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Rupesh Khaparde

Ph.D, Research Scholar,
Department of Agricultural
Extension, Indira Gandhi Krishi
Vishwavidyalaya, Raipur,
Chhattisgarh, India

Hem Prakash Verma

Ph.D, Research Scholar,
Department of Agricultural
Extension, Indira Gandhi Krishi
Vishwavidyalaya, Raipur,
Chhattisgarh, India

Eshant Kumar Sukdeve

Ph.D, Research Scholar,
Department of Agricultural
Extension, Indira Gandhi Krishi
Vishwavidyalaya, Raipur,
Chhattisgarh, India

Corresponding Author:

Rupesh Khaparde

Ph.D, Research Scholar,
Department of Agricultural
Extension, Indira Gandhi Krishi
Vishwavidyalaya, Raipur,
Chhattisgarh, India

Constraints and suggestions of the Kisan Credit Card holders of Gariaband district of Chhattisgarh state

Rupesh Khaparde, Hem Prakash Verma and Eshant Kumar Sukdeve

Abstract

The present study was conducted in Gariaband district of Chhattisgarh state during 2016-17 with main objective to find out the constraints in utilization of KCC by the respondents and to seek the suggestions from the KCC holders, to overcome the constraints faced by them. Out of total Kisan Credit Cards issued in the Gariaband district of Chhattisgarh, near about 70 per cent (2868) were issued by Cooperative Banks. Therefore, the operational area of Gariaband district Cooperative Bank was purposively considered for the study. The total sample for the present study was 120. The Ex-post facto research design was used for conducting the study. The data were collected through semi-structured interview schedule and collected data processed and statistically analyzed by frequency and percentages. Repayment on credit were the main constraints in front of 59 respondents. Whereas, about 27 respondents were having problem for draw cash and buy inputs. Whereas, paper work for KCC one of the major constraints for 25 respondents. The suggestions as given by the respondent to overcome the constraints are presented as per the higher value of ranked. The majority (59.50) of the respondent suggested that Credit should be free from Government, followed by 52.50 per cent of the respondent suggested that cash and input should be available in time.

Keywords: constraints, suggestions, Gariaband district and Kisan Credit Card

1. Introduction

Kisan Credit Card is a simple card-cum-passbook. The beneficiaries under the scheme are issued a credit card and a pass book or a credit card cum passbook incorporating the name, address, particulars of land holding, borrowing limit, validity period, etc. which serves both as an identity card as well as facilitate recording of the transactions on an ongoing basis. Farmers may approach the nearest branch of any Bank or Primary Agricultural Co-operative Societies (PACS) for it. The Kisan Credit Card is to be issued to the existing crop loan borrowers who have no over dues in their borrowed accounts and to new borrowers who have not yet borrowed. Loan for any activity coming under the purview of production credit of agriculture, working capital requirement of allied activities and non-farm sectors may be considered under the scheme. The farmers/borrowers have to give application for the issue of KCC.

The necessary documents that have to be produced by the applicant are the copies of land record, no dues certificate from other financial institutions, latest land tax paid receipt, original or certified copies of title deed and latest agricultural income tax paid receipt. To minimize the procedures/difficulties and to simplify the credit acquisition by the farmers who are usually afraid by various paper formalities, KCC is an unique innovative. But KCC has not yet been utilized in its immense potentials. In Gariaband district of Chhattisgarh state no study has been carried out on KCC, thus to know the level of knowledge and utilization pattern of KCC among the farmers, the present study will be carried out.

The findings of this study will be able to provide a systematic feedback to the financing institutions for boosting up their operational network about KCC. This investigation, which was carried out in the Gariaband district, shall enable the policy makers, economist and the extension workers to develop sound rural development programmes and policies based on the local conditions. These may also have wider applicability in the areas within and outside the district/state or both having similar conditions. Further, it will help to the financing agencies to find solution to maximize utilization of KCC by the beneficiaries and highlight the problems faced by the beneficiaries at the time of KCC utilization.

Joshi *et al.* (2002) found that in case of adequacy of credit the respondents suggested that the scale of finance has to be more realistic. In case of cost reduction, the respondents suggested increased farmers' awareness about better operation of KCC by the farmers and banks should

take a liberal view of levying various charges for issue of KCC and should keep these charges to the minimum. In case of fixation of due dates the suggestion was that "due date" concept need to be re-examined to make it more user friendly and simple to align with overall spirit of KCC scheme. In case of lack of awareness and human resource development the suggestion was efforts are required to be augmented for publicizing the virtues of the KCC and educating the farmers on its operational aspects, mass media support may be used for publicity of the scheme and bank branches may also organize KCC camps to educate the farmers.

