

## “An Empirical Study on the Impact of Kisan Credit Card Scheme in the light of Rural Credit.”

**Shubham Pratap Singh<sup>1</sup>**

<sup>1</sup>Research Scholar in School of Management, Babu Banarasi Das University, Lucknow (U.P.), India-226028

Email: [shubhamprataps@bbdu.ac.in](mailto:shubhamprataps@bbdu.ac.in), Mobile No. 9452061336  
ORCID Id. 0000-0003-2505-4809

**Dr. Ved Prakash<sup>2</sup>**

<sup>2</sup> Assistant Professor, ITM University, Gwalior (M.P.), India-475001

Email: [vedprakaashsinha@gmail.com](mailto:vedprakaashsinha@gmail.com)  
Mobile No. 8574660589, ORCID Id. 0000-0002-6084-0437

### Abstract

Credit availability is the crucial input for improving the performance and productivity of the agriculture sector. The main objective of this study is to know the Issues and challenges before the adoption of KCC Scheme by farmer households and how much this scheme succeed in resolving the previous issues and challenges.

The research design used in the present study was Descriptive & Exploratory in nature which aims to find out the sources of finance before and after the adoption of KCC Scheme opted by farmer households for availing the credit to fulfill the capital requirement of agriculture and activities allied to agriculture. The structured Interview Schedule was used for collecting the primary data. In the present research, Stratified Random Sampling technique is used which comes under probability sampling techniques. The present study reveals significant positive change in preference of source of credit after the adoption of KCC Scheme with medium effect. The beneficiary farmers shifted from Non-Institutional to Institutional sources of credit after the adoption of KCC Scheme. The schemes like Kisan Credit Card changed the scenario of rural credit in India.

This study will be significantly important in taking necessary measures for effective distribution of KCC scheme.

**Keywords:** Agricultural Credit, Farm Credit, Rural Credit, KCC Scheme, Finance to Agriculture, Lending Pattern.

### 1. Introduction

India is an agriculture based country where more than 50% of the population either depends upon agriculture for their livelihood or are engaged in agriculture occupation (Source; Directorate of Economics & Statistics, namely ‘Agricultural Statistics at a Glance’2018). Agriculture sector plays a very important role in the development of Indian Economy so it is the first priority of the Government to work towards improving the

performance and productivity of the agriculture sector.

Capital is the most crucial input in any industry or in any country and agriculture is no exception to it. The performance and productivity of the agriculture sector is depending upon the availability of the capital for farming activities. Hence agriculture sector requires assistance or credit facility for its growth and survival.

Agriculture credit is the immense need for improving the performance and productivity of

the agriculture sector. Before financial reforms, the main source of agriculture credit was non-institutional sources i.e. Sahukars, Mahajanans, Moneylenders etc. and they were providing credit facility to farmer households at very high interest rates. The financial reforms held in 1991 changed the scenario of the agriculture credit and these reforms gave birth to institutional sources for providing credit facilities to agriculture sector.

The various agencies like RBI and NABARD were came forward for taking policy initiatives in regard to providing credit facilities to farmers, to meet their capital requirements. And, on the recommendation of RBI, NABARD and other agencies schemes like Kisan Credit Card Scheme were launched with an objective of strengthening the credit delivery mechanism.

The KCC Scheme was introduced by the Union Minister of Finance Shri Yashwant Sinha in his Budget Speech on 01 June 1998. The KCC Scheme was introduced to enable the farmers to meet their production credit requirements in a timely and hassle-free manner. It is an innovative credit delivery mechanism to farmer households. The KCC guidelines have gone through several changes since then. The guidelines revised in 2019 has incorporated many new features over & above the financing of crop production requirement, consumption expenditure, maintenance of farm assets, term loan for agriculture & allied activities, coverage of KCC holders under Personal Accident Insurance Scheme, coverage of KCC holders under Atal Pension Yojana, viz., extension of Kisan Credit Card Scheme for working capital requirement of Fisheries and Animal Husbandry farmers, recently the coverage of KCC to beneficiaries of the PM-Kisan Samman Nidhi Yojana etc.

