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An analytical study of literate and illiterate beneficiary farmers with special references to their perception towards Kissan credit card scheme

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Abstract

The present study was intended to explore the beneficiary farmers satisfaction about the Kissan Credit Card Scheme, awareness about Kissan Credit Card Scheme and knowledge about Kissan Credit Card Scheme. Apart from this the study intends to study the perception of farmers towards constraints existing in Kissan Credit Card Scheme. Kissan credit Card schedule (KCCS) developed by Bhat, S. A. (2016) was used for data collection. The collected data was subjected to statistical treatment by using Frequency distribution, Percentage, Mean, Standard Deviation and 't' test. The data was collected from Pulwama District of Union Territory of Jammu and Kashmir. 100 literate and 100 illiterate respondents were selected by using snowball sampling technique. The findings of the study indicate that there is significant difference between literate and illiterate beneficiaries. Literate beneficiaries were observed high level of satisfaction, knowledge and awareness towards Kissan Credit card Scheme.

Keywords: Literate beneficiaries, illiterate beneficiaries, Kissan credit card scheme

Introduction

The Kissan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) ^[10] on the recommendations of R.V.GUPTA committee. The chief quality behind Kissan Credit Card Scheme (KCCS) is that it reduction in work load for branch staff by avoidance of repeat appraisal and processing of loan papers under Kissan Credit Card Scheme. For availing this facility Minimum paper work and simplification of documentation for drawl of funds from the bank is given priority. Kissan Credit card has emerged as reduction in transaction cost to the banks and the banker customer relation has observed hassle free. The scheme is so effective that Over 8 crore Kissan Credit Cards have been issued to farmers till date from its inception in 1998. The Simplifies disbursement procedures have attracted the famers at national level for availing this scheme.

- **Objectives of Kissan Credit Card Scheme:** Kissan Credit Card (KCC) is offered by all regional rural banks, Cooperative Banks, PSBs. The scheme was launched to provide easy short term loan to all farmers including small and marginal farmers, share croppers and tenants. It was further extended to term loans for agriculture and allied activities (pump sets, land development, plantation, and drip irrigation).
- To provide institutional credit to the farmers at the cheap rate of interest.
- To provide credit at the time of requirement, so that famers may avail credit limits as per their requirement.
- To support Post-harvest expenses for the farmers.
- It acts as working capital for maintenance of farm assets and activities allied to agriculture.
- As earlier, a large number of farmers used to depend on informal sources of credit like money lender to purchase seeds, fertilizer, pesticides and other cultivation needs. The informal sources of credit are not expensive but also counterproductive. So they were unable to pay huge interest to the lender.
- Investment credit requirement for agriculture and allied activities (land development, pump sets, plantation, drip irrigation etc.)
- To meet the standard of consumption requirements of farmers

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In the meantime, it is imperative to mention here, that it is now being enlarged to include working capital for agriculture and allied activities including a reasonable component to meet consumption needs of the farmers. In the present condition low production and productivity of agriculture is more serious problem due to poor availability of financial resources in the hand of famers. Thus, at this juncture, Kissan Credit Card has played an important role in response to this situation. Productivity will increase if improved credit system provides timely support and awareness is increased. Hence, this study may be very fruitful for farmers and bankers also.

