

Utilization Pattern and Satisfaction Level Towards the Kisan Credit Card (KCC) of Small and Marginal Farmers: A Case Study on Vamanapuram Service Co-Operative Bank Ltd. No. 927 of Thiruvananthapuram District

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ABSTRACT

The KCC Scheme can be considered as a landmark in the history of rural credit of India that proved as a key products ever developed to expand the outreach of banks and simplify the credit delivery system. The Scheme of Kisan Credit Card (KCC) is already a well-established scheme throughout the country. As time passes, the KCC scheme also diversified its benefits to the users. The findings indicate that several agencies are issuing a large number of cards in each fiscal year. It can be inferred that the KCC has undoubtedly slowed down the horizontal growth of credit, measured by the banking industry's coverage, and that the KCC is an effective, timely, and hassle-free method of delivering credit to culture. By developing insurance programmes and providing term loans, the KCC system was extended to include more borrowers in order to increase the coverage of KCC borrowers. This incredible growth and success in the implementation of Kisan Credit Scheme clearly indicate both the agricultural community's ease of adaptation to new ideas and the Indian banking sector's oversight and capacity to absorb innovative concept. The KCC programme has now been in place for around nineteen years. It has been the primary, if not the only, means of providing short-term financing to agriculture during this time, as well as a growing source of funding for farmers' consumption and investment needs. But the question arises, whether it actually got utilized by the farmers of our country, especially in the case of small and marginal farmers. So there is a need to check the extent of utilization of KCC Scheme by the small and marginal farmers. The study helps to find out the reach of the diversified benefits and features of the scheme that is being revised throughout the recent past.

INTRODUCTION

Agriculture plays crucial role in the development of India as majority of population depends on agriculture as their mainstay even though its contribution towards GDP is decreasing continuously. At the same time, it can also been see that the suicide ratio among the farmers also increasing at an alarming rate due to the continuous crop failure and increasing debts. It demands a serious concern. There was a number of policy initiatives were taken by the government to overcome the plight of the farmers. Among this, Kisan Credit Scheme can be considered as the most famous and effective one. The Kisan Credit Card Scheme was launched on the recommendations of RV Gupta Committee (1998) and the National Bank for agriculture and Rural Development (NABARD) prepared the model of this scheme. The objective of Kisan Credit Card Scheme (RBI, 2017) was to provide adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers for their cultivation and other needs.

The Kisan Credit Card is to be issued to the existing crop loan borrowers who have no over dues in their borrowed account and to new borrowers who have not yet borrowed. KCC is a pioneering credit delivery innovation for providing adequate and timely credit to farmers under single window. It is flexible in procedure, adopting the whole approach, including short, medium and long term credit needs of borrowers for agriculture and allied activities and finally a reasonable component for consumption need also. The KCCS has emerged as the most effective mode of credit delivery to agriculture in terms of the timeliness, hassle free operations as also adequacy of credit with minimum of transaction costs and documentation. It can be seen that, the introduction of the KCC has increased the use of the agricultural inputs and has reduced the dependency of

the farmers on the local money lenders. The studies found that, around 25 percentage of reduction in this regard (Kumar.A et al.,2021) Moving to the agency wise performance of KCC, it was seen that the it is the commercial banks ahead of the cooperative banks and the RRBs, were issuing the more KCCs in India (Hardarshn Kaur et al.,2018). It is an important tool for the banking sector for promoting agricultural credit and also for achieving financial inclusion (M Periyaswamy et al.,2019). Moreover, KCC had created a substantial improvement in the preference of credit in the rural area. The farmers were shifted their preference to the institutional credit than the non-institutional credit after the adoption of the KCC schemes (S.P Singh et al.,2022). It has boosted the production and productivity of the crops also improved the income of the farmers too (Kumar H et al.,2021), (Nigade.D.Detal.,2022). But at the same time, it was viewed that there are certain constrains in the utilization of the KCC which hinders the optimum utilization of the programme. One of the serious bottlenecks of the KCC found that the processing and the related formalities of obtaining loan is somewhat tedious. The intrusion of the brokers can be considered as another restrictive factor (Periyasamy. M and Selvakumar A.X,2019). And that's why it was suggested that the bank must be follow an easy process of loan under KCC and the role of the brokers must be minimized.

