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Socio-economic profile, knowledge and constraints of farmers regarding Kisan Credit Card

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Abstract

The present study entitled “Socio-Economic Profile, Knowledge and Constraints of Farmers Regarding Kisan Credit Card” was conducted to assess the socio-economic characteristics, knowledge level and constraints faced by farmers in the utilization of the KCC scheme. The study was conducted among 120 purposively selected farmers using a structured interview schedule. Seventeen independent variables, including age, education, family size, family type, farming experience, landholding, annual income, occupation, social participation, extension contact, mass media exposure, sources of agricultural information, scientific orientation, economic motivation, risk orientation, innovativeness and awareness about KCC, were studied. The dependent variable was farmers’ knowledge regarding KCC, which was measured through a structured knowledge test and classified into low, medium and high categories using mean and standard deviation. The findings revealed that the majority of respondents were middle-aged (46.67%), had middle-school education (23.33%), belonged to medium-sized families (50.00%), had medium farming experience (45.00%) and possessed small landholdings (38.33%). More than half of the respondents belonged to the medium-income category (51.67%) and farming was the major occupation (53.33%). Most respondents also showed medium levels of extension contact, sources of agricultural information, scientific orientation, economic motivation, risk orientation and innovativeness. Regarding KCC knowledge, the majority (53.33%) had a medium level of knowledge, followed by high (28.34%) and low (18.33%) knowledge levels. The major constraints reported by farmers were insufficient credit limit according to farm requirements (51.67%), lack of awareness about KCC and its benefits (48.33%), delay in approval and sanction of KCC loans (45.00%) and difficulty in accessing banking services (43.33%). The study concludes that strengthening awareness programmes, improving banking guidance, simplifying procedures, ensuring timely loan sanction and providing adequate credit limits according to farmers’ requirements are essential for improving the effective utilization of KCC among farmers.

Keywords: Kisan credit card, socio-economic profile, knowledge, institutional credit, farmers, constraints, KCC utilization

Introduction

India is predominantly an agrarian country, with a large proportion of its population depending directly or indirectly on agriculture for livelihood. In Uttar Pradesh, agriculture plays a major role in supporting the rural economy, particularly among small and marginal farmers. Timely and adequate institutional credit is essential for purchasing agricultural inputs, meeting seasonal production expenses and improving farm investment. The KCC scheme, introduced in 1998, has emerged as an important institutional credit mechanism for providing flexible and timely credit to farmers. The scheme enables farmers to obtain credit for crop production and allied agricultural activities while reducing dependence on informal sources of borrowing. Recent studies have reported that KCC has contributed to improved access to institutional credit and financial inclusion among farming households (Kumar *et al.*, 2023; Singh *et al.*, 2023) [2, 5]. The effectiveness of KCC largely depends on farmers’ socio-economic characteristics and their level of knowledge regarding the scheme. In the present study, farmers’ socio-

economic profile was examined in terms of characteristics such as age, education, landholding, annual income, farming experience and access to institutional services. Knowledge regarding KCC is particularly important because awareness of eligibility, credit limits, interest rates, repayment procedures, documentation and available facilities influences farmers’ ability to obtain and utilize credit effectively. Studies have indicated that differences in education, income, landholding and access to banking facilities influence awareness and utilization of KCC among farmers (Verma *et al.*, 2023; Yadav and Singh, 2024) [6, 7]. Digital banking facilities, mobile-based information, SMS alerts and other ICT-enabled services have also increasingly supported the dissemination of information related to KCC and improved communication between farmers and financial institutions (Yashavanth *et al.*, 2020) [8].

Despite the importance of KCC, farmers continue to face several constraints in obtaining and utilizing credit effectively, including lack of adequate information, complicated documentation, procedural delays, limited

banking accessibility, inadequate credit limits and difficulties in understanding banking procedures. Banda district of Uttar Pradesh, being predominantly agricultural and characterized by a substantial population of small and marginal farmers, provides an important setting for examining these issues. Therefore, the present study entitled “Socio-Economic Profile, Knowledge and Constraints of Farmers Regarding Kisan Credit Card” was undertaken with the objectives of studying the socio-economic profile of the respondents, assessing their knowledge level regarding Kisan Credit Card and identifying the major constraints faced by farmers in the utilization of KCC. The findings are expected to provide useful insights for improving awareness, accessibility and effective utilization of institutional agricultural credit among farmers.