Agriculture, like any other economic activity, needs external financial assistance or credit for its survival in the said district. This becomes all the more important in the light of production rigidities, high dependence on natural or climatic factors, inelastic demand for agricultural products, perishability of produce and poverty stricken farming community. Thus, for the survival of the socio-economic equilibrium in the society all the stakeholders have to play their role in enhancing agricultural development. Financial institutions have to shoulder the responsibilities in providing financial assistance to farmers by availing the facilities of credit and debit system. The State Agriculture Policy (SAP) is, therefore, aimed at developing a road map that will seek to actualize the vast untapped growth potential of the agriculture, promote value addition, accelerate the growth of agri-business, create employment in rural areas, secure fair standard of living for the farmers and agricultural workers and their families, discourage migration to urban areas and face the challenges arising out of economic liberalization, globalization and climate change. In consonance to same in the state of Jammu and Kashmir different banks are playing vital role in providing the credit facilitates to farmers for enhancing their agricultural allied activities. But, the role of Jammu and Kashmir Bank is unique in the entire state of Jammu and Kashmir. Timely it provides financial assistance to famers through availing the initiatives launched by state or central government. The credit system provided by the Jammu and Kashmir hold an important and never lasting position in the state. During the past few years significant progressive changes have taken place in banking and financial structure of Jammu and Kashmir. The growth of commercial banks and co-operative credit societies has been surely remarkable. The Banks have played a vital role in the mobilization of savings and Investment. Bank credit to productive sectors of the economy has a critical role in sustaining the growth process. Banking structure in Jammu & Kashmir state consists of Commercial Banks, Regional Rural Banks and Cooperative Banks. However, among all these financial institutions Jammu and Kashmir Bank occupies central position in Jammu and Kashmir State. Keeping in view Kissan Credit card is a valuable intuitive. The District Pulwama occupies unique position in the agricultural aspects. The majority of the population is dependable on the agricultural economy. Keeping in view the scope of Kissan credit card is wide for boasting the agricultural economy of the district. Besides, large number of the research studies has been conducted on Kissan Credit Card, notable among them are; B.B. Barik (2010) in his study "Kissan credit card scheme a dynamic intervention for reduction in rural poverty" opined that realizing the importance of enhancement of flow of credit to the rural sector and reduction of the dependence of farmers on non-

institutional sources of credit. The National Commission on Farmers (NCF) beneath the chairmanship of Prof. M.S. Swami Nathan had submitted its final report in October 2007. The report had specified that "enhancement in the outreach and proficiency of the rural banking structure is the need of the time. Towards this culmination, the economic facilities would be electrified for judicious, satisfactory and relaxed extent to the farmers at sensible interest rates. The banking system would endeavour to meet the large credit potential needed to raise agriculture to higher thresholds and for the growth of rural and agroindustry innovativeness and employment". Apart from the above mentioned benefits Kissan Credit Card Scheme has provided wide space for the policy makers, researchers, scholars to engulf this scheme in their intellectual property. Keeping in view, Thakur A. & Barman U. (2013) ^[17] mentioned that the introduction of a new credit product called Kissan Credit Card (KCC) in 1998-99 with three different sub limits *viz.* production, assets maintenance and consumption needs is a step in this direction to address the challenge. Danish Faruqui (2001) ^[5] opined that the scheme seems well thought of and full of good intentions. Not only has availability of credit been made easier but has also been made simple to get and operate. Farmers have been given sufficient freedom to decide how to use their credit, while at the same time a set repayment schedule has been provided. However for this scheme to be successful, education of both the farmers and also the bank officials about the scheme is required. Sharma Ankit (2008) had carried out a top and thorough study on the Kissan credit cards that allow easy and timely credit availability to farmers. The researcher in his study paper had found that the non-availability of the needed timely credit for these poor farmers had become a major challenge and possesses a serious setback. Their agricultural sector has become a prey of inefficiency due to lack of the non-availability of the timely credit availability. Parwate P.P., Sharma M.L. & Maske M.R.3 (2018) ^[13] revealed the financial sector reforms since 1969. The share of agriculture in the total bank credit was found to be declining after 1990s. In post reform era public investment in agriculture also showed a steadily declining trend. Thus agricultural production has also started declining from 3.4 per cent to 2.2 per cent in the post reform period. This will have an adverse impact on income, employment, price level and similar macro-economic variables. Dashawant, A. K. (2007) ^[6] reported in his study "Impact of Karnataka Vikas Grameena Bank on agriculture development of beneficiary farmers" that in the agriculture development, the dimensions like annual income (48.70% before and 58.30% after), asset acquisition (72.30% before and 22.30% after), consumption pattern (41.70% before and 13.90% after), cropping pattern (62.50% before and 64.60% after), employment generation (50.00% before and 55.60% after) and land productivity for groundnut (61.20% before and 51.40% after) and for cotton (61.20% before and 51.40% after) had positive and significant impact on the agriculture development of beneficiaries. Therefore, large number of research studies has been conducted by the researchers on Kissan Credit Card Scheme. However, the research studies conducted by Balaji Kamble (2009) ^[2], Bhukta Anindya. (2003) ^[3], Bista, D. Raj ^[4], Pramod, K. & Mathur, V.C. (2012), Danish Faruqui (2001) ^[5], Dashawant, A. K. (2007) ^[6], Gadgil, M. V. (1994) ^[7], Gajja, B. L., Sharma, V. P. & Joshi, P. K. (1994) ^[8] provide an ample gap for the present study.

