the KCC scheme non-beneficiaries were from old age group.
The above findings shows that, majority of the respondents belongs to middle age group. The middle age respondents were more enthusiastic, have ability to work more than old age respondents and have more experience than young age respondents. They always ready to accept new schemes and innovative technologies to maximize production. The findings are similar to Dhaka (2013) [1].

2. Education
It was revealed from Table 1 that, one fourth (i.e. 25.00%) of the non-beneficiaries educated up to middle level, 20.83 per cent of the non-beneficiaries can read and write, 14.17 per cent of the non-beneficiaries were illiterate, 12.50 per cent of the non-beneficiaries educated up to high school, 10.00 per cent of the non-beneficiaries can read only, 09.17 per cent of the non-beneficiaries educated up to graduate level and 08.33 per cent of the non-beneficiaries educated up to primary level.
The above findings shows that, maximum number of non-beneficiaries educated up to middle level i.e. 5th to 10th

standard. Education is very important key to success and plays important role in motivating individuals to accept the new schemes. It helps to get information and knowledge about new schemes. The findings are similar to Keshri (2014) [2] and Kshama A. V. et al. (2018) [3].

3. Size of Family
It was revealed from Table 1 that, nearly three fourth (i.e. 74.17%) of the non-beneficiaries belonged to medium size of family, followed by 13.33 per cent of the non-beneficiaries belonged to small size of family and 12.50 per cent of the non-beneficiaries belonged to big size of family.
The above findings shows that, majority of the respondents belonged to medium size of family. The probable reason is the fragmentation of joint families into nuclear families. Another reason might be that the family planning which results in lesser members in the family. Medium size of family creates more employment opportunities to the family labour. The findings are similar to Kshama A. V. et al. (2018) [3].

4. Type of Family
It was revealed from Table 1 that, 66.67 per cent of the non-beneficiaries belonged to nuclear family and 33.33 per cent of the non-beneficiaries belonged to joint family.
The above findings shows that, the majority of the respondents belonged to nuclear family. The reason might be that the people of present generation have tendency to separate from joint family after marriage. The people are preferring nuclear families over joint families. The findings are similar to Roshni Ritu Murmu et al. (2019) [4].

5. Annual Income
It was revealed from Table 1 that, 47.50 per cent of the non-beneficiaries belonged to low annual income followed by 40.00 per cent of the non-beneficiaries belonged to medium annual income and 12.50 per cent of the non-beneficiaries belonged to high annual income.
The above findings shows that, the majority of the non-beneficiaries were from low annual income group. Such findings are due to the majority of the non-beneficiaries belonged to marginal land holding category. The findings are similar to Roshni Ritu Murmu et al. (2019) [4].

6. Occupation
It was revealed from Table 1 that, majority (i.e. 92.50%) of the non-beneficiaries had cultivation as their occupation, 03.34 per cent of the non-beneficiaries had cultivation + labour as their occupation, 01.66 per cent of the non-beneficiaries had cultivation + caste occupation and cultivation + business as their occupation and 00.84 per cent of the non-beneficiaries had cultivation + service as their occupation. The above findings shows that, the majority of the respondents had cultivation as their main occupation. It might be due to ancestral traditional occupation. The findings are similar to Keshri (2014) [2].

7. Land Holding
It was revealed from Table 1 that, 45.83 per cent of the non-beneficiaries belonged to marginal land holding category, 43.34 per cent of the non-beneficiaries belonged to small land holding category, 07.50 per cent of the non-beneficiaries belonged to semi-medium land holding category, 02.50 per cent of the non-beneficiaries belonged to medium land holding category and 00.83 per cent of the non-beneficiaries belonged to big land holding category.

The above findings shows that, the majority of the non-beneficiaries had marginal land holding. The probable reason might be that size of land holding reduced day by day due to fragmentation of land as separation of families from joint to nuclear families. The findings are similar to Roshni Ritu Murmu *et al.* (2019) [4].