Materials and Methods

The present study was undertaken to assess the knowledge level of farmers regarding the KCC scheme. For this purpose, a set of 17 independent variables was selected based on the objectives of the study, review of relevant literature and their expected association with farmers' knowledge regarding KCC. The independent variables included age, education level, family size, family type, farming experience, size of land holding, annual income, occupation, social participation, extension contact, mass media exposure, sources of agricultural information, scientific orientation, economic motivation, risk orientation, innovativeness and awareness about the Kisan Credit Card scheme. These variables were measured using suitable operational definitions, scales and scoring procedures appropriate to the nature of each variable. The dependent variable of the study was the knowledge level of farmers regarding the KCC scheme. The knowledge of respondents was assessed through a structured knowledge test consisting of questions related to important aspects of KCC, such as its objectives, eligibility, application procedure, credit facilities, interest rate, repayment, renewal and utilization of credit for agricultural and allied activities. Each correct response was assigned a score, while incorrect or unknown responses received no score. The total score obtained by each respondent represented the individual's level of knowledge regarding the KCC scheme.

For analysis, the respondents were classified into low, medium and high knowledge categories on the basis of their obtained knowledge scores using an appropriate statistical classification method. The data collected on the independent and dependent variables were subjected to appropriate statistical analysis, including frequency, percentage, mean, standard deviation and chi-square test, as required by the objectives and nature of the variables. The relationship between the selected independent variables and farmers' knowledge level regarding KCC was examined to identify the factors associated with their knowledge of the scheme.

Knowledge Index = (Number of correct responses × 100) / Total knowledge

Based on the mean and standard deviation, respondents were classified into high, medium and low knowledge groups, providing a clear picture of their awareness and adoption of recommended practices.

Results and Discussion

Data were collected from 120 selected farmers using a structured interview schedule. The data were analyzed using frequency, percentage, mean, standard deviation and chi-square test. The chapter presents the farmers' socio-economic profile, knowledge of KCC and major constraints in using KCC.

Profile of the Respondents

Age: The majority of respondents (46.67%) belonged to the middle-age group (36–50 years), indicating that KCC beneficiaries were predominantly middle-aged farmers. This finding is supported by Nigade and Deshmukh (2024) [3].

Education: The largest group (23.33%) had middle-school education, indicating a moderate educational level among respondents. Khaparde *et al.* (2023) [1] also reported a significant association between education and KCC knowledge.

Family Size: Half of the respondents (50.00%) had medium-sized families (5–8 members), showing the predominance of medium family households.

Family Type: Joint families (48.33%) were slightly more common than nuclear families (45.00%).

Farming Experience: The majority (45.00%) had medium farming experience (10–20 years), indicating considerable farming experience among KCC beneficiaries.

Landholding: Small farmers (38.33%) constituted the largest group, followed by marginal farmers (31.67%), showing that KCC was particularly important for small and marginal farmers. Similar findings were reported by Nigade and Deshmukh (2024) [3].

Annual Income: More than half (51.67%) belonged to the medium-income category (₹1–3 lakh), indicating moderate economic status.

Occupation: Farming was the sole occupation of the majority (53.33%), confirming agriculture as the principal livelihood source.

Social Participation: The largest group (31.67%) had membership in organizations, indicating moderate social participation.

Extension Contact: The majority (51.67%) had medium extension contact, suggesting moderate interaction with extension agencies. Similar findings were reported by Nigade and Deshmukh (2024) [3].

Mass Media Exposure: Data were not provided; therefore, a major finding cannot be reported.

Sources of Agricultural Information: More than half (53.33%) had a medium level of information sources, indicating moderate access to agricultural information.

Scientific Orientation: The majority (55.00%) had medium scientific orientation, suggesting a moderate scientific outlook.

Economic Motivation: Most respondents (56.67%) had medium economic motivation. Khaparde *et al.* (2023) ^[1] also reported a significant relationship between economic motivation and KCC knowledge.

Risk Orientation: The majority (53.33%) had medium risk orientation, indicating moderate willingness to undertake calculated risks.