The bank should make an arrangement for verified data base of the farmers which will help the banks in providing loans to the needy farmers and it should concentrate on those areas having a poor performance in this concern (Mehta.D et al.,2016), (Singh.H et al.,2005) (Kamble.B et al.,2009). In addition to the afore said issues, there are number of factors which limits the better utilization of the KCCs. Socio-economic and demographic factors such as lack of education, special features of the farming households, lack of training, lack of guarantor, non-availability of suitable securities are some of them (Sajane.A et al.,2011), (Kumar.A et al.,2011). So it was indicated that the need for the capacity building for the farmers through education, training regarding the procedural formalities for attaining loan and other related benefits of the scheme (Khaparde.R.etal.,2023). Otherwise the benefit of the KCC will concentrate in the hands of the upper middle strata farmers that limits the preferred objective of the KCC (Singh S.P et al.,2022), (Kumar.A,2022). The problems faced by the tribal farmers are not different, nearly 50 percent of the farmers were facing the problem of the insufficient credit limit, insufficient knowledge of the benefits under the scheme and the lack of proper information about the operation and utility of the of the KCC. So it demands the increment of the credit limit and the flexibility in the repayment of the loan, famiarising the KCC and its operation also liberalise the recovery provisions too (Shrivastav.A et al.,2022) (Bhattacharjee.P and Sharma .A,2021). Apart from these constraints, KCC has proved that it is one of the important supporting mechanism to the farmers which government ever done and the studies proved that even though there is a decline in the growth rate in the number of issuance of KCCs there is a tremendous growth in the amount of sanctioned (Sannathi.M M et al.,2022) . Thus it can be viewed that, the introduction KCC has reduced the financial dependency of the farmers on the one hand and at the same time the certain constrains like socio economic and demographic factors limits the KCC for attaining its prescribed goals such as financial inclusion, improved productivity and avoidance of the intermediaries on the other hand. So the paper tries to examine the utilization pattern and the satisfaction level of KCC by the farmers and the constraints faced by conducting a primary survey on the small and marginal farmers under the Vamanapuram Service Co-operative Bank Ltd. in Thiruvananthapuram District.

Statement of the Problem

The KCC Scheme is a landmark in the history of rural credit in India. The mechanism of credit cards has been one of the key products developed to expand the outreach of banks and simplify the credit delivery system. The Scheme of Kisan Credit Card (KCC) is already a well-established scheme throughout the country. As time passes, the KCC scheme also diversified its benefits to the users. But the question arises, whether it actually got utilized by the farmers of our country, especially in the case of small and marginal farmers. So it is a needed to check the actual utilization of KCC Scheme by the small and marginal farmers and examine the constraints faced by. Thus, it helps us to find out the reach of the diversified benefits and features of the scheme that is being revised throughout the recent past. Here the study tries to examine whether the small and marginal farmers are aware of the benefits and add on features of the scheme. In addition, how do they utilize the scheme and up to what extent they are using the scheme and it also considers how farmers are satisfied with the scheme and its features and of course the associated constraints.

Objectives of the Study

1. To study the utilization pattern and satisfaction level towards the Kisan Credit Card (KCC) Scheme by small and marginal farmers which takes place in Vamanapuram Service Co-operative Bank Ltd. No. 927 of Thiruvananthapuram District
2. To study the constraints faced by the farmers in utilising the benefits from the KCC Scheme.

METHODOLOGY OF THE STUDY

In order to fulfill the afore mentioned objective, the study depended both the primary and the secondary data. The primary survey was conducted on 60 small and marginal farmers in the Vamanapuram Service Cooperative bank Ltd No.927 in Thiruvananthapuram district in Kerala on random basis for the study purpose. A structured interview method was followed for the same. Garret ranking and Index methods were used to study the prescribed objective of the study. Secondary source like the working report of the Cooperative bank, Reports of RBI and NABARD were used for the secondary data.