Accordingly, the statement of the research problem is reported as under:

Statement of The Problem: The present study aims at analysing the farmers Kissan credit card scheme in order to exhibit the farmers satisfaction about the Kissan Credit Card Scheme, awareness about Kissan Credit Card Scheme, and knowledge about Kissan Credit Card Scheme. Apart from this the study intends to study the perception of farmers towards existing Kissan Credit Card Scheme. So the subject-matter and validity of the present study is ample as it evaluates the global picture of perception of farmers towards existing Kissan Credit Card Scheme. Keeping in view, the statement of problem for the present study is as under:

“An Analytical Study of Literate and Illiterate Beneficiary Farmers with Special References to their Perception towards Kissan Credit Card Scheme”

Objectives: The objectives of the present study are and under:

- 1) To examine the perception literate and illiterate beneficiaries (Farmers) on below mentioned dimension of Kissan Credit Card Scheme:
 - a) Agricultural enhancement through Kissan Credit Card (KCCS).
 - b) Beneficiaries level of satisfaction towards Kissan Credit Card (KCCS).
 - c) Beneficiaries level of knowledge toward Kissan Credit Card (KCCS).
 - d) Constraints existing in Kissan Credit Card Scheme toward Kissan Credit Card (KCCS).

Hypothesis: The hypothesis formulated for the present study is as under:

- 1) There will be no significant difference between literate and illiterate beneficiaries (Farmers) on their level of perception towards Kissan Credit Card Scheme on below mentioned dimension:
 - a) Agricultural enhancement through Kissan Credit Card (KCCS).
 - b) Beneficiaries level of satisfaction towards Kissan Credit Card (KCCS).
 - c) Beneficiaries level of knowledge toward Kissan Credit Card (KCCS).
 - d) Constraints existing in Kissan Credit Card Scheme toward Kissan Credit Card (KCCS).

Operational Definition: The operational definitions of terms and variables are as under:

- 1) **Kissan Credit Card Scheme:** The Kissan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) ^[10] on the recommendations of R.V.GUPTA committee to provide term loans, capital investment and agricultural needs. However in the present study Kissan Credit Card scheme refers the above mentioned scheme organised by Jammu and Kashmir Bank.
- 2) **Literate beneficiaries:** Literate beneficiaries in the present study refer those respondents who avail Kissan Credit Card scheme since last three years and possess level of education above 10th standard.

- 3) **Illiterate beneficiaries:** Illiterate beneficiaries in the present study refer those respondents who avail Kissan Credit Card scheme since last three years and cannot read and write, more evidently means those respondents who possess level of Education Zero.

Delimitations of The Study: The present study will be confined to the following aspects:

- 1) The present study will be delimited to Pulwama District of Union Territory of Jammu and Kashmir.
- 2) The present study will be delimited to Kissan Credit Card Scheme availed in the selected District provided by Jammu and Kashmir Banks only.
- 3) The present study will be delimited to those beneficiaries who availed Kissan Credit Card since last three years.