8. Social Participation
It was revealed from Table 1 that, 45.83 per cent of the non-beneficiaries had low social participation, 35.83 per cent of the non-beneficiaries had medium social participation and 18.34 per cent of the non-beneficiaries had high social participation. It was observed that, most of the non-beneficiaries had low social participation might be due to lack of interest, local politics and hesitate to participate. The findings are similar to Dhaka (2013) [1].

9. Extension Contact
It was revealed from Table 1 that, nearly half (i.e. 49.17%) of the non-beneficiaries had medium extension contact, 34.17 per cent of the non-beneficiaries had low extension contact and 16.66 per cent of the non-beneficiaries had high extension contact. It was observed that, majority of the respondents were having medium extension contact. It is because of their interest and good contact with the extension officer, Gramsevak, bank officers, VEW, Agril. officer, DRDA staff, etc. The findings are similar to Dhaka (2013) [1].

10. Sources of Information
It was revealed from Table 1 that, 47.50 per cent of the non-beneficiaries had medium sources of information, 36.67 per cent of the non-beneficiaries had low sources of information and 15.83 per cent of the non-beneficiaries had high sources of information. It was observed that, most of the respondents had medium sources of information. It might be because of most of the non-beneficiaries got information about KCC Scheme from family members, friends, relatives, progressive farmers and agriculture officers.

11. Economic Motivation
It was revealed from Table 1 that, 42.50 per cent of the non-beneficiaries had medium economic motivation, 37.50 per cent of the non-beneficiaries had low economic motivation and 20.00 per cent of the non-beneficiaries had high economic motivation. It was observed that, most of the respondents had medium economic motivation. The probable reason could be that, for better agriculture production requires availability of inputs and cultivation resource base at proper time. The findings are similar to Dhaka (2013) [1].

12. Risk Orientation
It was revealed from Table 1 that, 45.00 per cent of the non-beneficiaries had medium risk orientation, 38.33 per cent of the non-beneficiaries had low risk orientation and 16.67 per cent of the non-beneficiaries had high risk orientation.

It was observed that, most of the respondents had medium risk orientation. This is due to the majority of the respondents had low annual income and marginal land holding.

Table 1: Distribution of the respondents according to their profile (n=120)