RESULTS AND DISCUSSIONS

It was reviewed from the literature that the success of KCC was mainly hindered by the socio economic conditions of the society. So the study demands a thorough analysis of the socio economic conditions of the studied group. The following discussions makes a detailed analysis of the same.

Utilisation of KCC Scheme by Small and Marginal Farmers - An Analysis

The government, had introduced KCC Scheme so as to empower farming community in the country which stabilize the farmer's income and provide them with security for the crops Especially KCC Scheme give the farmers a financial stability at a definite level and encourage the farmers to continue their farming. The crop insurance scheme along with this also provide the support to farmers at the time of crop loss due to natural disasters or calamities. The objective of the introduction of the KCC was to provide timely credit to the farmers within small procedures. The response of the beneficiaries towards the scheme could speak out how the scheme adopters are satisfied with the scheme, their utilization level and the constraints they faced so far for availing this schemes.

Classification Based on Age of the Respondents

The age wise classification of the sample is exhibited in the table:1, which gives an information of the age groups who were preferring the scheme and utilizing the KCC scheme. The age wise distribution reveals that majority (65 per cent) of farmers who have adopted the KCC Scheme come under the middle age group (40-60). Only 25 percent farmers were old aged (above 60 years). And only 10 percent were aged between 20 and 40. It can be inferred youth were not that much interested in farming. It is much evident that still agriculture and allied activities are not much entertained by the youth segment.

Table: 1 Distribution of Respondents According to Age

Age Group (Years)	Number of respondents	percentage
Young (20-40)	6	10
Middle(40-60)	39	65
Old age (60 and above)	15	25
Total	60	100

Source: Primary data, 2022

Distribution of Respondents Based On the Gender

The Gender distribution shows as which of the gender segment is more aware and utilizing the KCC scheme and its add on benefits. It can be interpreted as majority of farmers in Vamanapurampanchayat were male i.e. 73.34 per cent and only about 26.67 percent of farmers were female and it may be understood that not all women are coming forward for farming and using the KCC Scheme. It is because of the fact that most of the members of the society are males and the female participation is comparatively lower. So the loans like KCC will be mostly taken by these male members, even though women are involving much in the small scale agricultural and allied practices.

Table:2 Gender Wise Classification of Small and Marginal Farmers.

Gender	Number of respondents	Percentage
Male	44	73.34
Female	16	26.66
Total	60	100

Source: Primary data, 2022

Distribution of Respondents Based on the Educational Qualification

The classification of small and marginal farmers based on the educational qualification helps to find out, how the education standards influence the utilization of the scheme like KCC. It helps to find out whether the illiteracy and low level educational standards are problem in using the scheme as some of the study already mentioned that the educational status also influence the utilization pattern of the programme.

Table: 3 Classification of Small and Marginal Farmers by Educational Qualification

Education qualification	Number of respondents	percentage
Illiterate	3	5
primary level	18	30
secondary education	25	41.67
Graduation	13	21.67
Post-graduation	1	1.66
total	60	100

Source: Primary data, 2022

Table:3 reveals that the majority of farmers were gone under till secondary education (41.67%) and Illiterate farmers are about 5 percent . The farmers whom all received primary, graduation and Post-graduation level education are 30 percent, 21.67 percent and 1.66 percent respectively. It is quite contrary that the educated people are not interested in farming and most of the farmers are illiterate. So it can be inferred that the education of course influence the use of KCC.

Distribution of Respondents Based on Size of Land Holding

Classification of small and marginal farmers based on size of land holding indicates the usage of KCC loans up to the land size they are holding. Its shows how small and marginal farmers are utilising the KCC scheme with respect to their small land holdings.

Table: 4 Classifications of Farmers By Size of Land Holding

size of land holding (acre)	Number of respondents	Percentage
below 1 acre	30	50
1-2 acre	30	50

Source: Primary data, 2022

Table:4 depicts the farmers with their size of landholdings. As, it was selected 30 marginal and 30 small farmers , 50 percent of land were below 1acre and other 50 percent belongs to 1-2 acre. The study mainly focuses on utilisation of KCC scheme by the small and marginal farmers, so the respondents will be having the land area below or equal to 2 acre as it has taken 30 small and 30 marginal farmers, their classification is also based on their size of land holdings i.e. below 1acre belongs to marginal segment and between 1-2 acre belongs to small farmers segment.