Methodology: Keeping the feasibility of the research problem under consideration, the descriptive method has been used by the researcher. The bifurcation of the methodology is given as under:

- **1.6.1: Sampling procedure:** The whole sample was selected from Pulwama District of union territory of Jammu and Kashmir. However, it is imperative to mention here, that 200 respondents were selected with due representation of level of education. Among 200 respondents 100 were illiterate beneficiaries and 100 were literate beneficiaries. In addition to this only those respondents were selected who avail Kissan Credit card Scheme since last three years. In addition to this, it is pertinent to mention here that whole sample was selected from Litter, Kakapora, Awantipora and Aripal Tehsils of Pulwama District only. The obvious classification is reported as under:

Table 1: Showing the bifurcation of the sample on the basis of dichotomy of sampling sites involved in the study.

Tehsil	Awantipora		Litter		Aripal		Kakapora	
Category	Literate	Illiterate	Literate	Illiterate	Lite rate	Illiterate	Lite rate	Illiterate
No.	25	25	25	25	25	25	25	25
Total= 200								

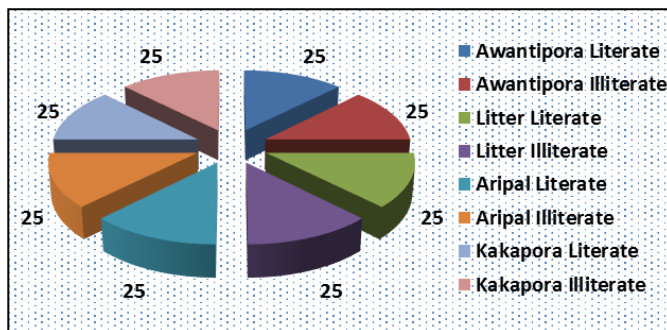


Fig 1: Showing graphical representation of the sample on the basis of dichotomy of sampling sites involved in the study.

Sampling Technique: Whole sample was selected by using “snowball sampling technique”. The experience of the respondents was used to generate the snowball sampling networks.

Instrument used: The investigator employed Kissan Credit Card Schedule (KCCS) Developed by Bhat, S. A. (2019) was used for data collection. The schedule consists of 26

item based four dimensions. The schedule is based on three point's ratings. The recorded responses of the scale are "yes" Undecided" and "No". The schedule intended to measure the agricultural enhancement, beneficiary's level of Satisfaction and beneficiary's level of knowledge about the existing Kissan credit card scheme. Apart from this, the schedule aims to analysis constraints existing in Kissan credit card scheme (KCC).

Analysis and interpretation of the data: The collected data was subjected to statistical treatment under two major captions:

Caption-I: Descriptive analysis and interpretation: The data was analysed with the help of descriptive statistics. In this caption the collated data was put to statistical treatment by using frequency distribution and percentage. Further, description is given as under:

Table 2: Showing the frequency and percent wise distribution of the respondents on their level of agricultural enhancement (DIMENSION-I) of Kissan Credit Card schedule.

Dimension-I	LAE		MAE		HAE	
	F	%	F	%	F	%
Agricultural Enhancement	100	50	50	25	50	25

Index

- LAE= Low agricultural enhancement.
- MAE= Moderate agricultural enhancement
- HAE= High agricultural enhancement

