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Development and standardization of a scale to measure impact of Kisan Credit Card Scheme

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Abstract

Scaling is the process of measuring or ordering entities with respect to quantitative attributes or traits. Scaling has been defined as a 'Procedure for the assignment of numbers or other symbols to a property of objects in order to impart some of the characteristics of numbers to the properties in question'. An attempt is made in the present study to develop and standardize the scale to measure impact of KCC scheme among the beneficiary farmers was conducted in Marathwada region during the year 2019 and 2020. The method of summated rating suggested by Likert (1932) was used to develop and standardize a scale for measuring impact of Kisan Credit Card Scheme. Initially eighty statements selected, expressing the impact of KCC Scheme under eight components. These statements were edited on the basis of criteria suggested by Thurstone (1946), Likert (1932) and Edward (1957). Sixty-one statements were retained after editing and sent to 105 judges to determine the relevancy. Out of that 74 judges responded and relevancy score were worked out. After calculation of relevancy score, 52 statements having more than 0.66 relevancy weightage, more than 66.00 per cent relevancy percentage and more than 2 mean relevancy score were considered for item analysis (t-value calculation). After computing the 't' value for all the 52 statements, total 34 statements with greater than 1.75 't' values were selected for the measurement of reliability. A scale is said to be reliable when it consistently produces the same results when applied to measure the same phenomenon from time to time. For this study test-retest method of reliability was used. The 'r' value 0.823 was significant at 0.01 level of probability indicating the scale was highly reliable for administration. Content validity method was used in the present scale to determine the validity of the scale as the content of the impact was based on literature and opinion of the panel of 74 judges and it was assumed that present scale satisfied the content validity. The final scale consisted 34 statements to measure the impact of KCC Scheme on five-point continuum i.e. 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' by giving score 5, 4, 3, 2 and 1 for positive statements and 1, 2, 3, 4 and 5 for negative statements.

Keywords: Scale, Impact, Kisan Credit Card Scheme, method of summated rating, relevancy, reliability, validity

Introduction

Kisan Credit Card (KCC) scheme was first proposed by the Finance Minister Yashwant Sinha in the financial year 1998-99 Budget, with the objective of providing short term credit to farmers to meet their immediate credit needs during the crop season. Consequent to this a Model KCC scheme was prepared by the NABARD on the recommendations of R. V. Gupta committee to provide term loans for agricultural needs. According to need of credit for agriculture and allied sector development, KCC scheme was launched in August 1998 by GOI, RBI and NABARD to simplify credit delivery mechanism with the aim of providing short term formal credit to farmers on the basis of their land holding, cropping pattern and scale of finance, so that the farmers may use them for purchase of agriculture inputs such as seeds, fertilizers and pesticides etc. and also drawn cash for their production needs. The government of India gives KCC loans up to Rs. 1.6 lakh without guarantee to small farmers having KCC. Now a days KCC not limited to farming only. The scheme was further extended for the investment credit requirement viz. allied activities and non-farm activities in 2004 and by 2019 for fisheries and animal husbandry giving financial support up to Rs. 2 lakh to farmers. Basically, KCC is a cash credit facility sanctioned to farmer for various farming needs. Farmer can avail the credit when cropping season starts for purchasing of cultivation needs and

repayment made after harvesting when the crop is sold. The credit limit sanctioned on the basis of cultivated area, cropping pattern and irrigation facility. All farmers including small farmers, marginal farmers, tenant farmers, share croppers and landless labourers are eligible to be covered under the scheme. The KCC holders are covered under Personal Accident Insurance Scheme up to Rs. 50,000 against accidental death or permanent disability and up to Rs. 25,000 for other risk. The scheme aims at providing adequate and timely credit for the comprehensive credit requirements of farmers under single window for their cultivation and other needs. Hence KCC Scheme is an important government policy initiative to provide institutional credit for the agriculture sector. KCC loan facility help to farmers by providing loan amount in low interest rate but so many farmers are unaware about KCC scheme and those farmers who are using KCC face many problems. Hence there is the need to assess the impact of the KCC scheme on the farmers and thus the attempt was made in present study to develop and standardize the scale to measure impact of KCC scheme.

Materials and Methods

The present study was conducted to measure the impact of KCC Scheme among the beneficiary farmers in Marathwada region. In order to measure the Impact of KCC Scheme, an impact scale was developed by adopting method of summated rating suggested by Likert (1932). The details of the steps actually followed in developing and standardization of the scale are discussed as below.