Table: 5 Classifications Based On Income Level from Agriculture (Annual)

Income level	Number of respondents	Percentage
Below Rs.5000	0	0
Rs.5000-10000	4	6.67
Rs.10000- 25000	29	48.34
Rs.25000- 50000	18	30
Above 50000	9	14.99
Total	60	100

Source: Primary data, 2022

Classification of respondents based on Annual Income level from agriculture indicates how the KCC boost the income level of the small and marginal farmers. Level of income displays the progress of the KCC scheme. Table 5 reveals that the majority of small and marginal belongs to the income level of Rs.10000 - Rs.25000 about 48.34 percent. No farmers were below Rs.5000. And about 6.67 percent belongs to Rs.5000 – Rs.10000, 30 percent belongs to Rs.25000 – Rs.50000 and 14.99 percent belongs to above 50000 rupees income level.

Distribution of Respondents Based on Their Occupation

Classification of respondents based on occupation shows whether the small and marginal level farmers are operating as a major occupation or as a subsidiary. Since the income level is not much significant for the small and marginal farmers to engage in agriculture as their main occupation.

Table: 6 Classifications Based on the Occupation of the Respondents

Occupation	Number of respondents	percentage
Agriculture as main	38	63.34
Agriculture as subsidiary	22	36.66
total	60	100

Source: Primary data, 2022

Table:6 shows that majority of the farmers are doing agriculture as the main occupation i.e. about 63.34 percent and rest of the farmers are belonging to agriculture as subsidiary (36.66 percent). The table: 6 is mostly in resemblance with the above tables 5.5, since the level of income is not enough to entertain the small and marginal farmers to depend on agriculture as their major income activity.

KCC scheme is mainly opted by the farmers for the timely credit needs for their agricultural operations. So all of the users will be indulging in agriculture either directly or indirectly. But here the farmers who are doing agriculture as their main occupation is relatively low.

That means agriculture is not that much entertained as a major occupation by majority of the small and marginal farmers. Because it may not fulfil the needs of the farmers with their income alone from the small scale farming. So the farmers whom all are doing agriculture as subsidiary are mostly utilising these schemes.

Distribution of Respondents Based On the Source of Information Aboutkcc Scheme

Classification based on source of information tells us about through which intermediary the awareness of KCC scheme is being done. So this distribution of the respondents on the source of information about the scheme gives the actual path of the transfer of information regarding this credit delivery system.

Table: 7 Classifications of Farmers Based on the Source of Information

sources	Number of respondents	percentage
Relatives	9	15
Friends	7	11.67
staff of the bank	19	31.66
Fellow farmers	10	16.67
Krishi bhavan	15	25
total	60	100

Source: Primary data, 2022

Table: 7 shows that the staff of the bank (31.66 percent) and Krishi bhavan (25 percent) had contributed more towards the reach of this scheme among the farmers. Other sources like relatives, friends and fellow farmers about 15 percent, 11.67 percent and 16.67 percent respectively

Utilisation Level of KCC Scheme by Small and Marginal Farmers

The extent to which a small and marginal farmers are using the KCC , that is to check whether the actual motive behind the establishment of the scheme is being achieved or not . It helps to identify the most utilised factor from the scheme and also helps to notify any usage factor which is not much considered by the small and marginal farmers.

Table: 8 Level of Utilization of the KCC Scheme

Sl.no.	statements	SA(5)	A(4)	N(3)	DA(2)	SDA(1)	score	index
1	The benefits from the scheme are utilized for agricultural and allied purpose	16	26	18	0	0	238	79.33
2	The Scheme gives a stability for farmers income	7	16	27	6	4	196	65.33
3	The scheme is helpful in improving the yield	8	19	25	8	0	207	69
4	The benefits are useful to mitigate the risk in agriculture	12	24	16	5	3	217	72.33
5	The benefits are enough to fulfill the intend purpose of the scheme	14	20	19	6	1	220	73.33
6	The benefits are sufficient enough to be effectively utilised for upgrading agriculture	10	28	14	7	1	219	73
7	The benefits from the scheme are helpful in improving the family living standard	4	9	16	21	10	156	52
8	Obtained the loan amount up to maximum allotted limit	19	23	16	2	0	239	79.67
9	Utilized the loan facilities under KCC for all the cropping season	9	18	19	8	6	196	65.33
10	Utilized the whole amount of loan in the purpose for which it was drawn/obtained	18	23	17	2	0	237	79
11	Full use of KCC for identification purposes as an Identity Card	4	5	11	28	12	141	47
	total score						2266	
	Composite index						68	