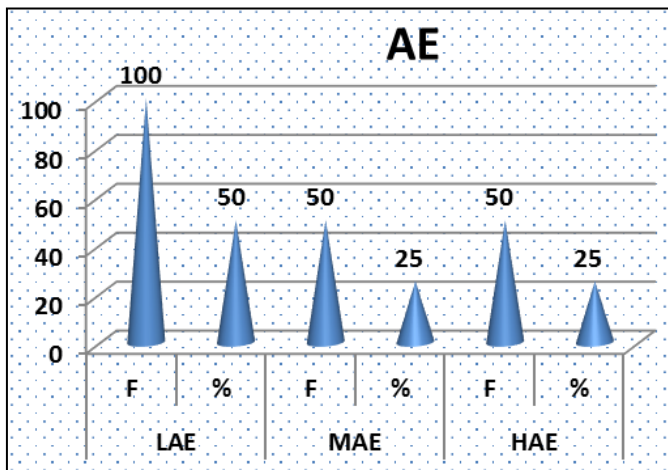


Fig 2: Showing the graphical representation of the respondents on their level of agricultural enhancement (DIMENSION-I) of Kissan Credit Card schedule.

Index

- LAE= Low agricultural enhancement.
- MAE= Moderate agricultural enhancement
- HAE= High agricultural enhancement

Interpretation 2: The results presented in above mentioned table gives information about the frequency and percentage wise distribution of the respondents on their level of agricultural enhancement (Dimension-I). The results reveal that 50% (F=100) perceive that Kissan Credit Card scheme has low impact on their agricultural enhancement. Besides,

25% (F=50) perceive that Kissan Credit Card scheme has low impact on their agricultural enhancement. Further, 25% (F=50) perceive that Kissan Credit Card scheme has low impact on their agricultural enhancement

Table 3: Showing the frequency and percent wise distribution of the respondents on their level of satisfaction (DIMENSION-II) of Kissan Credit Card schedule.

Dimension-II	LAE		MAE		HAE	
	F	%	F	%	F	%
Satisfaction	60	30	100	50	40	20

Index:

- LS= Low satisfaction
- AS= Averages satisfaction
- HS= Low satisfaction

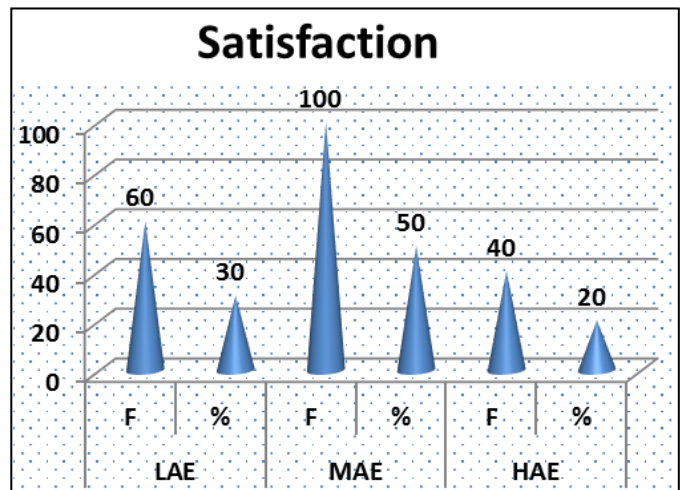


Fig 3: Showing the graphical representation of the respondents on their level of satisfaction (DIMENSION-II) of Kissan Credit Card schedule.

Index

- LS= Low satisfaction
- AS= Averages satisfaction
- HS= Low satisfaction

Interpretation 3: The results presented in above mentioned table gives information about the frequency and percentage wise distribution of the respondents on their level of agricultural enhancement (Dimension-I).

The results reveal that 30% (F=60) perceive low level of satisfaction towards Kissan credit Card sachem. 50% (F=100) perceive moderate level of satisfaction towards Kissan credit Card sachem. 20% (F=40) perceive high level of satisfaction towards Kissan credit Card sachem.