Rajkumar (2007) ^[15] suggested that organizing awareness programmes for staff of Banks, training staff of DCCBs/ PACS and RRBs in the mechanics of KCC scheme, use farmers clubs for creating awareness by participating in their meetings for dissemination and publicity about the advantages of KCC scheme, printing and circulation of pamphlets/ leaflets in local language for generating awareness among rural clientele, talks on T.V./Radio and interview of successful KCC farmers in audio/ visual media.

Shacheendran (2007) ^[18] suggested that the survey can be conducted, area wise, as a preliminary step for implementing the KCC scheme. The survey can be conducted with the help of government machineries like panchayat level authorities, and NGOs. The study should cover the matters such as identifying the number of eligible farmers, and their basic

characteristics such as education level, awareness etc., credit requirements, period of finance etc. such as initial survey will help the bankers to prepare a detailed plan of action for the future lending.

2. Methodology

There are 5 blocks in Gariaband district, 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. Out of total Kisan Credit Cards issued in the Gariaband district of Chhattisgarh, near about 70 per cent (2868) were issued by Cooperative Banks. Therefore, the operational area of Gariaband district Cooperative Bank was purposively considered for the study. Out of total villages of the selected district Cooperative branch, 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. 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. The data were collected by personally interview with the help of pre-tested interview schedule and collected data were processed and statistically analyzed by using statistical technique like frequency and percentages.

Table 1: Detailed about selected study area and number of respondents

Selected district	Selected blocks	Selected Cooperative Banks	Selected Villages	No. of KCC holders in village	No. of selected respondents
Gariaband	Gariaband	District co-operative bank, Gariaband	Gariaband	601	20
			Dhawalpur	491	20
			Parshuli	319	20
			Barula	428	20
			Amdi	475	20
			Panduka	554	20
Total				2868	120

3. Results and Discussion

The facts and findings derived after analyzing the information have been presented under following main heads.

1. Constrains in utilization of KCC holders, to overcome the constraints faced by them

It is clear from the above table 2 shows that for repayment on credit were the main constraints in front of 59 respondents.

Whereas, about 27 respondents were having problem for draw cash and buy inputs. Whereas, paper work for KCC one of the major constraints for 25 respondents. Whereas, about 24 respondents were having problem for applying KCC, Whereas, about were having problem for the credit card enhanced, Whereas, about 20 respondents were having problem for the credit card enhanced, and 3 respondents were having problem with other constraints in KCC utilization.

Table 2: Constraints faced by the KCC holders

S. No.	Constraints	Response	Percentage	Rank
1	For repayment on credit	59	49.17	I
2	For draw cash and buy inputs	27	22.50	II
3	For paper work for KCC	25	20.83	III
4	For applying KCC	24	20.00	IV
5	For the credit card enhanced	20	16.67	V
6	Any constraints in KCC utilization	3	2.5	VI

2. Suggestion for mitigating the constraints

In the present study the respondents, were asked for suggestion to improve the utilization level of Kisan Credit Card. The suggestions as given by the respondent to overcome the constraints are presented as per the higher value of ranked. The majority (59.50) of the respondent suggested

that Credit should be free from Government, followed by 52.50 per cent of the respondent suggested that cash and input should be available in time, 50.83 per cent of the respondent suggested that paper work for KCC should be easy for illiterate, 45.83 per cent of the respondent suggested that advice and help should be given at time for applying KCC.

Table 3: Suggestions perceived by the respondents to overcome the constraints:

S. No.	Suggestions	Frequency	Percentage	Rank
1	Credit should be free from Government	71	59.50	I
2	Cash and input should be available in time	62	52.50	II
3	Paper work for KCC should be easy for illiterate	61	50.83	III
4	Advice and help should be given at time for applying KCC	60	50.00	IV

4. Conclusions

As far as major constraints in utilization of KCC was concerned, for repayment on credit, for draw cash and buy inputs, for paper work for KCC, for applying KCC, for the credit card enhanced, any constraints in KCC utilization etc., were responsible constraints for in utilization of KCC. The majority of the respondents suggested that credit should be free from Government, cash and input should be available in time, Paper work for KCC should be easy for illiterate, Advice and help should be given at time for applying KCC etc, for effective utilization of KCC by the farmers. On the basis of entire finding and observation it can be concluded that Kisan Credit Card, are not only meeting out the credit demand of the farmers but also found as a beacon of light for the overall upliftment of the farming community. Hence in the light of findings it is recommended that efforts should be made to popularize the KCC among various categories of the farmers for judicious use of low interest credit in agriculture for increasing the productivity for sustainable development.

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