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Assessment of knowledge about the Kisan Credit Card scheme among beneficiary and non-beneficiary farmers in Kannauj District of Uttar Pradesh

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Abstract

The present study was undertaken to determine the knowledge of beneficiaries and non-beneficiaries regarding the Kisan Credit Card (KCC) Scheme. An ex post facto and descriptive research design was followed in Kannauj district of Uttar Pradesh. A total of 316 respondents, comprising 158 KCC beneficiaries and 158 non-beneficiaries, were selected for the study. Knowledge was assessed across 16 components of the KCC Scheme and categorized into full, partial and no knowledge. Among beneficiaries, the highest proportion of full knowledge was observed for awareness of the KCC Scheme and crop insurance coverage, with 68.99 and 59.49 percent respondents, respectively. Full knowledge regarding issuance of smart/debit cards was also reported by 59.49 percent beneficiaries, while 54.43 per cent had full knowledge regarding repayment within 12 months. Comparatively lower full knowledge was observed for credit limit of the smart card (46.84%), interest rate (48.10%), tenure limit (47.47%) and mobile-based transactions (47.47%). Among non-beneficiaries, full knowledge was highest for eligibility criteria (45.57%), followed by working capital provision (43.67%) and interest rate (42.41%), whereas relatively lower full knowledge was observed for issuance of smart/debit cards (32.28%) and credit limit of the smart card (32.91%). Overall, 68.99 per cent of beneficiaries had medium knowledge, 26.58 per cent high knowledge and 4.43 per cent low knowledge. Among non-beneficiaries, 60.76 per cent had medium knowledge, 34.81 per cent low knowledge and 4.43 per cent high knowledge. The findings indicate a comparatively better knowledge profile among beneficiaries, while substantial scope exists for improving KCC-related awareness among non-beneficiaries.

Keywords: Kisan Credit Card, knowledge, beneficiaries, farmers, awareness

Introduction

Agriculture plays a vital role in the Indian economy and provides livelihood to a large proportion of the population. The increasing use of improved technologies, high-yielding varieties, fertilizers, irrigation and improved agronomic practices has also increased farmers' requirement for production credit. However, inadequate and delayed access to formal credit continues to constrain agricultural activities, particularly among small and marginal farmers. Dependence on informal sources may expose farmers to high interest rates and exploitative lending conditions. Therefore, strengthening institutional credit is important for ensuring timely and adequate financial support for agricultural production (Singh and Sekhon, 2005) ^[11].

In this context, the Kisan Credit Card (KCC) Scheme was introduced during 1998-99 by the Government of India in consultation with the Reserve Bank of India and the National Bank for Agriculture and Rural Development (NABARD). The scheme was developed to simplify the delivery of short-term credit for crop cultivation and allied activities and to provide farmers with timely, adequate and hassle-free institutional credit. Its revolving credit facility allows farmers to make withdrawals and repayments within the sanctioned limit according to their agricultural requirements. Thus, KCC represents an important mechanism for improving farmers' access to institutional finance and reducing dependence on

non-institutional sources (NABARD, 2001; Kallur and More, 2002) ^[6, 2]. The effectiveness of such a credit mechanism, depends not only on its availability but also on farmers' understanding of its provisions and procedures. Knowledge regarding eligibility, credit limits, repayment, insurance coverage and other facilities can help farmers make appropriate use of the scheme. Earlier studies have reported varying levels of knowledge about KCC, with Gole (2013) ^[1], Malviya (2017) ^[4] and Valamannavar (2017) ^[13] reporting differences in the distribution of farmers across low, medium and high knowledge categories. Furthermore, assessing knowledge among both beneficiaries and non-beneficiaries is important because access to the scheme may itself be associated with greater interaction with banking institutions and sources of agricultural information. Murmu *et al.*, (2019) ^[5], found a clear difference in the distribution of KCC knowledge between beneficiaries and non-beneficiaries. Despite the expansion of KCC, inadequate awareness, procedural difficulties and unequal access continue to affect its effective outreach. Therefore, determining the level of knowledge among beneficiaries as well as non-beneficiaries can help identify the extent to which farmers understand the scheme and reveal areas requiring greater awareness creation and extension support. Such comparison is particularly relevant for identifying knowledge gaps that may influence participation and effective utilization of institutional credit.