Table 4: Showing the graphical representation of the respondents on their level of knowledge (DIMENSION-III) about Kissan Credit Card schedule

Dimension-III	LAE		MAE		HAE	
	F	%	F	%	F	%
Knowledge	100	50	50	25	50	25

Index

- LLK=Low level knowledge
- MLK= Moderate level knowledge
- HLK= High level knowledge

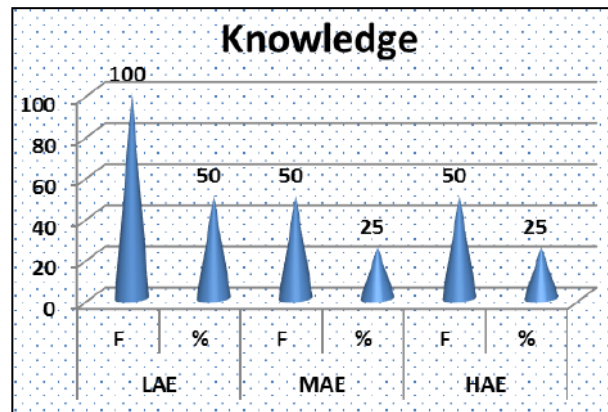


Fig 4: Showing the graphical representation of the respondents on their level of knowledge (DIMENSION-III) about Kissan Credit Card schedule.

Index:

- LLK=Low level knowledge
- MLK= Moderate level knowledge
- HLK= High level knowledge

Interpretation 4: The results presented in above mentioned table gives information about the frequency and percentage wise distribution of the respondents on their level of Knowledge (Dimension-III) about Kissan Credit card Scheme. The results reveal that 50% (F=100) perceive that Kissan Credit Card scheme has low level of Knowledge. Besides, 25% (F=50) perceive that Kissan Credit Card scheme has low level of Knowledge. Further, 25% (F=50) perceive that Kissan Credit Card scheme has low level of Knowledge.

Table 5: Showing the frequency and percent wise distribution of the respondents on their level of perception about constraints (DIMENSION-I) existing in Kissan Credit Card schedule.

Dimension-IV	LAE		MAE		HAE	
	F	%	F	%	F	%
Constraints	150	75	25	12.5	25	12.5

Index:

- CL= Constraint less knowledge
- MC= Moderate Constraints
- HC= High Constraints

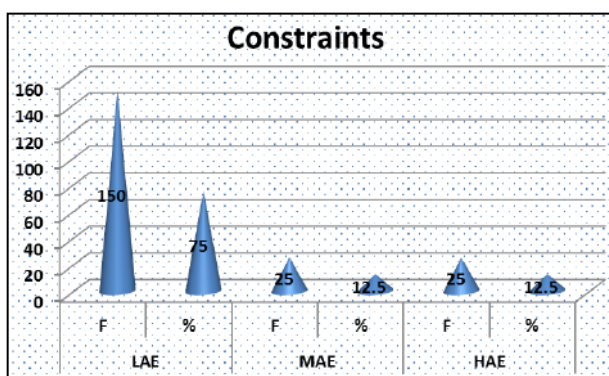


Fig 5: Showing the graphical representation of the respondents on their level of perception about constraints (DIMENSION-I) existing in Kissan Credit Card schedule.

Index:

- CL= Constraint less knowledge
- MC= Moderate Constraints
- HC= High Constraint

Interpretation 1.4: The results presented in above mentioned table gives information about the frequency and percentage wise distribution of the respondents on their level of Constraints (Dimension-IV) perceived about Kissan Credit card Scheme. The results reveal that 75% (F=150) perceive that Kissan Credit Card scheme has low level of constraints. Besides, 12.5% (F=25) perceive that Kissan Credit Card scheme has moderate level of constraints. Additionally, 12.5% (F=25) perceive that Kissan Credit Card scheme has high level of constraints.