The study was conducted in Budaun district of Uttar Pradesh to analyse the impact of KCC Scheme on addressing the issues and challenges of rural credit and how effective the scheme is in resolving the issues of rural credit. Budaun district comprises of 5 tehsils namely; **Budaun Sadar, Bisauli, Bilsa, Dataganj, and Sahaswan** and 15 blocks namely; **Ambiapur, Asafpur, Bisauli, Dehgan, Dataganj, Islamnagar, Jagat, Mio, Qadarchowk, Sahaswan,**

**Salarpur, Samrer, Ujhani, Usawan, and Wazirganj.**

## 2. Review of Literature

**Kumar, and Yadav, (2011)** said that Credit is a crucial input in agriculture and an efficient way of rural development in India. In terms of credit availability to the agriculture sector, the KCC scheme has proven to be a popular and effective financial product. The goal of introducing this unique product (KCC Scheme) is to provide all farmers with appropriate and hassle-free loans to fulfill their capital requirement.

**Sajane, and Basavaraja, (2011)** said that the Kisan Credit Card scheme is a significant development in India's rural credit history and an important tool for giving credit to those who are engaged in agriculture occupation. According to the findings of the study, cooperatives played a significant role in the initial issuance of KCCs, whereas commercial banks emerged as major players in the coming years.

**Bista, Kumar and Mathur, (2012)** concluded that the progress and performance of KCC scheme may vary across the different areas (i.e. regional disparity) and across the various institutional sources. The KCC scheme has played a very significant role in agricultural sector i.e. contribution in farm activities and increasing the income of farmer households in Bihar. The credit provided under the KCC scheme also contributed in realizing the higher production for all the crops by the farmer households.

**Godara, Sihag and Dhanju, (2014)** said that the sustainable development of Indian economy is dependent on the development of Agricultural sector and agricultural credit is an essential input to fulfill farmer's agricultural needs for improving the performance of agricultural sector. The study also states that Regional Rural Banks are doing admirably in meeting the scheme's aims and assisting farmers in meeting their crop loan requests, however Co-operative Banks' performance in issuing Kisan Credit Cards and sanctioning the amount of loan under the scheme has been unsatisfactory.

**Andotra, and Gupta, (2015)** found that The KCC scheme was significant in increasing the agricultural production. The output levels of all

the crops studies in the present study were increasing, and indicating that agriculture production was on the rise. The availability of financing for high-quality inputs to farmer households through the KCC scheme is the sole reason for this.

**Narayanan, (2015)** concluded that Using state-level panel data from 1995-96 to 2011-12, this study investigates the nature of the relationship between formal agricultural loans and agricultural GDP in India. The study was focused on the role of the farmer in supporting the agricultural growth. And she also discovered that, throughout this time period, all of the inputs are extremely responsive to an increase in agricultural institutional credit.

**Prakash and Kumar, (2016)** concluded that The KCC scheme had a considerable impact on farmers' farm operations and income. It is also suggested in this study, the farmers should be educated about the benefits of the KCC Scheme. The timely availability of crop loans under the scheme has aided KCC beneficiaries in achieving greater per ha gross returns. The study finds that in comparison to non-beneficiary farmers, the transaction cost for beneficiary farmers was lower.

**Mehta, Trivedi and Mehta, (2016)** remarked that Kisan Credit Card has evolved as a new and important credit delivery method for farmers to meet their credit needs in a convenient and hassle-free manner. As a highly valued and nondiscriminatory banking product, the Kisan Credit Card scheme is one of the most inventive and largely approved schemes of the Indian government.

**Sihag Shakuntala (2018)** concluded that the progress and performance of the KCC scheme in India in terms of issuing KCCs has been good, with a consistent increase in the number of cards issued in India. It was also discovered that the KCC scheme has a positive impact on the farm economy of beneficiary farmers than the non-beneficiary farmers, with higher costs, returns, production, and productivity on their farms.

**Kaur, and Dhaliwal, (2018)** concluded that since the financial reforms, the amount of financial assistance to agriculture in India has increased dramatically. During the research period, the kisan credit card scheme grew in terms of the number of cards issued and the

amount sanctioned under the scheme. Commercial banks had the biggest share of the total amount sanctioned by various types of financial institutions under the kisan credit card scheme, followed by regional rural banks and co-operative banks.

### **Research Gap**

On the basis of review of literature the following research gap has been found for my research:

1. Most of the researches conducted by research scholars and researchers were focused on impact of Kisan Credit Card scheme on farm economy as well as assessment of progress, performance and distribution of KCC scheme. There are only very few researches has been conducted on the impact of KCC scheme in the light of rural credit i.e. Lending Pattern before and after the adoption of KCC Scheme and how much this scheme succeed in resolving the issue of lending pattern.
2. Further this research is mainly concerned with assessment of kisan credit card scheme as well as its implications in the light of rural credit in Budaun district of Uttar Pradesh.