Accordingly, the present study was undertaken to determine and compare the knowledge of beneficiaries and non-beneficiaries about the Kisan Credit Card Scheme in Kannauj district of Uttar Pradesh.

Material and Methods

The present study was conducted to determine the knowledge of beneficiaries and non-beneficiaries about the Kisan Credit Card (KCC) Scheme. An ex post facto and descriptive research design was adopted for the study. The study was conducted in Kannauj district of Uttar Pradesh. From the selected district, Chhibramau and Gugrapur blocks were selected for the study. A total of 316 respondents, comprising 158 KCC beneficiaries and 158 non-beneficiaries, were selected for assessing and comparing their knowledge about the KCC Scheme.

The knowledge of respondents regarding the KCC Scheme was assessed using a structured interview schedule comprising 16 knowledge components related to important provisions and facilities available under the scheme. The components covered awareness of the KCC Scheme, eligibility criteria, full form of KCC, credit limit, interest rate, loan repayment period, tenure limit, crop insurance coverage, personal insurance coverage, working capital provision for maintenance of farm assets and allied activities, issuance of smart/debit cards, mobile-based transactions, restrictions on debits and credits, margin/security waiver limits, repayment requirement within 12 months, and loan rescheduling in case of crop damage due to natural calamities.

For each knowledge component, respondents were classified into full knowledge, partial knowledge and no knowledge categories. The responses obtained for the individual components were used to assess the overall knowledge level of the respondents. The cumulative knowledge score ranged from 0 to 48, and respondents were categorized into three levels: low knowledge (up to 16 score), medium knowledge (17-32 score), and high knowledge (33-48 score).

Primary data were collected from the selected beneficiaries and non-beneficiaries through a structured interview schedule. The responses were coded, tabulated and analyzed using frequency and percentage to describe the knowledge of respondents regarding each KCC component and their overall knowledge level. The results were expressed in terms of frequency and percentage for each knowledge category and component.

Results and Discussion: The knowledge of beneficiaries and non-beneficiaries regarding the KCC Scheme was assessed across 16 components and classified into full, partial and no knowledge, with the findings presented in Tables 1 and 2. As presented in Table 4.21, among beneficiaries, 109 respondents (68.99%) had full knowledge about the KCC Scheme, 42 (26.58%) had partial knowledge and 7 (4.43%) had no knowledge. In comparison, Table 2 shows that among non-beneficiaries, 56 respondents (35.44%) had full knowledge, 84 (53.16%) had partial knowledge and 18 (11.39%) had no knowledge. Thus, full knowledge was considerably higher among beneficiaries, whereas partial and no knowledge were more evident among non-beneficiaries. The comparatively higher awareness among beneficiaries may reasonably be associated with their direct exposure to the KCC system and institutional credit delivery. Since

beneficiaries have obtained the facility, they are more likely to encounter information concerning the scheme during the process of obtaining and operating KCC. In contrast, non-beneficiaries may have had fewer opportunities for direct interaction with the formal credit system.

Knowledge of eligibility criteria

Regarding eligibility criteria for availing KCC, 76 beneficiaries (48.10%) possessed full knowledge, 73 (46.20%) had partial knowledge and 9 (5.70%) had no knowledge. Among non-beneficiaries, 72 respondents (45.57%) had full knowledge, 70 (44.30%) partial knowledge and 16 (10.13%) no knowledge. Thus, the two groups showed a relatively similar proportion with full knowledge, although the proportion with no knowledge was higher among non-beneficiaries. The substantial proportion with partial knowledge in both groups suggests that knowing about the existence of KCC does not necessarily imply complete understanding of its eligibility provisions. This may be particularly relevant because eligibility requirements can involve specific conditions and documentation.

Knowledge of the full form of KCC

With respect to the full form of KCC, 103 beneficiaries (65.19%) had full knowledge, 49 (31.01%) had partial knowledge and 6 (3.80%) had no knowledge. Among non-beneficiaries, only 59 respondents (37.34%) had full knowledge, whereas 84 (53.16%) had partial knowledge and 15 (9.49%) had no knowledge. The difference indicates substantially greater familiarity with the basic identity of the scheme among beneficiaries.