Source : Primary data,2022

The utilization level of the KCC scheme can be seen from table: 8, as the individual index of the utility statements are given. The benefits from the scheme are utilized for agricultural and allied purpose has an index of 79.33, as it is the scheme for covering the operations related agriculture and allied, it is used for this primary purpose. Most of the respondents are getting the KCC loans for demand.

The statements regarding the stability for farmers income by the scheme has an index of 65.3, the income level earned from this small and marginal farming alone is not enough for their livelihood stability. But upto an extent, the scheme is most utilized by the farmers who do agriculture as subsidiary with respect to their add on income made from this.

It is opined that the scheme is helpful in improving the yield shows an index of 69, as this scheme is utilised for the purpose of improving the crops, thereby it will also enhance the yield. But looking deeper into the individual index value, not all small and marginal KCC holders are satisfied with respect to the yield improvement. Sometimes the loan amount may not be enough, so as to encourage the farmer’s processes to give more output as expected.

Contributing the benefits are useful to mitigate the risk in agriculture has an index of 72.33. The risk in agriculture is one of the main factor that make a farmer to have KCC scheme. So as it is a primary motive, as soon as they are allocated with the benefits from the scheme, they are able to mitigate the risk that arises in their agricultural operations. Thus it shows relatively better index value.

Whether the benefits are enough to fulfillthe intend purpose of the scheme has 73.33 as index. So most of the respondents are utilising the scheme for actual purpose. As, it is a fast credit delivery mechanism, the statement regarding whether the benefits are sufficient enough for upgrading agriculture also has an index of 73.The index which showing the benefits from the scheme which are helpful in improving the family living standard shows 52, Maximum index was for the statement -

Obtained the loan amount up to maximum allotted limit with 79.67, the statements like utilized the whole amount of loan in the purpose for which it was drawn/obtained and Utilized the loan facilities under KCC for all the cropping season has an index of 79 and 65.33 respectively. The least index was for the statement – Full use of KCC for identification purposes as an Identity Card with 47. The Composite index for the overall utilization of the KCC scheme by small and marginal farmers is 68.

Table: 9 Utilisation Level of the Scheme

Score	Satisfaction Level	Utilisation Level
Below 20	Highly dissatisfied	Very low
21-40	Dissatisfied	Low
41-60	Neutral	Moderate
61-80	Satisfied	High
Above 80	Highly satisfied	Very High

Source : Primary data,2022

From table:8, the index of utilization level for the KCC scheme is high level (Composite index is 68), as the farmers are utilizing the scheme only for meeting the credit needs of the farming. That is they are utilizing it for the primary objective alone. So other benefits from the scheme are not well utilized and known by the farmers. Many revisions are made within the scheme for uplifting the credit and other needs of the farmers. But it is well understood from the table: 8 that the benefits from the scheme are not much aware among the farmer segment.

Utilization of Other Benefits from the KCC Scheme

Table: 10 Utilisation Level of Add On Benefits from the Scheme – Crop Insurance

Extent of utilisation	No.of respondents	Percentage
Fully utilised	43	71.67
Partially utilised	15	25
Not utilised	2	3.33

(Source : Primary data, 2022)

From table: 10, it is clearly evident that most of the respondents had utilised the crop insurance from the scheme (71.67 percent). But 25 percent of respondents is not properly aware about the crop insurance. Whereas the other 3.33 percent is not having idea regarding these benefits at all.

It is well understood that the crop insurance is the most utilised benefits from the scheme. Since the insurance coverage over the crops is a must requisite for any farmers. So the farmers are well aware of the insurance for the crops under the scheme.