### **3. Research Methodology**

Research in common parlance refers to a search for knowledge. One can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact research is an art of scientific investigation. The advanced learner's dictionary of current English lays down the meaning of research as "a careful full investigation or inquiry specially through search for new facts in any branch of knowledge." Redman and Mory define research as a "systematized effort to gain new knowledge." D. Slesinger and M. Stephon in the encyclopaedia of social sciences define research as "the manipulation of things, concepts or symbols for the purpose of generalizing to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or in the practice of an art."

Research is regarded as a scientific and systematic search for information on a specific area or field. Research has its special significance in solving various operational & planning problems of the business and industry. Research methodology is a way to systematically solve the research problem.

According to Polit and Beck (2004) methodology refers to ways of obtaining, systematizing and analysing data.

Creswell (2003) portrays methodology as a coherent group of methods that harmonize one another and that have the capability to fit to deliver data and findings that will reflect the research question and suits the researcher's purpose.

Bowling (2002) explains that methodology is the complete structure of the research study; the size and sample methods, the practices and techniques utilized to collect data and the process to analyse data.

### 3.1 Objectives of the Study

- To study the lending pattern in the light of rural credit before and after the adoption of Kisan Credit Card Scheme.
- With the inception of Kisan Credit Card how much this scheme succeed in resolving the previous issue of lending pattern.

### 3.2 Research Design

Research design is the planning phase of conducting a research which includes the framework and methods of conducting a research. It is the blueprint of the research and tells about the type of research, method of data collection and tools used for analyzing the data. In other words, Research design is the framework of research methods and techniques chosen by a researcher.

Burns and Grove (2002) define a research design as a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings.

The research design used in this research was **Descriptive & Exploratory** in nature which aims to find out the issues and challenges before the adoption of KCC Scheme faced by farmer households and with the inception of KCC how much this scheme succeed in resolving the previous issues and challenges. The structured schedule questionnaire was prepared after identification of the factors for collecting the primary data. The questions asked in the interview schedule were open and close ended.

### 3.3 Sampling Technique

In field studies, a proper consideration of time and cost is most important and there is a selection of respondents who are technically called "sample" and the selection process is called "sampling technique." In the present research, **Stratified Random Sampling** technique is used which comes under probability sampling techniques.

**3.4 Selected Sample:** The Budaun district consists of 5 Tehsils i.e. **Budaun Sadar, Bisauli, Bilsa, Dataganj, and Sahaswan**. The selected sample includes 15 Blocks named; Ambiapur, Asafpur, Bisauli, Dehwan, Dataganj, Islamnagar, Jagat, Mio, Qadarchowk, Sahaswan, Salarpur, Samrer, Ujhani, Usawan, and Wazirganj; On the basis of largest geographical area (In Hectares), Two villages from each block (15x2 i.e. 30 Villages) was selected from the stratum (**Source; District Census Handbook Budaun, Directorate of Census Operations, Uttar Pradesh, Census of India 2011**) and; 5 beneficiary farmers (i.e. one from each group marginal, small, semi-medium, medium and large; Table 3.4.1) from each village was selected randomly.

**Table 3.4.1 Categorisation of Farmers**

In agriculture Census, the operational holdings are categorised in five size classes as follows:-

Sl. No.	Category	Size-Class
	Marginal	Below 1.00 hectare
	Small	1.00-2.00 hectare
	Semi- Medium	2.00-4.00 hectare

	Medium	4.00-10.00 hectare
	Large	10.00 hectare and above

Source: **Press Information Bureau, Government of India, Ministry of Agriculture & Farmers Welfare**, 05 FEB 2019 4:26PM by PIB Delhi

**3.5 Sample Size:** Sample size refers to the number of items to be selected from the universe to constitute a sample. In the present study 150 (15x2x5) respondents (Beneficiary farmers of KCC Scheme) were taken.

**3.6 Geographical Area-** Budaun District of Uttar Pradesh

**3.7 Population-** Beneficiary farmers of KCC Scheme in Budaun District of Uttar Pradesh

**3.8 Sampling Unit-** Beneficiary farmers of KCC Scheme

**3.9 Source of Data-** The data used in this research was collected from primary as well as secondary sources. In this research, the Interview Schedule was used for collecting the primary data. The secondary data was collected from various published reports of RBI, NABARD, Census 2011, Research Papers, websites and other published information sources.

**3.10 Research Tool-** In order to analyze the impact of KCC Scheme in resolving the previous issue of lending pattern the Wilcoxon Signed Ranks Test was employed using SPSS.