Caption-II: Comparative analysis and interpretation:

The data was analysed with the help of comparative analysis also. In this caption the collated data was put to statistical treatment by using Mean, Standard Deviations and ‘t’ Value. Further, description is given as under:

Table 6: Showing significance of difference between mean scores of literate and illiterate beneficiaries on different dimension of Kissan Credit Card Schedule (KCC-S). (N=100 each)

Dimensions	Literate Beneficiaries		Illiterate Beneficiaries		‘t’ value
	Mean	SD	Mean	SD	
Agricultural Enhancement	34.47	3.51	30.81	5.73	7.69@
Beneficiaries level of Satisfaction	20.52	3.78	16.84	3.38	3.62@
Beneficiaries Level of Knowledge	35.96	11.10	11.10	9.71	5.47@
Constraints existing in KCC	19.80	12.64	26.28	9.53	1.97@

Index: AE= Agricultural enhancement

BLS= Beneficiaries level of satisfaction

BLK= Beneficiaries Level of Knowledge

CEKCC= Constraints existing in KCC

LB: Literate beneficiaries

IB: Illiterate beneficiaries

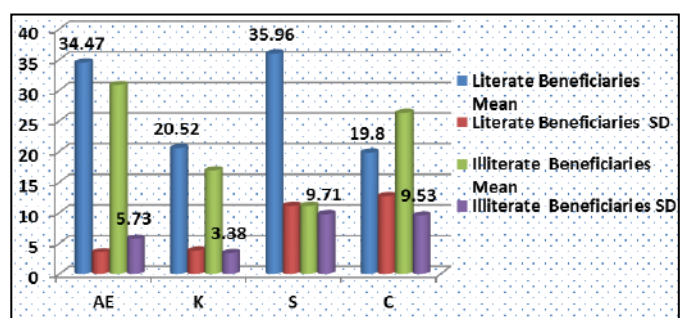


Fig 6: Showing graphical representation of mean scores of literate and illiterate beneficiaries on different dimension of Kissan Credit Card Schedule (KCC-S)

Interpretation 1.7: The results presented in Table 6 (Fig. 1.7) indicate comparative analysis of literate and illiterate beneficiaries on different dimensions of Kissan Credit Card Schedule (KCCS). The calculation of this table reveals a significant mean difference between the two groups of beneficiaries on all the four dimensions of Kissan Credit Card Schedule (KCCS). The fleeting look towards the first dimension (Agricultural Enhancement) reveals that both the groups of beneficiaries differ significantly with each other. The mean score in case of literate beneficiaries was reported to be higher ($M=34.47$) as compared to illiterate beneficiaries ($M=30.81$). The calculated 't' value came out to be 4.64, which is significant at 0.01 level of confidence. From these results, it may be said that literate beneficiaries perceive Kissan Credit Card scheme more useful for agricultural enhancement as compared to illiterate beneficiaries. Thus, from the above discussion it can be inferred that literate beneficiaries perceive Kissan Credit Card Scheme (KCCS) is a beneficial scheme. In addition to this, they believe that due to Kissan Credit Card Scheme (KCCS) increase in their production took place. Apart from this, it was found that literate beneficiaries perceive that their assets and activities allied to agriculture has been enhancement after utilization of Kissan Credit Card Scheme (KCCS) and subsequently, they perceive that due to Kissan Credit Card Scheme (KCCS) influence the overall economic development of the farmer took place.

Meanwhile, the second dimension (Beneficiaries level of Satisfaction) of the Kissan Credit Card Scheme the two groups (*literate and illiterate beneficiaries*) under discussion have been found significantly different from each other. The mean score of literate beneficiaries has been found to be 20.52 and in case of illiterate beneficiaries the mean score was observed to be 16.84 Thus, the mean significant difference goes in favour of literate beneficiaries ($M=20.52$). The calculated 't' value ($t=3.62$) is reported to be significant at 0.01 level of confidence ($p > 0.01$). Thus, it can be revealed that literate beneficiaries are more satisfied with existing Kissan Credit card scheme as compared to illiterate beneficiaries. Therefore, from the above discussion it can be inferred that literate beneficiaries perceive Kissan Credit Card Scheme (KCCS) is a beneficial scheme. They feel that there is timely availability of credit from Kissan Credit Card Scheme (KCC).