1. Identification and selection of various components

Eight components namely, Social, Economic, Infrastructure, Psychological, Input, Employment and allied enterprises, Crop productivity and Awareness about banking system with respect to impact of KCC Scheme were identified and selected on the basis of review of literature and discussion with extension experts.

2. Collection and editing of items

Initially eighty statements, expressing the impact of KCC Scheme on beneficiary and non-beneficiary farmers have been prepared based on the available literature, articles, publications and in consultation with the specialists in the field of extension, economics and agriculture field officers and they were edited on the basis of criteria suggested by Thurstone (1946), Likert (1932) and Edward (1957). Out of eighty statements, sixty-one statements were retained after editing. These statements were found to be non-ambiguous and non-factual.

3. Selection of the judges

These sixty-one statements were sent to an expert panel of judges to determine the relevancy. In order to judge the relevancy of the selected items, 105 judges were selected, who are expert in the field of extension education and economics department working in different agricultural universities all over India and the agriculture field officers working in banks and co-operative societies related to crop loan division for their valuable judgement with regard to the statements. Judges were requested to indicate their responses for each of the statements on a three-point continuum namely 'most relevant', 'relevant' and 'not relevant' with the score of 3, 2 and 1 for positive statements and 1, 2 and 3 for negative statements respectively. The judges were also requested to add the items which they feel appropriate for its inclusion in the scale. A total of 74 judges responded to the appeal and returned the duly filled in schedules.

4. Relevancy test

Based on the responses received from the 74 judges, the relevancy weightage, relevancy percentage and mean relevancy score were worked out for all the sixty-one items individually, using the formulae given by Edward (1957) and the results are presented in Table 1.

i. Relevancy weightage

$$RW = \frac{MRR \times 3 + RR \times 2 + NRR \times 1}{MOS (3 \times 74 = 222)}$$

ii. Relevancy percentage

$$RP = \frac{MRR \times 3 + RR \times 2 + NRR \times 1}{MOS (3 \times 74 = 222)} \times 100$$

iii. Mean relevancy score

$$MRS = \frac{MRR \times 3 + RR \times 2 + NRR \times 1}{\text{Number of judges (74)}}$$

Where,

RW= Relevancy Weightage

RP= Relevancy Percentage

MRS = Mean Relevancy Score

MRR = Most Relevant Response

RR= Relevant Response

NRR = Not Relevant Response

MOS = Maximum Obtainable Score

Using these three criteria, the statements were screened for their relevancy. Finally, the 52 statements having, more than 0.66 relevancy weightage, more than 66.00 per cent relevancy percentage and more than 2 mean relevancy score were considered relevant to assess the impact and selected for further analysis.

5. Item analysis (Calculation of 't' value)

These 52 statements were subjected to item analysis. For this, 60 respondents were selected from non-sample area through direct interview. The respondents were asked to indicate their degree of agreement and disagreement with each statement on the five-point continuum ranging from "strongly agree" to "strongly disagree". The scoring pattern adopted was 5 to 1, in which 5 weights to 'strongly agree', 4 to 'agree', 3 to 'undecided', 2 to 'disagree' and 1 to 'strongly disagree' response for positive statements and for negative statements the scoring pattern was reversed. Based upon the total scores, the respondents were arranged in descending order. The top 25 per cent of the respondents with their total scores were considered as the high group and the bottom 25 per cent were considered as the low group, so as these two groups provide criterion groups in terms of evaluating the individual statements as suggested by Edward (1957). The critical ratio i.e. the 't' value which is a measure of the extent to which a given statement differentiates between the high and low groups of the respondents for each statement was calculated by using the formula suggested by Edward (1957).

$$t = \frac{\bar{X}_H - \bar{X}_L}{\sqrt{\frac{\Sigma (X_H - \bar{X}_H)^2 + (X_L - \bar{X}_L)^2}{n(n-1)}}$$

Where,

$$(X_H - \bar{X}_H)^2 = X_H^2 - (\bar{X}_H)^2$$

$$(X_L - \bar{X}_L)^2 = X_L^2 - (\bar{X}_L)^2$$

\bar{X}_H = mean score on given statement of the high group

\bar{X}_L = mean score on given statement of the low group

X_H = summation of scores on given statement for high group

X_L = summation of scores on given statement for low group

ΣX_H^2 = sum of the squares of the individual score on a given statement for high group

ΣX_L^2 = sum of the squares of the individual score on a given statement for low group

n= number of respondents in each group

The 't' value is a measure of the extent to which a given statement differentiates between the high and low groups. As a crude and approximate rule of thumb, we may regard any 't' value equal to or greater than 1.75 as indicating that the average response of high and low groups to a statement differs significantly. (Argade Dadabhau *et al.*, 2015)⁽¹⁾. After computing the 't' value for all the 52 statements, total 34 statements having 't' value equal to or greater than 1.75 were finally selected for inclusion in scale. The list of 52 statements and their 't' value are presented in Table 2.