#### 4. Data analysis and interpretation

Cohen (1988) provided guidelines for the purposes of interpreting the magnitude of a correlation, as well as estimating power. Specifically,  $r = 0.10$ ,  $r = 0.30$ , and  $r = 0.50$  were recommended to be considered small, medium, and large in magnitude, respectively.

In order to evaluate, if there were any change in preference for Source of Credit by the beneficiary farmers before and after the adoption of KCC Scheme. The Wilcoxon Signed Rank Test revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect.

In table 4.1 the p value is less than 0.05 and value of r is 0.487. So, the data shown in the table reveals that the beneficiary farmers shifted from Non-Institutional to Institutional sources of credit. The farmer households were availing the credit facility from Non-Institutional sources of credit at a very high interest rate and this was the main problem before the adoption of KCC scheme.

Table 4.1 Source of Credit

Parameter	Z	Asymp. Sig. (2-tailed)	Effect Size (r=Z/√N)	Inference
Sources of Credit (Institutional and Non Institutional)	-8.431	0.000	0.487	Significant

In table 4.2 the p value reveals the level of significance and r the effect size. In order to evaluate if there were any change in preference for Institutional Sources of Credit before and after the adoption of KCC Scheme by beneficiary farmers the Wilcoxon Signed Rank Test was used. The  $p = 0.000$  (i.e.  $< 0.05$ ) and  $r = 0.359$  value for NBFC revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p = 0.004$  (i.e.  $< 0.05$ ) and  $r = 0.363$  value for Micro Finance Institutions also

revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p = 0.000$  (i.e.  $< 0.05$ ) and  $r = 0.487$  value for Financial Companies also revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p = 0.000$  (i.e.  $< 0.05$ ) and  $r = 0.410$  value for Financial Corporation's also revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p = 0.000$  (i.e.  $< 0.05$ )

and  $r=0.359$  value for Commercial Banks also revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.478$  value for Regional Rural Banks also revealed a statistically significant

positive change in preference after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.081$  value for Cooperative Banks also revealed a statistically insignificant change in preference after the adoption of KCC Scheme.

Table 4.2 Institutional Sources

Parameter	Z	Asymp. Sig. (2-tailed)	Effect Size ( $r=Z/\sqrt{N}$ )	Inference
NBFC's (Non-Banking Financial Companies)	-6.225	0.000	0.359	Significant
Micro Finance Institutions	-6.288	0.000	0.363	Significant
Financial Companies	-8.441	0.000	0.487	Significant
Financial Corporation's	-7.093	0.000	0.410	Significant
Commercial Banks	-6.211	0.000	0.359	Significant
Regional Rural Banks	-8.275	0.000	0.478	Significant
Cooperative Banks	-1.407	0.106	0.081	Insignificant

In table 4.3 the p value reveals the level of significance and r the effect size. In order to evaluate if there were any change in preference for Non Institutional Sources of Credit before and after the adoption of KCC Scheme by beneficiary farmers the Wilcoxon Signed Rank Test was used. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.256$  value for Friends revealed a statistically significant positive change in preference after the adoption of KCC Scheme with small effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.280$  value for Relatives also revealed a statistically significant positive change in preference after the adoption

of KCC Scheme with small effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.363$  value for Moneylenders also revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.408$  value for Sahukars also revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.420$  value for Mahajanans also revealed a statistically significant positive change in preference after the adoption of KCC Scheme with medium effect.

Table 4.3 Non-Institutional Sources

Parameter	Z	Asymp. Sig. (2-tailed)	Effect Size ( $r=Z/\sqrt{N}$ )	Inference
Friends	-4.433	0.000	0.256	Significant
Relatives	-4.850	0.000	0.280	Significant
Moneylenders	-6.283	0.000	0.363	Significant
Sahukars	-7.067	0.000	0.408	Significant
Mahajanans	-7.277	0.000	0.420	Significant

In table 4.4 the p value reveals the level of significance and r the effect size. In order to evaluate if there were any change in Reasons for availing the Credit from Institutional Source of

Credit before and after the adoption of KCC Scheme by beneficiary farmers the Wilcoxon Signed Rank Test was used. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.237$  value for Timely Credit

revealed a statistically significant positive change after the adoption of KCC Scheme with small effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.451$  value for Adequacy of Credit also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.001$  (i.e.  $<0.05$ ) and  $r=0.423$  value for Simplified Loan Procedure also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.163$  value for Low Interest Rate also revealed a statistically significant positive change after the adoption of KCC Scheme with small effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.391$  value for High Frequency of Withdrawals and Repayment also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.405$  value for Symbol of Prestige also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.494$  value for Assured

Availability of Loan also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.438$  value for Benefits of Crop Insurance also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.405$  value for Access to Financial Transactions also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.471$  value for Benefit of Early Repayment of Loan also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.459$  value for Revolving Nature of Credit Availability also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect. The  $p=0.000$  (i.e.  $<0.05$ ) and  $r=0.433$  value for Flexibility of Cash Credit Accessibility also revealed a statistically significant positive change after the adoption of KCC Scheme with medium effect.

