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Constraints faced by farmers in KCC holding

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Abstract

Agricultural Credit Policy in India since Independence has been gradual replacement of moneylenders by institutional sources and a lowering of interest rates. Until banks were nationalized, cooperative institutions were the only source of institutional credit in rural areas. Since nationalization, scheduled commercial banks and regional rural banks (RRBs) have also been part of the formal credit system so the present study "Constraints faced by the KCC holders" was carried in two blocks of Fatehpur district to access the Role of Kisan credit card for enhancing the Agriculture production of Farmers. Thus selected total number of 150 respondents in which 75 respondents for the study purpose were selected from each block from Fatehpur district. Majority of the farmers were illiterate and they were always faced too much crowd in the bank for withdraws and respondents were never faced lack of the proper management for withdraws on kisan credit card.

Keywords: agriculture production, constraints, KCC holders

Introduction

Credit is a sub-component of the total investment made in agriculture. The investment comes from a basket of sources – ranging from non-monetized investments such as the farmer's labour, saved seeds, use of local resources for pest control and fertilizers; and monetized investment that includes both the savings of the agriculturist and borrowings. Borrowings could in fact be from multiple sources in the formal and informal space. Credit can play a pivotal role in increasing agricultural production and also in improving the level of living standard of the rural households. By credit one means, "ability to command the other's capital in return for a promise to pay at some specified time in the future". Thus it is a kind of resource, which provides the opportunity to use additional inputs and capital items especially to the farmers who intend to bring in improvement with their lot. Capital-intensive nature of modern agricultural technology and inadequate savings of the farmers have encouraged the common farmers to go for external finances from different sources, both institutional and non-institutional sources.

Research methodology

To complete the above objectives, by employing the appropriate research methodology, the study was conducted in district Fatehpur the year 2017-2018. Two blocks Bahua and Asother were selected randomly in this study. From the selected blocks, six villages were selected. Twenty five respondents were selected randomly from each village. Thus, 150 respondents were selected. The data collected were subjected to statistical analysis for which statistical tools, such as percentage, rank, weighted mean, and correlation coefficient, chi square were used.

Results

Table 1: Distribution of farmers according to educational qualification N=150

Education	Frequency	Per cent
Illiterate	42	28.0
Up to primary	28	18.7
High school	18	12.0
Intermediate	40	26.7
Graduate and above	22	14.6
Total	150	100.0

Table.1 reveals that distribution of the farmers according to education, maximum 28.0 per cent of farmers were educated up to high school level, followed by 26.7 per cent of farmers were educated up to intermediate in the study area 18.7 per cent of the farmers were educated up to primary school,

where as 14.6 per cent of farmers educated up to graduate and above only 12 per cent of farmers were found to be illiterate in the study area. Education of the respondents plays important role in the saving and loan of the money in the bank for farming.

Table 2: Distribution of KCC holders according to constraints faced by them N=150

S. No	Constraints	Always	Sometimes	Never	Mean Scores	Rank
1	Lack of support of the bank Manager	-	13.3	86.7	1.13	V
2	No good behaviour with farmers	-	14.7	85.3	1.15	IV
3	Untimely available of loan	-	9.3	90.7	1.09	VIII
4	Lack of the proper management For withdraws on kisan credit card	-	23.3	76.7	1.23	III
5	Too much crowed in the Bank for Withdraws	1.3	32.0	66.7	1.35	II
6	Lack of the proper guidance for Getting kisan credit card	1.3	8.7	90.0	1.11	VI
7	Bribe for taking the loan on card	-	0.0	100.0	1.00	XII
8	Use of unusual words by the Bank officer	-	3.3	96.7	1.03	XI
9	Lack of availability of the agriculture Officer in the Bank	-	6.7	93.3	1.07	IX
10	Bribe for making the KCC	-	3.3	96.7	1.03	XI
11	Lack of proper knowledge about loan	-	5.3	94.7	1.05	X
12	Illiteracy of farmers.	3.3	40.0	56.7	1.47	I
13	Lack of awareness about the benefits of scheme	-	10.0	90.0	1.10	VII
14	Lack of communication between beneficiaries and officers.	-	6.7	93.3	1.07	IX

Table 2. shows that the constraints about the KCC scheme for farmers 3.3 per cent of the farmer were always found to problems of illiteracy and 40.0 per cent of the respondent were faced some times and 56.7 per cent respondent were never faced any problem with the mean score value 1.07 and rank I. 1.3 per cent of the respondents were always faced to much crowed in the bank for withdraws and 32.0 per cent of the farmers were faced sometime and 66.7 per cent respondents never faced with the mean score value 1.35 and rank II. 23.3 per cent of the respondents were sometimes faced lack of the proper management for withdraws on kisan credit card and 76.7 per cent respondents were never faced problem with the mean score value 1.23 and rank III. 14.7 per cent of the respondents were faced problems sometimes no good behavior with farmer and 85.3 per cent respondents were never faced problem with the mean score value 1.15 and rank IV. 13.3 per cent of the farmers were faced sometimes problem lack of support of the bank manager and 86.7 per cent of the respondent were never faced problem with the mean score value 1.13 and rank V. Followed as 1.3 per cent of the respondents were always faced lack of the proper guidance for getting kisan credit card and 8.7 per cent of the respondents were faced sometimes whereas 90.0 per cent of the farmers were never faced with the mean score value 1.11 and rank VI. 10.0 per cent of the farmers were faced some times lack of awareness about the benefits of scheme and 90.0 percent of the respondents never faced with the mean score value 1.10 and rank VII. Whereas 9.3 per cent of the farmers were faced sometimes untimely available of loan and 90.7 per cent of the respondents never faced problem with the mean score value 1.09 and rank VIII. 6.7 per cent of the farmers were faced sometimes lack of communication between beneficiaries and officers and lack of availability of the agriculture officer in the bank, 93.3 per cent never faced with the mean score value 1.07 and rank IX. Whereas 5.3 per cent of the farmers faced some times lack of proper knowledge about loan and 94.7 per cent respondents were never faced problem with the, mean score value 1.05 and rank X. followed as 3.3 per cent of the farmers faced some times bribe for making the KCC and use of unusual words by the bank officer and 94.7 per cent of the respondents were never faced the problem with

the mean score value 1.05 and rank XI. 100.0 per cent of the farmers never faced bribe for making the loan on card with the mean score value 1.00 and rank XII. Constraints faced by the KCC holder.

Kisan credit card users in study area were mostly affected by various constraints perceived by them during issuing the card and repayment of loan in respect of regular and schedule time at per scheme norms.

Conclusion

Farmers are facing many problems in using KCC, illiteracy of farmers, too much crowed in the bank for withdraws and lack of the proper management for withdraws on kisan credit card. The farmers suggested that some solution like separate information provide for KCC holder for withdraws, proper information given by the officer in local language, KCC provide the loan on time, officer should use the politely behaviour with KCC holder and officer should not use the bribe on making KCC, Bank manager should provide the proper information about KCC scheme.

Recommendation and Suggestion

1. The linking of credit with marketing in an important way of improving their recovery performance in respect of short –terms loans. Instalment of term loan should be small amount which can be rapidly by holders.
2. It is also very important to enhance awareness about the scheme and its benefits. also, regular motivation from the bank officers would develop confidence among the farmers about the scheme.
3. For the simplification of the procedure of extending credit under KCCS, which still risk the beneficiaries, farmers can be issued a passbook with an authenticated record of the land and the borrowings.

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