Table:11 Utilization Level of Add On Benefits From The Scheme – Asset Insurance

Extent of utilisation	no.of respondents	percentage
fully utilised	12	20
Partially utilised	15	25
Not utilised	33	55

(Source : Primary data, 2022)

Asset insurance is one such benefit from the scheme which is being not much known by the farmers.

Educational barrier is not the reason for this unknown negligence of the benefit from the scheme. Rather this additional benefit doesn't got attention among the farmers like the crop insurance. So lack of unawareness contributes to the utilisation of the assest insurance under this scheme.

Table: 12 Utilization Level of Add on Benefits From The Scheme – Personal Accident Insurance

Extent of utilisation	no.of respondents	%
fully utilised	1	1.67
partially utilised	2	3.33
not utilised	57	95

(Source : Primary data)

Table:12 shows that the Personal accident insurance scheme is not utilised by the respondents (95percent) as they are regarding the additional benefits like Personal accident insurance About 1.67 percent and 3.33 percent of respondents are only fully utilising and partially utilising these benefits respectively.

Table: 13 Utilization Level of Add on Benefits From The Scheme – Health Insurance

Extent of utilisation	no.of respondents	percentage
fully utilised	4	6.67
partially utilised	12	20
not utilised	44	73.33

(Source: Primary data)

From table:13 , it is clearly evident that the scheme like health insurance under KCC is not utilised by 73.33 percent of the farmers. About 6.67percent are utilizing this facility. Rest 20percentof farmers are aware of the health insurance scheme.

Satisfaction level of small and marginal farmers towards the scheme

The satisfaction level corresponds to the affection shown by the small and marginal and small farmers are given in table:14.

Table: 14 Satisfaction Level of Small and Marginal Farmers towards the Scheme

sl.no	Statements	SA(5)	A(4)	N(3)	DA(2)	SDA(1)	score	index
1	The scheme is very effective and useful	28	20	12	0	0	256	85.33
2	Procedural formalities to fill up the scheme proposal was easy	17	34	9	0	0	248	82.67
3	The Scheme gives a security to the crops	8	19	30	3	0	212	70.67
4	Timely availability of scheme benefits	12	26	16	6	0	224	74.67
5	Easy accessibility towards the facility availing the scheme	35	24	1	0	0	274	91.33
6	The scheme is helpful in managing the loss	8	28	20	4	0	220	73.33
7	Bank support to the scheme adopters are good	34	22	4	0	0	270	90
8	Benefits received from the schemes are sufficient	9	26	11	8	6	204	68
9	Information about the schemes can be easily accessible	26	19	13	2	0	249	83
10	The scheme is helpful in achieving the purpose for which you joined	11	27	10	12	0	217	72.33
11	The Scheme gives motivation to continue the cultivation	34	18	8	0	0	266	88.67
	total score						2640	
	Composite index						80	

(Source : Primary data, 2022)

Table:14 shows the satisfaction level of farmers towards the scheme with respect to the index towards the each statements. The scheme is very effective and useful shows an index of 85.33, the statement regarding the Procedural formalities to fill up the scheme proposal was easy shows an index of 82.67, The Scheme gives a security to the crops has an index of 70.67.

Timely availability of scheme benefits is also having an index of 74.67, The maximum index is for the Easy accessibility towards the facility availing the scheme with 91.33, the scheme is helpful in managing the loss has an index of 73.33, the statement like the Bank support to the scheme adopters are good and Benefits received from the schemes are sufficient has an index of 90 and 68 respectively. The statement regarding the information about the schemes can be easily accessible is having an index of 83, the scheme is helpful in achieving the purpose for which you joined shows 72.33 as index and the statement like the Scheme gives motivation to continue the cultivation has an index of .according to the table farmers major satisfaction is all about getting the required amount of loan as soon as possible . They are not at all looking towards the other features and utilisation factors that will be increasing their level of income and support their livelihood. This is the reason why the farmers opt that the given loan amount are not enough, as their only satisfaction barrier is just the loan amount and its availability. The overall satisfaction of the small and marginal farmers towards the KCC scheme is given by Composite index of 80.