This pattern is understandable because beneficiaries have direct experience with the scheme, whereas non-beneficiaries may possess only general or indirect information. The finding also indicates that awareness campaigns among non-beneficiaries need to communicate even the basic features of KCC in a simple and understandable manner.

Knowledge of credit limit of smart card

For the credit limit of the smart card, 74 beneficiaries (46.84%) had full knowledge, 76 (48.10%) had partial knowledge and 8 (5.06%) had no knowledge. Among non-beneficiaries, 52 respondents (32.91%) had full knowledge, 90 (56.96%) had partial knowledge and 16 (10.13%) had no knowledge. Thus, partial knowledge was predominant among both groups, with a comparatively higher proportion among non-beneficiaries. The relatively lower proportion of respondents with full knowledge suggests that complete understanding of credit-limit provisions was limited, particularly among non-beneficiaries. This may be due to the comparatively technical nature of credit-limit provisions, which require farmers to understand the basis and conditions under which the credit limit is determined. Consequently, farmers may be aware of KCC as a source of institutional credit but may not have complete knowledge of its specific financial provisions.

Knowledge of interest rate

Regarding the interest rate applicable to KCC, 76 beneficiaries (48.10%) had full knowledge, 78 (49.37%) partial knowledge and 4 (2.53%) no knowledge. Among non-beneficiaries, 67 (42.41%) possessed full knowledge, 82

(51.90%) partial knowledge and 9 (5.70%) no knowledge. Partial knowledge was therefore the dominant category in both groups.

The predominance of partial knowledge may reflect the difficulty of understanding the financial conditions associated with agricultural credit, particularly when different provisions or repayment conditions influence the effective cost of borrowing. Singh, (2006) ^[11] reported that farmers preferred KCC because of advantages including low interest rates, timely disbursal, insurance benefits and repayment flexibility; however, procedural complexities and limited financial literacy continued to hinder broader participation.

Knowledge of loan repayment period

Concerning the loan repayment period, 72 beneficiaries (45.56%) had full knowledge, 77 (48.73%) partial knowledge and 9 (5.71%) no knowledge. Among non-beneficiaries, 54 (34.18%) had full knowledge, 91 (57.59%) partial knowledge and 13 (8.23%) no knowledge. Hence, the proportion having full knowledge was higher among beneficiaries, while partial and no knowledge were relatively higher among non-beneficiaries. The predominance of partial knowledge in both groups indicates that many farmers were aware of the repayment requirement but lacked complete understanding of the specific repayment period. This may be attributed to limited familiarity with the detailed terms and conditions associated with KCC repayment. Such incomplete knowledge may affect farmers' ability to plan repayment appropriately and make effective use of the credit facility.

Knowledge of tenure limit of KCC scheme

For the tenure limit, 75 beneficiaries (47.47%) had full knowledge, 79 (50.00%) partial knowledge and 4 (2.53%) no knowledge. Among non-beneficiaries, 72 (45.57%) had full knowledge, 73 (46.20%) partial knowledge and 13 (8.23%) no knowledge. Thus, partial knowledge was the largest category among beneficiaries, whereas the proportions of full and partial knowledge were nearly similar among non-beneficiaries. The result indicates that tenure-related provisions were not completely understood by a considerable proportion of either group. This may be because tenure provisions involve more specific operational information than general awareness of KCC. Regular communication by banking institutions could therefore help farmers understand the validity and renewal-related provisions more clearly.

Knowledge of crop insurance coverage: Knowledge of crop insurance coverage was comparatively better among beneficiaries. 94 beneficiaries (59.49%) had full knowledge, 58 (36.71%) partial knowledge and 6 (3.80%) no knowledge. Among non-beneficiaries, 63 respondents (39.87%) had full knowledge, 78 (49.37%) partial knowledge and 17 (10.76%) no knowledge. Thus, beneficiaries showed better knowledge, possibly due to their direct exposure to KCC-related services and information, while the higher partial knowledge among non-beneficiaries indicates scope for strengthening awareness about crop insurance provisions.

Knowledge of personal insurance coverage

Regarding personal insurance coverage under KCC, 85 beneficiaries (53.80%) had full knowledge, 64 (40.51%)

partial knowledge and 9 (5.70%) no knowledge. Among non-beneficiaries, 58 (36.71%) had full knowledge, 85 (53.80%) partial knowledge and 15 (9.49%) no knowledge. Therefore, beneficiaries again showed a higher proportion of full knowledge.

