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## Correlation analysis of the profile of farmers and knowledge of Kisan Credit Card

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### Abstract

The present study was conducted in Gariaband district of Chhattisgarh state during 2016-17 with main objective to study the correlation analysis of the profile of farmers and knowledge of Kisan Credit Card. 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 coefficient of correlation. The Education, Occupation, Annual income, Credit acquisition, contact with credit agencies, Social participation, Economic motivation were found to have positive and significant relationship with the level of knowledge at 5% level of significant. Were age, annual income and size of land holding observed to be positive and significant relationship with level of knowledge at 1% of significant. However cast and risk orientation did not influence the level of knowledge. Most of the respondents (61.67%) had partial utilized, followed by 36.67 percent of the respondents were having least utilized, whereas, 1.66 percent of the respondents belonged to category of partial utilized. It can be concluded that majority of the respondents had partial utilization of Kisan Credit Card.

**Keywords:** Correlation analysis, profile characteristics, farmers and Kisan Credit Card

### 1. Introduction

In modern farming, credit has become one of the crucial inputs. The Co-operative credit societies were, in the past and even now, the most important source of credit to the farmers. Since 1969, Commercial banks are also financing agriculture because of social control. There has been tremendous increase in the Bank branches in the rural areas. Government has adopted the policy of “multi-agency approach” in agricultural credit. At present, Primary Agriculture Co-operative Societies, Land Development Banks, Commercial Banks and Regional Rural Banks are financing agriculture. National Bank for Agriculture and Rural Development (NABARD) is providing refinance to the Commercial Banks. In order to reduce the competition amongst the Commercial Banks in the rural areas, policies of “Service Area Approach” have been adopted since 1988. As per this policy, each bank has to adopt few villages and they are required to meet credit.

To minimize the procedures/difficulties and to simplify the credit acquisition by the farmers who are usually afraid by various paper formalities, KCC is a 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.

### 2. 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.

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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. 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 coefficient of correlation.

### 3. Results and Discussion

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

#### 3.1 Correlation between personal profile of the farmers and knowledge of Kisan Credit Card

**Table 1:** Correlation between independent variables and level of knowledge

S. No.	Independent variables	Knowledge
1	Age	0.005594**
2	Education	0.723279*
3	Cast	-0.66162 <sup>NS</sup>
4	Size of family	0.350206**
5	Occupation	0.688153*
6	Size of Land holding	0.428003**
7	Annual income	0.691898*
8	Credit acquisition	0.745673*
9	Contact with credit agencies	0.850237*
10	Social participation	0.706166*
11	Economic motivation	0.685895*
12	Risk orientation	-0.77752 <sup>NS</sup>

Significance Levels 0.01 (1%) \*\*

Significance Levels 0.05 (5%)\*

NS – Non-Significant

The data manifested in Table-1 revealed that the Education, Occupation, Annual income, Credit acquisition, contact with credit agencies, Social participation, Economic motivation were found to have positive and significant relationship with the level of knowledge at 5% level of significant. Were age, annual income and size of land holding observed to be positive and significant relationship with level of knowledge at 1% of significant. However cast and risk orientation did not influence the level of knowledge.

#### 3.2 Extent of utilization of Kisan Credit Card by the farmers

The data presented in Table-2 indicate that most of the respondents (80.00%) had partial utilized for the purpose, followed by 20.00 percent 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 percent respondents were having least utilized for the purpose, whereas, none of the respondents belonged to category of full utilized and majority of the respondents (51.67%) had partial utilized for purchase of luxurious item's, followed by 48.33 percent 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.

Majority of the respondents (69.17%) had partial utilized for the payment of old debts, followed by 30.83 percent 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 and majority of the respondents (66.67%) had partial utilized for crop loan, followed by 33.33 percent respondents were having least utilized for crop loan, whereas, none of the respondents belonged to category of full utilized for crop loan.

From Table-2 cent percent respondents (100%) had least utilized for growing fodder and majority of the respondents (57.50%) had least utilization for the purchasing fodder, followed by 42.50 percent respondents were having partial utilized for purchasing fodder, whereas, none of the respondents belonged to category of full utilized for purchasing fodder and majority of the respondents (79.17%) had partial utilized for deepening of existing well, followed by 20.83 percent 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 percent respondents were having least utilized for family consumption, whereas, none of the respondents belonged to category of full utilized for family consumption and majority of the respondents (76.67) had partial utilized for medical aid, followed by 23.33 percent respondents were having least utilized for medical aid, whereas, none of the respondents belonged to category of full utilized for medical aid.

