

International Journal of Statistics and Applied Mathematics

ISSN: 2456-1452
Maths 2023; SP-8(6): 906-907
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<https://www.mathsjournal.com>
Received: 12-09-2023
Accepted: 16-10-2023

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Studies on knowledge of beneficiary farmers towards Kisan Credit Card scheme in Prayagraj district of Uttar Pradesh

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DOI: <https://dx.doi.org/10.22271/math.2023.v8.i6SI.1487>

Abstract

The present investigation was undertaken in Prayagraj UP. Purposive sampling was followed for the selection of one hundred and twenty respondents Among the beneficiary farmers who were availing the benefits of the Kisan Credit Card Scheme. Pre-structured interview schedule was used to collect the data, collected data were tabulated and analysed with suitable statistics to draw conclusion. The study concluded that 105 farmers were aware of the KCC scheme is valid for 5 years, 102 farmers who were know that eligibility for taking loan for KCC scheme to provide the loan for the Rabi and kharif crop production, 98 farmers know about the KCC schemes provide financial liquidity and credit to the rural farmers, 82 farmers were aware of the KCC scheme provide maximum credit limit based on agriculture income, 103 farmers were aware of the KCC scheme get the loan up to 3.0 lack on 7 percent interest, 72 farmers know how much loan provide by KCC and which limit fixed in taking to account both rabi and kharif crop with, 64 farmers ware know all new KCC are issued in the form of RUPAY / ATM debit card, 46 farmers know the get any accidental insurance, Whereas 61 farmers know the fixation limit for KCC scheme, 106 respondents ware know crop insurance scheme –National agriculture insurance scheme under which eligible crop is cover.

Keywords: Kisan Credit Card Scheme, beneficiary farmers, knowledge

Introduction

The KCC is one among those schemes which have been implemented to help and meet the short-term credit needs of the farmers (Chanda, 2012) [4]. The scheme was implemented in the year 1998 by NABARD. It was mainly to provide collateral and documentation free credit supply to the peasants argued that because of scheme's simplified the procedure for availing loan from banks to a large extent has made it possible that availability of credit in time stated that most of the farmers are aware of the KCC scheme's benefits and argued that it has nothing to with the level of their literacy.

According to Bloom (1979) defined knowledge as "those behaviors and test situations which emphasized the remembering either by recognition or recall of ideas, materials or phenomenon". Operationally knowledge was used in this study as the thorough information what farmer was having regarding the Kisan Credit Card. Anshika (2017) [1], she highlighted that in India financial literacy rate was very low that was only 28 percent compared to other BRIC member countries. Lack of financial literacy leads to the wrong financial decisions; wherein decision-making process knowledge plays a crucial role and those have a high negative impact on the financial system as a whole. So, the researcher felt it was very much essential to conduct the study on the knowledge level of the farmer. The present study "A study on knowledge and opinion of the farmers regarding Kisan credit card scheme in Prayagraj district of UP." To reveal the results of study was conducted to study the Knowledge of beneficiaries about Kisan Credit Card scheme.

Research Methodology

The study was conducted in Prayagraj district of UP. The target population was restricted to Kisan Credit Cardholders' selected using Multistage; simple random sampling without replacement with the exclusion principle was used. There were total of Two blocks in the district. From each block, three villages had been chosen randomly. Thus, the total numbers of selected villages were Six. At last, from each selected village, 20 numbers of the farmers who had Kisan credit card been selected through random sampling. Thus, 120 respondents were finally selected for the study. To test the knowledge, the interview schedule was designed for collecting the relevant information of selected variable. Whatever required for the study. Evaluation is done as

follows, for the right answer it was scored as '1' for the wrong answer it was as '0'. They were ranked based on the percentage-score of each state statement. The data was collected using the structured interview schedule. In this study EXCEL Software was used to analyze the data and, various statistical techniques like Frequency, Percentage, Mean, Standard Deviation and Rank were used to draw the conclusions.

Results and Discussion

Keeping in view the objectives and empirical data obtained through study, the results have been analysed by means of suitable statistical and analytical tools. The findings arrived at have been presented in Table 1.

Table 1: Knowledge of KCC scheme

S. No.	Knowledge of the farmers about KCC scheme	Yes	No	Mean Score	Rank
1	Knowledge who is eligible for taking loan for KCC scheme	102	18	1.85	IV
2	Knowledge that KCC schemes Provides the financial liquidity and credit to the rural Farmer.	98	22	1.81	V
3	Knowledge about KCC schemes provide maximum credit limit based on Agriculture Income.	82	38	1.68	VII
4	Knowledge that it provides the loan for the Rabi and Kharif crop production	110	10	1.91	I
5	Knowledge KCC limit fixed in taking to account both Rabi and Kharif crop.	72	48	1.6	VIII
6	Know fixation limit for KCC Scheme.	61	59	1.50	X
7	Know how much loan provided by KCC.	86	34	1.71	VI
8	Know KCC is valid for 05 years	105	15	1.87	III
9	KCC schemes used to get any accidental insurance to the borrowers?	46	74	1.38	XI
10	know KCC schemes get the loan up to 3.00lakh on 7% Interest	103	17	1.85	IV
11	Knowledge about crop insurance scheme – National Agriculture insurance scheme under which eligible crop is covered	106	14	1.88	II
12	know all new KCCS are issued in the form of RUPAY /ATM debit Card	64	56	1.53	IX

The results of present study were showed that the knowledge about the KCC scheme for farmers 105 farmers are aware of the KCC scheme is valid for 5 years and 15 respondents not know the validity of KCC with the mean score value 1.87 and rank III. 102 farmers were known that eligibility for taking loan for KCC scheme to provide the loan for the Rabi and kharif crop production and 18 respondents not aware with the mean score value 1.85 and rank IV. 98 farmers know about the KCC schemes provide financial liquidity and credit to the rural farmers with the mean score value 1.81 and rank V. 82 farmers were aware of the KCC scheme provide maximum credit limit based on agriculture income with the mean score 1.68 and rank VII. 103 farmers were aware of the KCC scheme get the loan up to 3.0 lack on 7 percent interest with the mean score value 1.85 and rank IV. 72 farmers know how much loan provide by KCC and which limit fixed in taking to account both rabi and kharif crop with the mean score value 1.6 and rank VIII. 64 farmers ware know all new KCC are issued in the form of RUPAY / ATM debit card with the mean score value 1.53 and rank IX. 46 farmers know the get any accidental insurance with the mean score value 1.38 and rank XI. Whereas 61 farmers know the fixation limit for KCC scheme mean score value 1.50 and rank X. 106 respondents ware know crop insurance scheme –National agriculture insurance scheme under which eligible crop is cover with the mean score value 1.88 and rank II. Knowledge is essential elements to KCC scheme.it is like a body of understanding information possessed by an individual or by a culture. Its play a key role in production process.

Conclusion

The present study was concluded that the knowledge level of the beneficiaries as well as to increase farmer's participation in availing the benefits of the scheme. This will also be helpful in using the KCC properly leading to the development of agriculture sector.

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