In addition to this they were observed satisfied with the credit limits provided in existing Kissan Credit Card Scheme (KCCS). Literate beneficiaries recognize that there is enough simplicity in annual renewing of Kissan Credit Card Scheme (KCC) limit and the procedure operated by Jammu and Kashmir bank is systematic rather than haphazard. Thus, the result led the researcher to generalize that the impact of education is significant on the respondent's inclination towards Kissan Credit Card Scheme. In consonance to third dimension of Kissan Credit Card schedule (Beneficiaries Level of Knowledge) it has been observed that the mean score of literate beneficiaries has been reported to be higher ($M=35.44$) as compared to the illiterate beneficiaries ($M=16.20$). The obtained 't' value has been found to be significant at 0.05 level of confidence ($t = 7.98$). In addition to this, it can be revealed that literate beneficiaries were observed fully aware with the procedure of availing Kissan Credit Card Scheme (KCCS). Besides, they knew that Kissan Credit Card Scheme (KCCS) helps in eradicating the existing burden of Arti System in Jammu

and Kashmir. Literate beneficiaries recognize that Kissan Credit Card Scheme (KCCS) is a working capital for maintenance of farm assets and activities allied to agriculture enhancement. Apart from this they were observed fully aware that Kissan Credit Card Scheme (KCC) is intended to erase the dependence on higher commission granting agents and agencies.

The table further reveals a significant mean difference between the two groups under discussion on the fourth dimension of Kissan Credit card Schedule (Constraints existing in KCCS).

The mean score of literate beneficiaries was reported high ($M=33.60$) as compared to illiterate beneficiaries ($M=20.72$). The calculated 't' value came out to be 4.17, which is significant at 0.01 level of confidence. Thus, from the above results presented in table 1 (Fig. 1.2) it can be inferred that literate and illiterate beneficiaries differ significantly with each other on all the four dimensions of Kissan credit card Schedule *viz.* (Agricultural Enhancement, Beneficiaries Level of Satisfaction, Beneficiaries Level of Knowledge and Constraints existing in KCCS). Further, it was found that literate beneficiaries were observed fully aware with the proper management and planning of Kissan Credit Card management as a result they fell least constraints in availing the benefits of Kissan Credit card scheme.

Indeed significant difference has been reported between the two groups of respondents under discussion. In the light of these results reported above, the status of the hypothesis is reports as under:

- "Hypothesis- H_0 : There will be no significant difference between literate and illiterate beneficiaries on their level of perception towards Kissan Credit Card Scheme on below mentioned dimension:
 - a) Agricultural enhancement through Kissan Credit Card (KCCS).
 - b) Beneficiaries level of satisfaction towards Kissan Credit Card (KCCS).
 - c) Beneficiaries level of knowledge toward Kissan Credit Card (KCCS).
 - d) Constraints existing in Kissan Credit Card Scheme toward Kissan Credit Card (KCCS)".

Therefore, from the above reported results significant difference has been reported between literate and illiterate beneficiaries on their perception towards Kissan Credit card scheme. In pursuance to same results are supported by host of the researchers like; Balaji Kamble (2009) ^[2], Bhukta Anindya. (2003) ^[3], Bista, D. Raj ^[4], Pramod, K. & Mathur, V.C. (2012), Danish Faruqui (2001) ^[5], Dashawant, A. K. (2007) ^[6], Gadgil, M. V. (1994) ^[7], Gajja, B. L., Sharma, V. P. & Joshi, P. K. (1994) ^[8].

Conclusion

In the study it was revealed that maximum percentage favour to literate respondents. In addition to this, significant difference was found between literate and illiterate beneficiaries.

Literate beneficiaries were observed high level of satisfaction knowledge and awareness towards Kissan Credit card Scheme as compared to their counter parts. Apart from this, it was found that literate beneficiaries perceive that existing Kissan Card Scheme should be evolved in its procedure.

Conflict of Interest: Keeping the entire research process under consideration no any conflict of interest has been declared.

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