The difference may similarly reflect greater exposure of beneficiaries to KCC-related information. However, the considerable proportion of partial knowledge among both groups indicates that awareness of the existence of insurance benefits may not necessarily mean complete understanding of their coverage and provisions.

Knowledge of working capital provision

For working capital provision for maintenance of farm assets and allied activities, 78 beneficiaries (49.37%) had full knowledge, 74 (46.83%) partial knowledge and 6 (3.80%) no knowledge. Among non-beneficiaries, 69 (43.67%) had full knowledge, 73 (46.20%) partial knowledge and 16 (10.13%) no knowledge. The relatively balanced distribution between full and partial knowledge indicates that this provision was understood to some extent but was not completely clear to many respondents. This may be because working-capital provisions cover purposes beyond the immediate purchase of crop inputs and therefore require a broader understanding of the scope of KCC. Sharma, (2016) ^[9] emphasized the operational potential of KCC to provide timely and flexible credit, making awareness of its different uses important for effective utilization.

Knowledge of issuance of smart/debit card

Concerning issuance of smart/debit cards, 94 beneficiaries (59.49%) had full knowledge, 56 (35.44%) partial knowledge and 8 (5.06%) no knowledge. In contrast, among non-beneficiaries, only 51 (32.28%) had full knowledge, while 94 (59.49%) had partial knowledge and 13 (8.23%) had no knowledge. The higher full knowledge among beneficiaries may reasonably be linked with their direct exposure to the card-based operation of the scheme. Non-beneficiaries, lacking direct experience with the facility, may be more dependent on indirect sources of information. This pattern is consistent with the broader thesis observation that improved awareness and institutional linkages are important for expanding KCC outreach.

Knowledge of mobile-based transactions

Regarding mobile-based transactions at agricultural input dealers and mandies, 75 beneficiaries (47.47%) had full knowledge, 78 (49.37%) partial knowledge and 5 (3.16%) no knowledge. Among non-beneficiaries, 64 (40.51%) had full knowledge, 82 (51.90%) partial knowledge and 12 (7.59%) no knowledge. Thus, partial knowledge was predominant in both groups, while beneficiaries had a higher proportion of full knowledge. This may be due to greater exposure of beneficiaries to KCC-related transaction facilities, whereas the higher partial knowledge among non-beneficiaries indicates limited familiarity with such facilities.

Knowledge of restrictions on number of debits and credits

For restrictions on the number of debits and credits, 83 beneficiaries (52.53%) had full knowledge, 70 (44.30%) partial knowledge and 5 (3.16%) no knowledge. Among non-beneficiaries, 64 (40.51%) had full knowledge, 82 (51.90%)

partial knowledge and 12 (7.59%) no knowledge. The higher full knowledge among beneficiaries again suggests that direct experience with KCC operations may facilitate understanding of transaction conditions. Nevertheless, the large partial-knowledge group among non-beneficiaries indicates scope for clearer dissemination of operational information before farmers enter the formal credit system.

Knowledge of margin/security waiver limits

With regard to bank limits for waiver of margin/security requirements, 75 beneficiaries (47.47%) had full knowledge, 76 (48.10%) partial knowledge and 7 (4.43%) no knowledge. Among non-beneficiaries, only 56 (35.44%) had full knowledge, whereas 87 (55.06%) had partial knowledge and 15 (9.49%) had no knowledge. This was one of the components where partial knowledge was particularly prominent. The technical nature of margin and security provisions may make them difficult for farmers to understand without direct explanation from bank personnel. The finding is relevant to the thesis observation that procedural complexity can restrict effective access to KCC. Kumar *et al.* (2023) [3] similarly reported that low awareness restricted the effectiveness of the scheme and suggested greater awareness through extension services and simplified procedures.

Knowledge of repayment requirement within 12 months

For repayment within 12 months, 86 beneficiaries (54.43%) had full knowledge, 66 (41.77%) partial knowledge and 6 (3.80%) no knowledge. Among non-beneficiaries, 67 (42.41%) had full knowledge, 77 (48.73%) partial knowledge and 14 (8.86%) no knowledge.