Innovativeness: More than half (56.67%) had medium innovativeness, indicating moderate acceptance of new ideas and practices.

Awareness about KCC: Data were not provided; hence, a numerical interpretation cannot be made.

Knowledge Regarding KCC: The majority (53.33%) had medium knowledge, followed by 28.34% with high knowledge and 18.33% with low knowledge. This indicates that most farmers had a moderate understanding of KCC. Similar findings were reported by Nigade and Deshmukh (2024) ^[3] and Singh *et al.* (2023) ^[5].

Table 1: Distribution of respondents according to their socio-economic characteristics (n = 120)

S. No.	Variable	Category 1	f (%)	Category 2	f (%)	Category 3	f (%)	Category 4	f (%)	Category 5	f (%)
1	Age	Young (≤ 35 years)	28 (23.33)	Middle age (36–50 years)	56 (46.67)	Old age (> 50 years)	36 (30.00)	—	—	—	—
2	Education level	Illiterate	18 (15.00)	Primary education	24 (20.00)	Middle school	28 (23.33)	High school	22 (18.33)	Higher secondary	18 (15.00)
3	Family size	Small (≤ 4 members)	42 (35.00)	Medium (5–8 members)	60 (50.00)	Large (> 8 members)	18 (15.00)	—	—	—	—
4	Family type	Nuclear	54 (45.00)	Joint	58 (48.33)	Extended	8 (6.67)	—	—	—	—
5	Farming experience	Low (< 10 years)	24 (20.00)	Medium (10–20 years)	54 (45.00)	High (> 20 years)	42 (35.00)	—	—	—	—
6	Size of land holding	Marginal (< 1 ha)	38 (31.67)	Small (1–2 ha)	46 (38.33)	Medium (2–4 ha)	28 (23.33)	Large (> 4 ha)	8 (6.67)	—	—
7	Annual income	Low ($< ₹1$ lakh/year)	34 (28.33)	Medium (₹1–3 lakh/year)	62 (51.67)	High ($> ₹3$ lakh/year)	24 (20.00)	—	—	—	—
8	Occupation	Agricultural labour	18 (15.00)	Farming only	64 (53.33)	Farming + Business	26 (21.67)	Farming + Service	12 (10.00)	—	—
9	Social participation	No participation	32 (26.67)	Membership in organization	38 (31.67)	Occasional participation	34 (28.33)	Office bearer/active participation	16 (13.33)	—	—
10	Extension contact	Low	34 (28.33)	Medium	62 (51.67)	High	24 (20.00)	—	—	—	—
11	Mass media exposure	Low	—	Medium	—	High	—	—	—	—	—
12	Sources of agricultural information	Low	30 (25.00)	Medium	64 (53.33)	High	26 (21.67)	—	—	—	—
13	Scientific orientation	Low	28 (23.33)	Medium	66 (55.00)	High	26 (21.67)	—	—	—	—
14	Economic motivation	Low	22 (18.33)	Medium	68 (56.67)	High	30 (25.00)	—	—	—	—
15	Risk orientation	Low	26 (21.67)	Medium	64 (53.33)	High	30 (25.00)	—	—	—	—
16	Innovativeness	Low	24 (20.00)	Medium	68 (56.67)	High	28 (23.33)	—	—	—	—
17	Awareness about KCC scheme	Low	—	Medium	—	High	—	—	—	—	—
18	Knowledge level regarding KCC (Dependent variable)	Low knowledge	22 (18.33)	Medium knowledge	64 (53.33)	High knowledge	34 (28.34)	—	—	—	—