6. Reliability: Test-retest method

A scale is said to be reliable when it consistently produces the same results when applied to measure the same phenomenon from time to time. For this study test-retest method of reliability was used. The final set of the 34 statements, which represent the impact of KCC Scheme was administered on five-point continuum to a fresh group of 30 respondents, which were not included in the actual sample. After a period of 15 days the same scale was again administered to the same respondents and thus two sets of scores were obtained. The correlation coefficient for the both sets were worked out. The 'r' value 0.823 was significant at 0.01 level of probability indicating the scale was highly reliable for administration to the respondents as the scale was stable and dependable in its measurement.

7. Content validity

According to Kerlinger (1976), the content validity is representativeness or sampling adequacy of the content, the substance, the matter and the topics of measuring instrument. This Content validity method was used in the present scale to determine the validity of the scale. As the content of the impact was thoroughly covered the entire universe of KCC Scheme based on literature and opinion of the panel of 74 judges who were expert in the field of extension education, economics and agriculture field officer was obtained to find whether the items suggested were relevant for inclusion in the scale.

8. Administration of scale

The final scale consisted 34 statements to measure the overall impact of KCC Scheme presented in Table 3. The respondents were asked to express their response on five-point continuum i.e. 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' by giving score 5, 4, 3, 2 and 1 for positive statements and 1, 2, 3, 4 and 5 for negative statements. Thus, impact score of the respondents were obtained by summation of score of all the statements included in the scale and they were grouped into three categories i.e. low, medium and high by using mean and standard deviation.

Results and Discussion

1. Relevancy test

Statements having, more than 0.66 relevancy weightage, more than 66.00 per cent relevancy percentage and more than 2 mean relevancy score were considered relevant to assess the impact.

Sample statement: KCC raise the standard of living of the beneficiaries

I. Relevancy weightage

$$RW = \frac{MRR \times 3 + RR \times 2 + NRR \times 1}{MOS (3 \times 74 = 222)} = \frac{36 \times 3 + 36 \times 2 + 2 \times 1}{222} = 0.81$$

II. Relevancy percentage

$$RP = \frac{MRR \times 3 + RR \times 2 + NRR \times 1}{MOS (3 \times 74 = 222)} \times 100 = \frac{36 \times 3 + 36 \times 2 + 2 \times 1}{222} \times 100$$

$$= 0.8198 \times 100 = 81.98$$

III. Mean relevancy score

$$MRS = \frac{MRR \times 3 + RR \times 2 + NRR \times 1}{\text{Number of judges (74)}} = \frac{36 \times 3 + 36 \times 2 + 2 \times 1}{74} = 2.45$$