The higher full knowledge among beneficiaries may be related to their direct experience with repayment requirements. Knowledge of repayment is particularly important because timely repayment forms an essential part of responsible institutional credit use. Shekhar, (2025) [10] noted repayment flexibility as one of the advantages influencing farmers' preference for KCC, while procedural complexity and limited financial literacy remained barriers to wider participation.

Knowledge of loan rescheduling during natural calamities

Regarding loan rescheduling in case of crop damage due to natural calamities, 82 beneficiaries (51.90%) had full knowledge, 70 (44.30%) partial knowledge and 6 (3.80%) no knowledge. Among non-beneficiaries, 60 (37.97%) had full knowledge, 84 (53.16%) partial knowledge and 14 (8.86%) no knowledge. Thus, beneficiaries had comparatively higher

full knowledge, whereas partial and no knowledge were higher among non-beneficiaries. The higher knowledge among beneficiaries may be attributed to their direct exposure to KCC provisions and greater interaction with institutional credit agencies. The predominance of partial knowledge among non-beneficiaries indicates that the provision of loan rescheduling during crop damage was not fully understood by many farmers, highlighting the need for clearer dissemination of information regarding such risk-management provisions.

Overall knowledge level

The overall knowledge level was categorized into low, medium and high on the basis of cumulative scores. As shown in Table 3, among beneficiaries, 7 respondents (4.43%) belonged to the low-knowledge category, 109 (68.99%) to the medium-knowledge category and 42 (26.58%) to the high-knowledge category. Among non-beneficiaries, 55 respondents (34.81%) were in the low-knowledge category, 96 (60.76%) in the medium category and only 7 (4.43%) in the high-knowledge category. The corresponding distribution is illustrated in Fig.1. The results show a clear descriptive difference in the distribution of knowledge between the two groups. Beneficiaries were predominantly concentrated in the medium and high categories, whereas non-beneficiaries had a much larger representation in the low-knowledge category and a much smaller representation in the high-knowledge category. Importantly, however, the largest category for both groups was medium knowledge, indicating that complete mastery of KCC provisions was not widespread even among beneficiaries.

The present findings are broadly consistent with earlier studies. Gole (2013) [1], Malviya (2017) [4] and Valamannavar (2017) [13] reported medium knowledge as a prominent category among farmers regarding KCC. The beneficiary–non-beneficiary pattern closely agrees with Murmu *et al.*, (2019) [13], who reported comparatively higher knowledge among beneficiaries and greater concentration of non-beneficiaries in the low-knowledge category. Reddy *et al.* (2026) [8] highlighted limited awareness as a constraint to effective KCC participation, while Panchal and Patange, (2026) [7], reported procedural complexity and limited financial literacy as barriers. The present findings therefore emphasize the need for focused awareness efforts covering KCC provisions, particularly among non-beneficiaries, while continued information support is also required for beneficiaries.

Table 1: Knowledge of the beneficiaries about KCC

S.N.	Recommended practices	Level of Knowledge					
		Full Knowledge		Partial Knowledge		No Knowledge	
		Frequency	Percent	Frequency	Percent	Frequency	Percent
1.	Awareness of Kisan Credit Card Scheme	109	68.99	42	26.58	7	4.43
2.	Eligibility criteria to avail KCC Scheme	76	48.10	73	46.20	9	5.70
3.	Full form of KCC	103	65.19	49	31.01	6	3.80
4.	Credit limit of smart card	74	46.84	76	48.10	8	5.06
5.	Interest rate for the farmer availing KCC	76	48.10	78	49.37	4	2.53
6.	Loan repayment period	72	45.56	77	48.73	9	5.71
7.	Tenure limit of KCC Scheme	75	47.47	79	50.00	4	2.53
8.	Coverage of crop insurance under KCC	94	59.49	58	36.71	6	3.80

9.	Coverage of personal insurance under KCC	85	53.80	64	40.51	9	5.70
10.	Working capital for Maintenance of farm assets and allied activities	8	49.37	74	46.83	6	3.80
11.	Issuance of smart card/debit card to beneficiaries	94	59.49	56	35.44	8	5.06
12.	Mobile-based transactions allowed at agri-input dealers and mandies	75	47.47	78	49.37	5	3.16
13.	Restrictions on number of debits and credits	83	52.53	70	44.30	5	3.16
14.	Bank limit for waiver of margin/security	75	47.47	76	48.10	7	4.43
15.	Repayment requirement within 12 months	86	54.43	66	41.77	6	3.80
16.	Loan rescheduling in case of crop damage due to natural calamities	82	51.90	70	44.30	6	3.80