Sr. No.	Variable	Category	Non-beneficiaries	
			No.	Per Cent
1	Age	Young	25	20.83
		Middle	72	60.00
		Old	23	19.17
2	Education	Illiterate	17	14.17
		Can read only	12	10.00
		Can read and write	25	20.83
		Primary	10	08.33
		Middle	30	25.00
		High school	15	12.50
		Graduate	11	09.17
3	Size of Family	Small	16	13.33
		Medium	89	74.17
		Big	15	12.50
4	Type of Family	Nuclear family	80	66.67
		Joint family	40	33.33
5	Annual Income	Low	57	47.50
		Medium	48	40.00
		High	15	12.50
6	Occupation	Cultivation + Labour	04	03.34
		Cultivation + Caste occupation	02	01.66
		Cultivation + Business	02	01.66
		Cultivation	111	92.50
		Cultivation + Service	01	00.84
7	Land Holding	Marginal	55	45.83
		Small	52	43.34
		Semi-medium	09	07.50
		Medium	03	02.50
		Big	01	00.83
8	Social Participation	Low	55	45.83
		Medium	43	35.83
		High	22	18.34
9	Extension Contact	Low	41	34.17
		Medium	59	49.17
		High	20	16.66
10	Sources of Information	Low	44	36.67
		Medium	57	47.50
		High	19	15.83
11	Economic Motivation	Low	45	37.50
		Medium	51	42.50
		High	24	20.00
12	Risk Orientation	Low	46	38.33
		Medium	54	45.00
		High	20	16.67
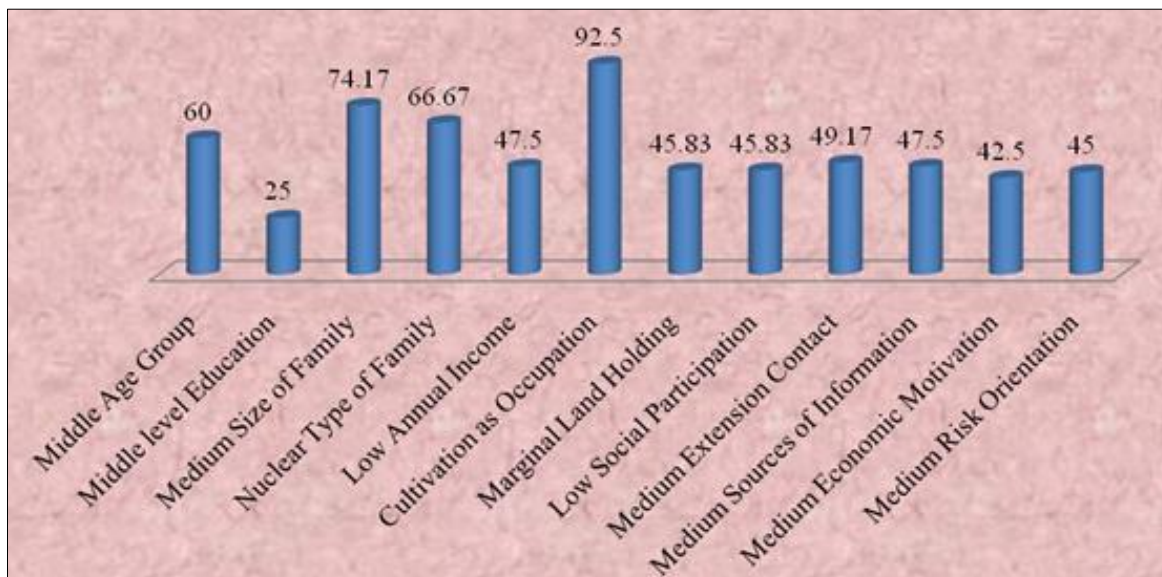
Fig 1: Distribution of the respondents according to their profile

13. Knowledge

It was revealed from Table 2 that, 56.67 per cent of the non-beneficiaries had knowledge about KCC Scheme provides loan to all the category farmers while 43.33 per cent of the non-beneficiaries had no knowledge. 69.17 per cent of the non-beneficiaries had knowledge about eligibility criteria for taking loan from KCC Scheme while 30.83 per cent of the non-beneficiaries had no knowledge. 45.83 per cent of the non-beneficiaries know about credit limit under KCC Scheme while 54.17 per cent of the non-beneficiaries don't know about credit limit under KCC Scheme. 42.50 per cent of the non-beneficiaries know about interest rate on loan while 57.50 per

cent of the non-beneficiaries don't know about interest rate on loan. 60.00 per cent of the non-beneficiaries know about for which purposes KCC Scheme provide loan while 40.00 per cent of the non-beneficiaries don't know about for which purposes KCC Scheme provide loan. Cent per cent (i.e. 100%) of the non-beneficiaries don't know about KCC Scheme provides loan for household purposes. 30.00 per cent of the non-beneficiaries know about crop insurance scheme provided under KCC Scheme while 70.00 per cent of the non-beneficiaries don't know about crop insurance scheme provided under KCC Scheme.

Table 2: Distribution of the respondents according to their statement wise knowledge

Sr. No.	Statements	Non- beneficiaries	
		Yes	No
1.	KCC Scheme provides loan to all the category farmers?	56.67	43.33
2.	Do you know eligible criteria for taking loan from KCC Scheme?	69.17	30.83
3.	Do you know about credit limit under KCC Scheme?	45.83	54.17
4.	Do you know about interest rate on loan?	42.50	57.50
5.	Do you know for which purposes KCC Scheme provide loan?	60.00	40.00
6.	Is KCC Scheme provides loan for household purposes?	00.00	100.00
7.	Do you know about crop insurance scheme provided under KCC Scheme?	30.00	70.00
8.	Do you know about repayment period of loan?	60.00	40.00
9.	KCC Scheme provides any accidental insurance to the beneficiaries?	00.00	100.00
10.	Is KCC Scheme provides loan for Rabi and Kharif crop production?	89.17	10.83
11.	Do you think that the present KCC Scheme is beneficial to you?	00.00	100.00
12.	Do you know registration prerequisites of KCC Scheme?	80.83	19.17
13.	KCC can be distributed by all the banks?	39.17	60.83
14.	KCC loan provided only for cultivation needs?	93.33	06.67
15.	KCC loan can be used for non-agricultural purposes?	75.83	24.17
16.	Do you know about duration of KCC loan?	69.17	30.83