Table 1: Relevancy Weightage, Relevancy Percentage and Mean Relevancy Score

Sr. No.	Statements	RW	RP	MRS
A Social Impact				
1	KCC raise the standard of living of the beneficiaries	0.81	81.98	2.45
2	Benefits derived from the KCC helps to improve the educational status of their children	0.76	76.57	2.29
3	KCC is an innovative approach in providing services to the farmers	0.86	86.03	2.58
4	KCC is a boon for the upliftment of the tenant, small and marginal farmers	0.84	84.68	2.54
5	KCC helps to improve social status of beneficiaries	0.80	80.18	2.40
6	KCC beneficiaries adopt new agricultural technology	0.76	76.57	2.29
7	KCC provide loan for the non-productive social purposes	0.52	52.25	1.56
8	Farmers literacy is essential for getting benefits of KCC	0.67	67.11	2.01
9	Only educated farmers can aware about the benefits of KCC	0.56	56.30	1.68
B Economic Impact				
1	All the beneficiaries derive KCC loan according to CIBIL score / scale of finance	0.73	73.42	2.20
2	Annual income increased due to support of KCC	0.80	80.18	2.40
3	KCC helps to reduce the dependability on other financial resources	0.86	86.93	2.60
4	Proper utilization of KCC helps to increase income of the beneficiaries	0.88	88.73	2.66
5	KCC helps to improve economic status of beneficiaries	0.85	85.58	2.56
6	KCC provide loan for other agricultural allied activities	0.63	63.06	1.89
7	Due to KCC income generating activities increases	0.64	64.86	1.94
8	KCC helps to obtain more income from various allied enterprises	0.75	75.22	2.25
9	Due to KCC beneficiaries have ability to in curd expenditure on unexpected situation	0.75	75.67	2.27
10	KCC loan amount is not utilized for which it is granted	0.73	73.42	2.20
C Infrastructure Impact				
1	Benefits obtained due to KCC helps to develop household infrastructure facilities	0.70	70.27	2.10
2	KCC helps to increase the purchasing capacity of beneficiaries	0.80	80.18	2.40
3	KCC helps to construct new or renovate house	0.53	53.15	1.59
4	KCC helps to purchase needful infrastructure of their home	0.60	60.36	1.81
5	KCC helps to fulfillment of basic needs of their family	0.71	71.62	2.14
6	KCC loan amount used for the purchase of luxuries items	0.70	70.72	2.12
D Psychological Impact				
1	KCC makes the beneficiary farmers less worried about loan availability	0.79	79.72	2.39
2	KCC helps to reduce the burden of local moneylenders	0.87	87.38	2.62
3	KCC helps to improve decision making ability regarding crop production techniques	0.82	82.43	2.47
4	KCC helps to increase the risk-taking ability regarding adoption of new technology	0.82	82.88	2.48
5	KCC crop insurance scheme reduces the fear of crop failure	0.78	78.82	2.36
6	KCC helps in improving the mental health of the beneficiary farmers	0.77	77.02	2.31
7	KCC helps to building confidence in the beneficiary farmers	0.74	74.77	2.24
8	KCC makes the beneficiaries worried about the repayment of loan	0.68	68.91	2.06

E	Input Impact			
1	KCC helps to beneficiaries to purchase require farm inputs	0.90	90.09	2.70
2	KCC helps to beneficiaries for farm mechanization	0.83	83.78	2.51
3	KCC helps to beneficiaries to repairing of farm machineries	0.77	77.92	2.33
4	KCC helps to invest in new land	0.53	53.15	1.59
5	KCC helps to purchase good quality inputs at right time	0.86	86.48	2.59
6	KCC helps to cover the unforeseen cost incurred during the crop cultivation period	0.77	77.92	2.33
F	Employment and Allied enterprises			
1	KCC provides the self-employment opportunities to beneficiaries	0.77	77.02	2.31
2	KCC provide loan for the purchasing of dairy animals	0.76	76.12	2.28
3	KCC provide loan for the raring of fisheries and poultry	0.74	74.77	2.24
4	KCC helps to generate employment throughout year	0.70	70.27	2.10
5	KCC beneficiaries develop allied agricultural activities	0.77	77.47	2.32
6	KCC provides loan for the marketing facilities	0.66	66.66	2
7	KCC helps to develop their own small business enterprises	0.54	54.05	1.62
G	Crop Productivity			
1	Timely availability of loan from KCC helps in increasing the crop production	0.86	86.03	2.58
2	Good quality inputs increase the crop productivity	0.87	87.83	2.63
3	Cropping intensity increases due to benefits of KCC	0.61	61.71	1.85
4	KCC beneficiaries change in their cropping pattern	0.73	73.87	2.21
5	KCC provide the loan for post-harvest purposes	0.67	67.56	2.02
6	KCC helps to grow commercial crops	0.78	78.82	2.36
7	KCC provides loan only for cultivation needs	0.67	67.56	2.02
H	Awareness about banking system			
1	KCC beneficiaries aware about registration prerequisites	0.73	73.87	2.21
2	KCC beneficiaries aware about the purpose of loan	0.83	83.78	2.51
3	KCC beneficiaries aware about withdrawal and repayment limits	0.82	82.43	2.47
4	KCC beneficiaries aware about crop insurance scheme	0.83	83.78	2.51
5	KCC creates the awareness about banking operations	0.80	80.63	2.41
6	KCC beneficiaries need to be literate to be aware of the banking system	0.78	78.82	2.36
7	KCC beneficiaries need to have group contacts to be aware of the banking system	0.77	77.47	2.32
8	KCC loan process is complicated	0.81	81.08	2.43

2. Item analysis

Statements having 't' value equal to or greater than 1.75 were finally selected for inclusion in scale.