N= 158

Table 2: Knowledge of the non-beneficiaries about KCC

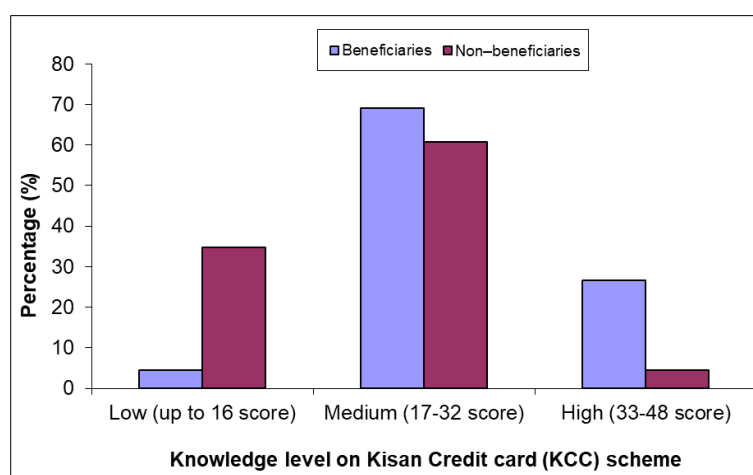
SI. No.	Recommended practices	Level of Knowledge					
		Full Knowledge		Partial Knowledge		No Knowledge	
		Frequency	Percent	Frequency	Percent	Frequency	Percent
1	Awareness of Kisan Credit Card Scheme	56	35.44	84	53.16	18	11.39
2.	Eligibility criteria	72	45.57	70	44.30	16	10.13
3.	Full form of KCC	59	37.34	84	53.16	15	9.49
4.	Credit limit of smart card	52	32.91	90	56.96	16	10.13
5.	Interest rate	67	42.41	82	51.90	9	5.70
6.	Loan repayment period	54	34.18	91	57.59	13	8.23
7.	Tenure limit	72	45.57	73	46.20	13	8.23
8.	Covers Crop insurance	63	39.87	78	49.37	17	10.76
9.	Covers personal insurance	58	36.71	85	53.80	15	9.49
10.	Working capital provision	69	43.67	73	46.20	16	10.13
11.	Issuance of smart/debit card	51	32.28	94	59.49	13	8.23
12.	Mobile-based transactions	64	40.51	82	51.90	12	7.59
13.	Debit and credit restrictions	64	40.51	82	51.90	12	7.59
14.	Margin/security waiver limits	56	35.44	87	55.06	15	9.49
15.	Repayment within 12 months	67	42.41	77	48.73	14	8.86
16.	Loan rescheduling during natural calamities	60	37.97	84	53.16	14	8.86

N= 158

Table 3: Distribution of beneficiaries and non- beneficiaries according to their overall Knowledge level on Kisan credit card (KCC) scheme

Knowledge level on Kisan Credit card (KCC) scheme	Beneficiaries		Non-Beneficiaries	
	Frequency	Percentage	Frequency	Percentage
Low (up to 16 score)	07	4.43	55	34.81
Medium (17-32 score)	109	68.99	96	60.76
High (33-48 score)	42	26.58	07	4.43
Total	158	100.00	158	100.00

N= 316

**Fig 1:** Distribution of beneficiaries and non- beneficiaries according to their overall Knowledge level on Kisan credit card (KCC) scheme

Conclusion: The study revealed that beneficiaries possessed comparatively better knowledge of the Kisan Credit Card (KCC) Scheme than non-beneficiaries. Among beneficiaries, the majority belonged to the medium knowledge category, followed by the high knowledge category, whereas non-beneficiaries were predominantly in the medium category with a comparatively larger proportion having low knowledge. Beneficiaries also showed greater full knowledge of several important KCC provisions, including scheme awareness, crop and personal insurance, smart/debit cards, repayment and rescheduling facilities. However, partial knowledge remained prominent for several technical and financial provisions in both groups. Therefore, focused awareness and information dissemination are needed to strengthen farmers' understanding of KCC provisions.

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