Table: 15 Satisfaction Level of the Scheme.

Score	Satisfaction Level	Utilisation Level
Below 20	Highly dissatisfied	Very low
21-40	Dissatisfied	Low
41-60	Neutral	Moderate
61-80	Satisfied	High
Above 80	Highly satisfied	Very High

(Source: Primary data, 2022)

From table :15, the satisfaction level for the KCC scheme is scored the (Composite index of 80).The farmers are pleased with the scheme since there primary aim is all about getting the agricultural credit. According to the respondents, their satisfaction is all revolving around the availability of the credit alone. As most of the farmers are still unaware of various other uses of the scheme, they are satisfied with whatever benefits they are getting from the scheme. It cannot be inferred that the farmers were satisfied with the scheme as the benefit of the scheme was not even fully known to the farmers.

Constraints Faced By the Farmers in Availing the Scheme

Table: 16 Constraints Faced By Farmers in Availing the Scheme by Garret Ranking

SL.no.	CONSTARINTS	Ranking from 1-6 based on severity of problem					
		1	2	3	4	5	6
1	Benefits are not received on time	36	15	9	0	0	0
2	Inadequate delivery of benefits	5	38	11	6	0	0
3	complex procedures	0	0	27	13	11	9
4	Lack of in-depth awareness about the schemes	8	11	21	15	5	0
5	No better communication facilities	0	0	0	25	21	14
6	Lack of advisory support from the bank	0	0	3	7	14	36

(Source : Primary data, 2022)

Table 5.5.1 shows the rating given by the farmers based on the severity of problems as they opt for the KCC and its utilisation. From the table itself it is clearly evident that the constraint- Benefits are not received on time is having the more rating as one.

Then it is followed by constraints like inadequate delivery of benefits, complex procedures, lack of awareness, No better communication and the least rated problem or the constraint is the lack of advisory support from the bank.

Table: 17 Garret Value towards the Ranking of the Constraints.

Rank	Formula	Percent position and garret score of constraints	
		Percent position	Garret value
1	$100*(1-.5)/6$	5.6	96
2	$100*(2-.5)/6$	25	63
3	$100*(3-.5)/6$	41.7	54
4	$100*(4-.5)/6$	38.9	56
5	$100*(5-.5)/6$	75	37
6	$100*(6-.5)/6$	91.6	23

(Source : Primary data,2022)

As the constraints with maximum and minimum rated problems are found out. Thus the garret value for each constraint statement is found out by the percent position with respect to their corresponding position while scaling from 1to 6

Table: 18 Garret Ranking Of The Constraints.

N = 60 , R = 6	1*96	2*63	3*54	4*56	5*37	6*23	Sum	Mean	Rank
Benefits are not received on time	3456	945	486	0	0	0	4887	81.45	I
Inadequate delivery of incentives	480	2394	594	336	0	0	3804	63.4	II
Complex procedures	0	0	1458	728	407	207	2800	46.67	III
Lack of in-depth awareness about the schemes	768	693	1134	840	185	0	2159	36	V
no better communication facilities	0	0	0	1400	777	322	2499	41.65	IV
Lack of advisory support from the bank	0	0	162	392	518	828	1900	31.67	VI

(Source : Primary data,2022)

For each factor the score of each individual was added and then total value of scores mean value of scores are calculated. The factors having highest mean value is considered to be the most important factor. The garret value corresponding to the statements are also found out by the formula and shown in the table:18 .So each identified constraints are ranked based on the garret score mean was calculated .It is evident that major constraint felt by the farmers while availing the scheme is – The benefits are not received on time (Rank 1). As it is clearly indicating the results of the utilisation and satisfaction level of the scheme. If they got it in time their satisfaction level will be higher. So correspondingly if they have to feel any sort of dissatisfaction then the credit timely availability should be fluctuated. Coming to the least rated- Lack of advisory support from the bank. It is clearly inferred that even though they are satisfied with the programme, they are not as they are unaware of the other utilisation features of KCC.