Sample statement: KCC raise the standard of living of the beneficiaries

Response category	Low group				High group			
	X	f	fX	fX ²	X	F	fX	fX ²
Strongly agree	5	0	0	0	5	13	65	325
Agree	4	1	4	16	4	2	8	32
Undecided	3	3	9	27	3	0	0	0
Disagree	2	6	12	24	2	0	0	0
Strongly disagree	1	5	5	5	1	0	0	0
	Σ	15	30	72	Σ	15	73	357
		n _L	ΣX _L	ΣX _L ²		n _H	ΣX _H	ΣX _H ²

$$\bar{X}_L = \frac{\sum X_L}{n_L} = \frac{30}{15} = 2 \quad \bar{X}_H = \frac{\sum X_H}{n_H} = \frac{73}{15} = 4.86$$

$$\sum (X_L - \bar{X}_L)^2 = \sum X_L^2 - \frac{(\sum X_L)^2}{n} = 72 - \frac{(30)^2}{15} = 12$$

$$\sum (X_H - \bar{X}_H)^2 = \sum X_H^2 - \frac{(\sum X_H)^2}{n} = 357 - \frac{(73)^2}{15} = 1.73$$

$$t = \frac{\bar{X}_H - \bar{X}_L}{\sqrt{\frac{\sum (X_H - \bar{X}_H)^2 + \sum (X_L - \bar{X}_L)^2}{n(n-1)}}} = \frac{4.86 - 2}{\sqrt{\frac{1.73 + 12}{15(15-1)}}} = \frac{2.86}{1.33} = 2.15$$

Table 2: List of total statements of scale with their 't' values

Sr. No.	Statements	't' value
A	Social Impact	
1	KCC raise the standard of living of the beneficiaries	2.15
2	Benefits derived from the KCC helps to improve the educational status of their children	1.11
3	KCC is an innovative approach in providing services to the farmers	2.10
4	KCC is a boon for the upliftment of the tenant, small and marginal farmers	2.24
5	KCC helps to improve social status of beneficiaries	2.16
6	KCC beneficiaries adopt new agricultural technology	1.16
7	Farmers literacy is essential for getting benefits of KCC	3.88
B	Economic Impact	
1	All the beneficiaries derive KCC loan according to CIBIL score / scale of finance	1.49
2	Annual income increased due to support of KCC	-7.47
3	KCC helps to reduce the dependability on other financial resources	3.24
4	Proper utilization of KCC helps to increase income of the beneficiaries	1.18
5	KCC helps to improve economic status of beneficiaries	2.42
6	KCC helps to obtain more income from various allied enterprises	1.29
7	Due to KCC beneficiaries have ability to incur expenditure on unexpected situation	3.48
8	KCC loan amount is not utilized for which it is granted	3.37
C	Infrastructure Impact	
1	Benefits obtained due to KCC helps to develop household infrastructure facilities	-7.25
2	KCC helps to increase the purchasing capacity of beneficiaries	2.05
3	KCC helps to fulfillment of basic needs of their family	1.88
4	KCC loan amount used for the purchase of luxuries items	2.62
D	Psychological Impact	
1	KCC makes the beneficiary farmers less worried about loan availability	3.06
2	KCC helps to reduce the burden of local moneylenders	1.93
3	KCC helps to improve decision making ability regarding crop production techniques	1.02
4	KCC helps to increase the risk-taking ability regarding adoption of new technology	0.87
5	KCC crop insurance scheme reduces the fear of crop failure	2.47
6	KCC helps in improving the mental health of the beneficiary farmers	2.41
7	KCC helps to building confidence in the beneficiary farmers	2.54
8	KCC makes the beneficiaries worried about the repayment of loan	3.02
E	Input Impact	
1	KCC helps to beneficiaries to purchase require farm inputs	2.62
2	KCC helps to beneficiaries for farm mechanization	1.61
3	KCC helps to beneficiaries to repairing of farm machineries	0.94
4	KCC helps to purchase good quality inputs at right time	2.50
5	KCC helps to cover the unforeseen cost incurred during the crop cultivation period	3.23
F	Employment and Allied enterprises	
1	KCC provides the self-employment opportunities to beneficiaries	3.06
2	KCC provide loan for the purchasing of dairy animals	3.54
3	KCC provide loan for the raring of fisheries and poultry	1.64
4	KCC helps to generate employment throughout year	2.66
5	KCC beneficiaries develop allied agricultural activities	-5.25
6	KCC provides loan for the marketing facilities	1.66
G	Crop Productivity	
1	Timely availability of loan from KCC helps in increasing the crop production	1.91
2	Good quality inputs increase the crop productivity	2.40
3	KCC beneficiaries change in their cropping pattern	2.58
4	KCC provide the loan for post-harvest purposes	1.11
5	KCC helps to grow commercial crops	1.51
6	KCC provides loan only for cultivation needs	2.49
H	Awareness about banking system	
1	KCC beneficiaries aware about registration prerequisites	2.63
2	KCC beneficiaries aware about the purpose of loan	2.61
3	KCC beneficiaries aware about withdrawal and repayment limits	2.40
4	KCC beneficiaries aware about crop insurance scheme	2.49
5	KCC creates the awareness about banking operations	1.48
6	KCC beneficiaries need to be literate to be aware of the banking system	1.57
7	KCC beneficiaries need to have group contacts to be aware of the banking system	2.92
8	KCC loan process is complicated	2.62