*Table 4.4 Reasons for availing the Credit from Institutional Sources*

Parameter	Z	Asymp. Sig. (2-tailed)	Effect Size ( $r=Z/\sqrt{N}$ )	Inference
Timely Credit	-4.109	0.000	0.237	Significant
Adequacy of Credit	-7.813	0.000	0.451	Significant
Simplified Loan Procedure	-7.327	0.001	0.423	Significant
Low Interest Rate	-2.828	0.000	0.163	Significant
High Frequency of Withdrawals and Repayment	-6.773	0.000	0.391	Significant
Symbol of Prestige	-7.018	0.000	0.405	Significant
Assured Availability of Loan	-8.558	0.000	0.494	Significant
Benefits of Crop Insurance	-7.583	0.000	0.438	Significant
Access to Financial Transactions	-7.015	0.000	0.405	Significant
Benefit of Early Repayment of Loan	-8.163	0.000	0.471	Significant
Revolving Nature of Credit Availability	-7.943	0.000	0.459	Significant
Flexibility of Cash Credit Accessibility	-7.495	0.000	0.433	Significant

## 5. Findings and Discussion

- The present study reveals significant positive change in preference of source of credit after the

adoption of KCC Scheme with medium effect. The beneficiary farmers shifted from Non-Institutional to Institutional sources of credit after the adoption of KCC Scheme. The schemes like Kisan Credit Card changed the scenario of rural credit.

- It also reveals significant positive change in preference of Institutional Sources of credit i.e. Commercial Banks after the adoption of KCC Scheme with medium effect. The commercial banks are the major players for agricultural credit after the introduction of KCC scheme in India.
- It also reveals significant positive change in preference of Institutional Sources of credit i.e. Regional Rural Banks after the adoption of KCC Scheme with medium effect. The RRB's are also playing a very important role in providing the credit to farmer households.
- It also reveals insignificant positive change in preference of Institutional Sources of credit i.e. Cooperative Banks after the adoption of KCC Scheme.
- The study also revealed the various reasons for significant positive change in preference of Institutional Sources over Non-Institutional Sources of credit by the beneficiary farmers.
- The Timely Credit is one of the reason in preference of Institutional Sources, similarly Adequacy of Credit; High Frequency of Withdrawals and Repayment; Benefits of Crop Insurance; Access to Financial Transactions; Benefit of Early Repayment of Loan; Revolving Nature of Credit Availability and; Flexibility to withdraw cash are the main reasons in availing the credit facility from Institutional Sources.
- The Low Interest Rate; Symbol of Prestige; Assured Availability of Loan and; Flexibility of Cash Credit Accessibility are also the main reasons.

## 6. Conclusion

Kisan Credit Card Scheme was developed as a new and crucial credit distribution mechanism to meet the credit requirements of farmer households in an appropriate and hassle free manner. The KCC is one of the most inventive, generally approved schemes of Indian Government as it is highly acclaimed and nondiscriminatory financial products. So far as effectiveness of KCC Scheme was concerned,

the scheme helped a lot in resolving the challenges of rural credit. In present study it was found that the farmer households preferred Institutional Sources over Non-Institutional Sources of credit because of Timely Credit; Adequacy of Credit; High Frequency of Withdrawals and Repayment; Benefits of Crop Insurance; Access to Financial Transactions; Benefit of Early Repayment of Loan; Revolving Nature of Credit Availability; Flexibility to Withdraw Cash; Low Interest Rate; Symbol of Prestige; Assured Availability of Loan and; Flexibility of Cash Credit Accessibility. Further, the Government of India and Banks must make the process of obtaining a loan under KCC Scheme as simple as possible, reducing the involvement of brokers and allowing for the most efficient deployment of funds for the benefit of farmers. The scope of the study and its coverage area is limited to Budaun district of Uttar Pradesh, India. Further, this study will be significantly important in taking necessary measures for distribution of KCC scheme and its impact on the previous issues and challenges.

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