Figures shown are percentage

Further it was observed that, 60.00 per cent of the non-beneficiaries know about repayment period of loan while 40.00 per cent of the non-beneficiaries don't know about repayment period of loan. Cent per cent (i.e. 100%) of the non-beneficiaries don't know about KCC Scheme provides accidental insurance to the beneficiaries. 89.17 per cent of the non-beneficiaries know about KCC Scheme provides loan for Rabi and Kharif crop production while 10.83 per cent of the non-beneficiaries don't know about KCC Scheme provides

loan for Rabi and Kharif crop production. Cent per cent (i.e. 100%) of the non-beneficiaries don't think that the present KCC Scheme is beneficial. 80.83 per cent of the non-beneficiaries know about registration prerequisites of KCC Scheme while 19.17 per cent of the non-beneficiaries don't know about registration prerequisites of KCC Scheme. 39.17 per cent of the non-beneficiaries know that KCC distributed by all the banks while 60.83 per cent of the non-beneficiaries don't know that KCC distributed by all the banks. 93.33 per cent of

the non-beneficiaries had knowledge about KCC loan provided only for cultivation needs while 06.67 per cent of the non-beneficiaries no knowledge. 75.83 per cent of the non-beneficiaries said KCC loan used for non-agricultural purposes while 24.17 per cent of the non-beneficiaries said KCC loan can't be used for non-agricultural purposes. 69.17 per cent of the non-beneficiaries know about duration of KCC loan while 30.83 per cent of the non-beneficiaries don't know about duration of KCC loan.

Table 3: Distribution of the respondents according to their overall knowledge

Sr. No.	Category	Non-beneficiaries	
		No.	Per Cent
1.	Low	49	40.83
2.	Medium	50	41.67
3.	High	21	17.50
	Total	120	100.00

It was revealed from Table 3 that, 41.67 per cent of the non-beneficiaries had medium level of overall knowledge, 40.83 per cent of the non-beneficiaries had low level of overall knowledge and 17.50 per cent of the non-beneficiaries had high level of overall knowledge. Graphical representation given in Fig. 2. It was observed that, majority of the non-beneficiaries had medium and low level of knowledge. The reason behind this is the non-beneficiaries were less aware about KCC Scheme. The findings are similar to Roshni Ritu Murmu *et al.* (2019) [4].
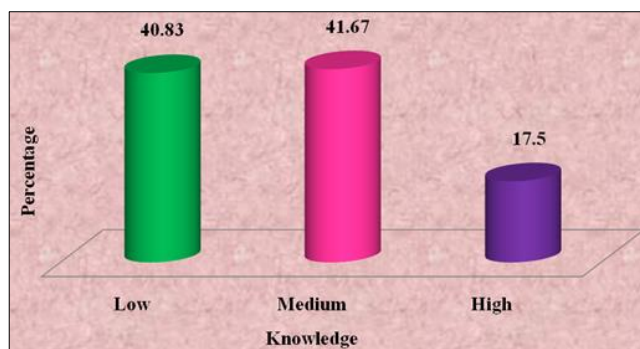
Fig 2: Distribution of the respondents according to their knowledge

Implication
It was found that, majority of the respondents belonged to middle age group, educated up to middle level, cultivation as an main occupation, medium extension contact, sources of information, economic motivation, risk orientation and medium level of overall knowledge. Therefore, it is implied that, banking personnel and policy makers try to promote the use of KCC Scheme for better farming so as to ensure maximize crop production and returns.

Acknowledgement

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