3. Administration of Scale

The final scale considered 34 statements to measure the overall impact of KCC Scheme. The respondents were asked to express their response on five-point continuum i.e. 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree' by giving score 5, 4, 3, 2 and 1 for positive statements and 1, 2, 3, 4 and 5 for negative statements.

Table 3: List of total selected statements for final scale construction

Sr. No.	Statements	SA	A	U	DA	SDA
A	Social Impact					
1	KCC raise the standard of living of the beneficiaries					
2	KCC is an innovative approach in providing services to the farmers					
3	KCC is a boon for the upliftment of the tenant, small and marginal farmers					
4	KCC helps to improve social status of beneficiaries					
5	Farmers literacy is essential for getting benefits of KCC					
B	Economic Impact					
1	KCC helps to reduce the dependability on other financial resources					
2	KCC helps to improve economic status of beneficiaries					
3	Due to KCC beneficiaries have ability to incurd expenditure on unexpected situation					
4	KCC loan amount is not utilized for which it is granted					
C	Infrastructure Impact					
1	KCC helps to increase the purchasing capacity of beneficiaries					
2	KCC helps to fulfillment of basic needs of their family					
3	KCC loan amount used for the purchase of luxuries items					
D	Psychological Impact					
1	KCC makes the beneficiary farmers less worried about loan availability					
2	KCC helps to reduce the burden of local moneylenders					
3	KCC crop insurance scheme reduces the fear of crop failure					
4	KCC helps in improving the mental health of the beneficiary farmers					
5	KCC helps to building confidence in the beneficiary farmers					
6	KCC makes the beneficiaries worried about the repayment of loan					
E	Input Impact					
1	KCC helps to beneficiaries to purchase require farm inputs					
2	KCC helps to purchase good quality inputs at right time					
3	KCC helps to cover the unforeseen cost incurred during the crop cultivation period					
F	Employment and Allied enterprises					
1	KCC provides the self-employment opportunities to beneficiaries					
2	KCC provide loan for the purchasing of dairy animals					
3	KCC helps to generate employment throughout year					
G	Crop Productivity					
1	Timely availability of loan from KCC helps in increasing the crop production					
2	Good quality inputs increase the crop productivity					
3	KCC beneficiaries change in their cropping pattern					
4	KCC provides loan only for cultivation needs					
H	Awareness about banking system					
1	KCC beneficiaries aware about registration prerequisites					
2	KCC beneficiaries aware about the purpose of loan					
3	KCC beneficiaries aware about withdrawal and repayment limits					
4	KCC beneficiaries aware about crop insurance scheme					
5	KCC beneficiaries need to have group contacts to be aware of the banking system					
6	KCC loan process is complicated					

SA-Strongly agree, A-Agree, U-Undecided, DA-Disagree and SDA-Strongly disagree

Conclusion

Kisan credit scheme is a financial support to the farmers hence this scale is useful for the policy makers to design the financial policies to the farmers. The reliability and validity of the scale indicate the consistency of the results.

Implication

The scale developed in the present study to assess the impact of KCC Scheme will be useful to the researcher interested in similar type of studies in future.

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