Constraints faced by farmers in the utilization of KCC

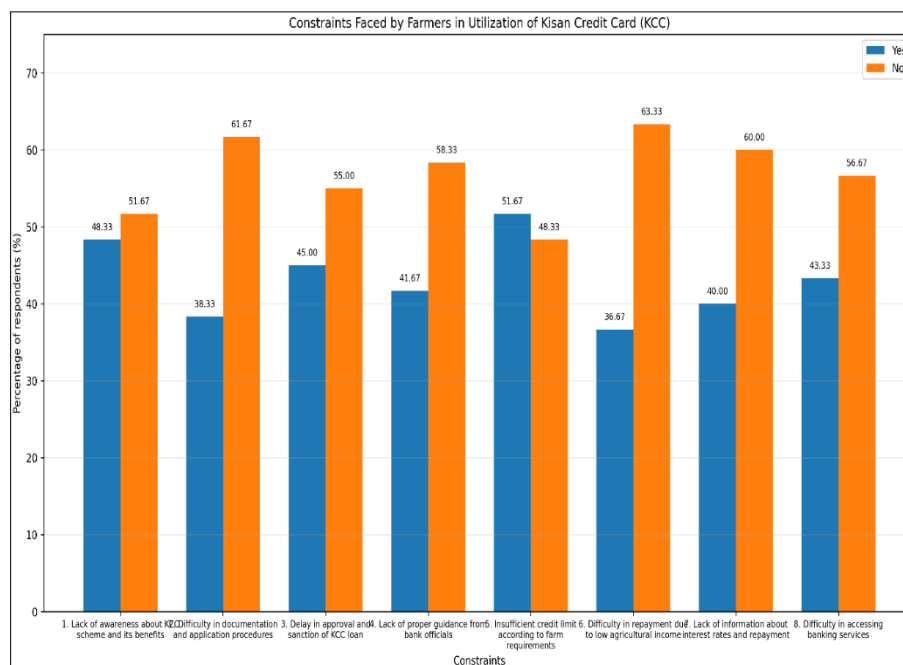
The data in Table 2 reveal that the major constraint faced by KCC beneficiary farmers was insufficient credit limit according to farm requirements, reported by 62 (51.67%) respondents. This was followed by lack of awareness about the KCC scheme and its benefits (58, 48.33%) and delay in approval and sanction of KCC loans by banks (54, 45.00%). Further, 52 (43.33%) respondents reported difficulty in accessing banking services, while 50 (41.67%) experienced lack of proper guidance from bank officials. 48 (40.00%)

farmers reported inadequate information about interest rates and repayment procedures. Documentation and application difficulties were reported by 46 (38.33%), whereas 44 (36.67%) respondents faced difficulty in repayment due to low agricultural income.

Overall, the findings indicate that inadequate credit limits, lack of awareness, bank-related delays and difficulty in accessing banking services were the prominent constraints affecting effective utilization of KCC.

Table 2: Distribution of KCC Beneficiary Farmers According to Constraints Faced in Utilization of KCC (N = 120)

S. No.	Constraint Statements Regarding KCC Utilization	Yes (1) f (%)	No (0) f (%)
1	Lack of awareness about KCC scheme and its benefits	58 (48.33)	62 (51.67)
2	Difficulty in completing documentation and application procedures for obtaining KCC	46 (38.33)	74 (61.67)
3	Delay in approval and sanction of KCC loan by banks	54 (45.00)	66 (55.00)
4	Lack of proper guidance from bank officials regarding KCC facilities	50 (41.67)	70 (58.33)
5	Insufficient credit limit provided under KCC according to farm requirements	62 (51.67)	58 (48.33)
6	Difficulty in repayment of KCC loan due to low agricultural income	44 (36.67)	76 (63.33)
7	Lack of information about interest rates and repayment procedures	48 (40.00)	72 (60.00)
8	Difficulty in accessing banking services for KCC-related work	52 (43.33)	68 (56.67)

**Fig 1:** Distribution of KCC Beneficiary Farmers According to Constraints Faced in Utilization of KCC (N = 120)

Conclusion

The study concluded that the majority of KCC beneficiary farmers were middle-aged, small landholders, medium-income farmers and had medium levels of farming experience, extension contact, information sources, scientific orientation, economic motivation, risk orientation and innovativeness. Most respondents (53.33%) possessed a medium level of knowledge regarding KCC, indicating scope for further improvement in awareness and understanding of the scheme. The major constraints faced by farmers were insufficient credit limits (51.67%), lack of awareness (48.33%), delay in loan approval (45.00%) and difficulty in accessing banking services (43.33%). Therefore, improving awareness, providing adequate credit according to farm requirements, simplifying procedures, ensuring timely loan sanction and strengthening guidance from banking institutions are essential for enhancing the effective utilization of KCC among farmers.

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