**Table 2:** Distribution of respondents according to their utilization of Kisan credit card. (N=120)

S. N	Statements	Extent of utilization			Total
		Fully utilized F/ (%)	Partial utilized F/ (%)	Least utilized F/ (%)	
1	Have you fully utilized for the purpose (under KCC for three cropping season).	24 (20.00)	96 (80.00)	00 (00.00)	120
2	Social obligation	00 (00.00)	85 (70.83)	35 (29.17)	120
3	For purchase of luxurious items	00 (00.00)	62 (51.67)	58 (48.33)	120
4	Payment of old debts (To Mahajan etc.)	00 (00.00)	83 (69.17)	37 (30.83)	120
5	Crop loan	00 (00.00)	80 (66.67)	40 (33.33)	120
6	Growing of fodder	00 (00.00)	00 (00.00)	120 (100)	120
7	Purchasing of fodder	00	51	69	120

		(00.00)	(42.50)	(57.50)	
8	Deepening of existing well	00 (00.00)	95 (79.17)	25 (20.83)	120
9	Family consumption	00 (00.00)	95 (79.17)	25 (20.83)	120
10	Medical aid	00 (00.00)	92 (76.67)	28 (23.33)	120
	Overall average of level of utilization	2 (1.66)	74 (61.67)	44 (36.67)	120

F- Frequency; (%) - Percent

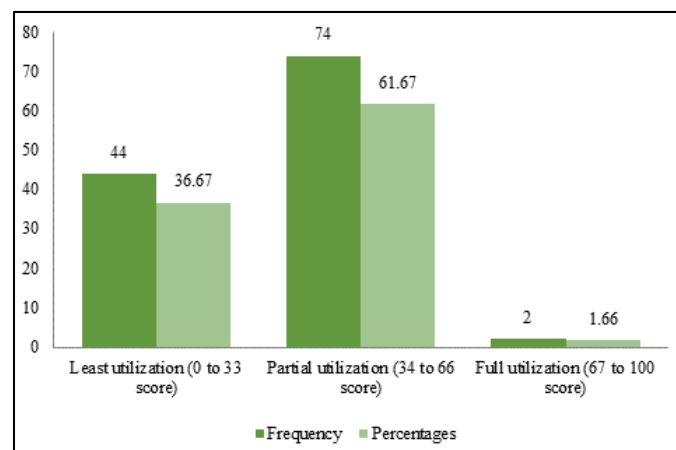
### 3.3 Extent of overall utilization of Kisan Credit Card by the farmers

The data presented in Table-3 and fig.-1 indicate that most of the respondents (61.67%) had partial utilized, followed by 36.67percent of the respondents were having least utilized, whereas, 1.66 percent of the respondents belonged to category of partial utilized.

It can be concluded that majority of the respondents had partial utilization of Kisan Credit Card.

**Table 3:** Distributions of Extent of overall utilization of Kisan Credit Card by the farmers. (N=120)

S. N.	Categories	Frequency	Percentages
1	Least utilization (0 to 33 score)	44	36.67
2	Partial utilization (34 to 66 score)	74	61.67
3	Full utilization (67 to 100 score)	2	1.66
Total		120	100.00



**Fig 1:** Distributions of Extent of overall utilization of Kisan Credit Card by the farmers

The data revealed that the Education, Occupation, Annual income, Credit acquisition, contact with credit agencies, Social participation, Economic motivation were found to have positive and significant relationship with the level of knowledge at 5% level of significant and age, annual income and size of land holding observed to be positive and significant relationship with level of knowledge at 1% of significant. However, cast and risk orientation did not influence the level of knowledge. Most of the respondents (61.67%) had partial utilized, followed by 36.67 percent of the respondents were having least utilized, whereas, 1.66 percent of the respondents belonged to category of partial utilized.

### 4. Conclusions

The results revealed that the Education, Occupation, Annual income, Credit acquisition, contact with credit agencies,

Social participation, Economic motivation were found to have positive and significant relationship with the level of knowledge at 5% level of significant and age, annual income and size of land holding observed to be positive and significant relationship with level of knowledge at 1% of significant. However, cast and risk orientation did not influence the level of knowledge.

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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