Major Findings of the Study

The Vamanapuram Service Cooperative Bank(VSCB) is having a great role among all the farmers in Vamanapuram Panchayat. It promote almost all the activities to improve the livelihood of the constituted members. It is found that the Kisan Credit Card is one of the most innovative, widely accepted, highly appreciated and non-discriminatory banking product in the area. The number of beneficiaries under KCCS of VSCB had increased over the years and the number of KCC holders in this particular bank is comparatively higher with other societies in the panchayat. It was found that there was no KCC holder below the age of 20 that is the KCC is not taken by any minors.In the surveyed area 73 per cent of respondents are male and rest is female. So here the most of the members are male and that is why the KCC holders in the female category were comparitivel lower. Majority of respondents (63.34 per cent) are depending on agriculture as their livelihood and 36.66 per cent undertakes agriculture as subsidiary source of income and most of the farmers were got their information through bank officials(31.66 percent). This shows that up to what extends the society in aware about KCC. It was also seen that before joining KCC no one had depended commercial bank as a source of finance because of the difficult procedural formalities and also there were no commercial bank in the nearby area.It can be observed that, no one faced difficulty in getting credit on the card. Regarding improvements in the life of respondents, their income level has increased.

At the same time it was seen that even though crop insurance is well utilised under the KCC scheme, but other schemes like Personal Accident Insurance Scheme(PAIS), health insurance and asset insurance schemes are not identified. The scheme is solely being used by the farmers to meet their financing demands for farming.

SUGGESTIONS

The KCC is a novel tool for rural development. But it is subject to certain shortcomings. In order to tide over such shortcomings the following suggestions could be made. Awareness programmes should be launched in rural areas for the people and farmers, proper database has to be created of farmers in the concerned area for this purpose. Different marginalized groups like tenants, farmers, low levels who are in the bottom of the pyramid of rural society should be included under this scheme through different programmes. Sensitization of farmers regarding the KCC scheme and its benefits may improve the effective use of KCC.

- If many eligible farmers and tenant cultivators are brought under the KCC fold, they could be restrained from approaching non-institutional sources like money lenders for meeting their essential credit needs.
- More awareness campaigns have to be conducted by both Krishibhavan and the banks for making the farmers understand more about the various uses of the KCC scheme.
- Even though it is said that it is a timely credit giving facility, farmers still feel it is not too timely. So checking the timely availability of credit is again a need for the improvement of the scheme.
- There is a huge lack of higher supervisory check on the genuineness of the loan given and its actual usage.
- The familiarisation of the other add-on benefits after the revisions have to be made aware by the bank to the existing KCC holders.
- Need of the repetitive check on the issued credit to the farmers will be very useful for them to focus more on the farmers and have an idea whether the KCC scheme is used to its maximum.
- There should be a usage status review made especially for the small and marginal farmers under the KCC scheme. This allows the bank to monitor all aspects related to the usage of the scheme.

CONCLUSION

Kisan Credit Card has emerged as an innovative and indispensable credit delivery mechanism to meet the credit needs of farmers in a timely and hassle-free manner. Farmers are the only ones using the scheme to finance their farming operations.

Or, to put it another way, they solely use it for that. Because of this, the farmers are not fully aware of or taking use of other programme benefits. The farmers are satisfied with the programme because getting agricultural funding is their main objective. The respondents assert that the primary element influencing their pleasure is the availability of the loan option.

Because most farmers are still unaware of the program's numerous additional applications, they are happy with the benefits they are currently receiving from it. Farmers' inability to use the plan is significantly hampered by the failure to obtain benefits on schedule because it clearly demonstrates the effects of using the strategy and the level of satisfaction. Their primary objective with this tactic is to obtain the credit as soon as is practical. If they received it on time, their level of enjoyment would be higher. The rapid availability of the credit should thus alter if they encounter any type of unhappiness.

However, the bank's lack of advisory support obtained the lowest grade. It makes sense that they are happy with their credit demand even when they are unaware of the other utilisation aspects. Right from its inception, the farmers are enjoying the embedded advantages. Neither cards nor were pass books issued by the banks to the KCC holders. However, some serious efforts have to be made to include vulnerable groups who are still deprived of such facilities so as to make them financially inclusive and achieve Inclusive Growth.

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