

**RESEARCH ARTICLE :**

## To compare the productivity level of important crops between KCC holders and non-KCC holders

■ **Amit Kumar Keshri, D.K. Bose and E.P.K. Das**

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**SUMMARY :** The present investigation was conducted in Bikaner district of Rajasthan. Block Bikaner was selected purposively due to its maximum KCC scheme was prevalent therein. 10 villages were selected purposively from the selected block as KCC scheme was operating therein. 75 KCC holders and 75 KCC non-holders were selected on the basis of probability proportionate procedure. Thus, total number of respondents were 150. Most of the KCC holders (38.67%) were under middle age group whereas 37.33 per cent KCC holders were under young age group. Most of the holders 58.67 per cent belonged to OBC caste. 45.33 per cent holders were educated from primary to middle school. Majority of KCC holder were big farmers. Annual income of 41.33 per cent KCC holders was 3-6 lakhs. There was highly significant between KCC holder and KCC Non-holders in context of their productivity of (moth, groundnut, cluster bean, wheat, mustard and gram).

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**KEY WORDS:**

KCC, Comparison, Productivity, Important crop

### **BACKGROUND AND OBJECTIVES**

Agricultural credit, Kisan Credit Card (KCC) is an instrument which played a very important role in development of agricultural sector. It enabled the farmer to go for short-term credit which is used by the farmers for purchase of inputs and other services. Farmers prefer short-term loans and medium-term loans while some large farmers used to long-term credit for completing their needs those are related to agricultural inputs, raw materials other agricultural allied activities also. The target groups of beneficiaries for KCCs are all categories of farmers, vulnerable groups like defaulters- farmers, oral lessees, tenant

farmers, share croppers and others who have been left outside the fold of KCC schemes for any reasons etc.

The present KCC scheme aims at providing adequate and timely support from the banking system to the farmers for the short term cultivation needs for the cultivation of crops. The KCC emphasizes on insurance coverage and financial support to the farmers in the event of failure of crops due to any of the causes, to increase the adoption of progressive farming practices to help farmers in stabilizing the farm income during disaster years and to support and stimulate production of food crops and oilseeds. There are a good

**Author for correspondence :**

**Amit Kumar Keshri**  
Department of  
Agricultural Extension  
and Communication,  
Sam Higginbottom  
University of  
Agriculture, Technology  
and Sciences, Allahabad  
(U.P.) India  
Email: amit\_keshri087  
@yahoo.in

See end of the article for authors' affiliations

number of attractive features of the present KCC scheme. Keeping all these things in view, the present study was conducted with following objectives.

- To ascertain and socio-economic profile of the holders and non-holders of KCC.
- To compare the productivity level of important crops between KCC holders and non-KCC holders.

## RESOURCES AND METHODS

The present investigation was conducted in Bikaner district of Rajasthan. Block Bikaner was selected purposively due to its maximum population and KCC scheme was prevalent therein. Ten villages were selected purposively from the selected block, as KCC scheme is operating therein. 75 KCC holder and 75 KCC non-holder were selected on the basis of probability proportionate procedure. Thus, total number of respondents were 150 (75 KCC holders and 75 KCC non-holders).

## OBSERVATIONS AND ANALYSIS

The results obtained from the present study as well as discussions have been summarized under following heads:

### Socio-economic profile of farmers:

Table 1 clearly indicated that 38.67 per cent KCC holders were under middle age group whereas 36.00 per cent KCC-non-holders were under middle age group. 37.33 per cent holder and 33.33 per cent KCC non-holders belonged to young age group. Only 24.04 per cent KCC holders and 30.67 per cent KCC non-holders belonged to old age group.

Most of the KCC holders 58.67 per cent and KCC non-holder 45.33 per cent belonged to OBC caste. 17.33 per cent and 26.67 per cent KCC holders and KCC non-holder belonged to SC caste, respectively, 24.00 per cent KCC holders and 28 per cent KCC non-holder were from general caste.

45.33 per cent KCC holders and 25.33 per cent KCC non-holder were educated to primary to middle school, respectively. 17.33 per cent KCC holders and 14.67 per cent KCC non-holders were educated from middle 12<sup>th</sup> class. 10.67 per cent KCC holder and 8.00 per cent non-KCC holders were graduate and above.

Most of the KCC holders 53.33 per cent and KCC non-holder 38.67 per cent were big farmer.

It can be inferred that most of the KCC holders were either big or small farmers.

Majority of KCC holders (68.00%) and KCC non-holder (66.67%) had dairy/agriculture as their main occupation. Only 12 per cent and 6.66 per cent KCC non-holders were agricultural labour.

Annual income of 41.33 per cent holder and 48.00 per cent KCC non-holder were between 3-6 lakhs, 4.67 per cent holders and 16.06 per cent KCC non-holder had annual income above 6 lakh. Only 24 per cent KCC holder and 36.00 per cent KCC non-holders had their annual income below 3 lakh.

Most of the KCC holders (68.00%) and KCC non-holders (78.67%) had joint family.

Majority of KCC holder (64.00%) and KCC non-holders (77.33%) had more than 5 person in the family.

Most of the KCC holder (60.00%) were member of any organization, only 12.00 per cent holders and 1.34 per cent KCC non-holders were office bearer.

88.00 per cent KCC holder and 42.67 per cent KCC non-holders had high economic motivation. Whereas 12 per cent holder and 57.33 per cent KCC non-holders had medium economic motivation.

### To compare the productivity level of important crops between KCC holders and non-KCC holders:

The data related to productivity level of *Kharif* and *Rabi* crops of both KCC holders and non-KCC holders farmers incorporated in the Table 2 which show that calculated 'Z' value was higher than the tabulated value at 1 per cent level of significance in six important crops of *Kharif* and *Rabi*. This showed that in six crops of *Kharif* and *Rabi*, KCC and non-KCC holders had wide difference in their productivity level. It means that KCC holders possessed more productivity as compared to the non-KCC holders in the above mentioned six important crops as well as overall productivity of KCC and Non-KCC holders regarding *Kharif* and *Rabi* crops.

The higher productivity level of important crops of among the KCC holders in comparison to the non-KCC holders might be due to the fact that KCC holders had technical guidance provided by the technical staff of the bank. This might have resulted in higher level of productivity of KCC holders than that of the non-KCC holders.

The results of Table 2 indicate highly significant difference between KCC and non-KCC holders in the

To compare the productivity level of important crops between KCC holders & non-KCC holders

<b>Table 1: Distribution of KCC and non-KCC holders according to their personal characteristics</b>							<b>(n=150)</b>	
Sr. No.	Personal characteristics	KCC holders (n=75)		Non-KCC holders (n=75)		Overall		
		f	%	f	%	F	%	
1.	<b>Age</b>							
	Young (< 45 years)	28	37.33	25	33.33	53	35.33	
	Middle (45-60 years)	29	38.67	27	36.00	56	37.33	
	Old (> 60)	18	24.00	23	30.67	41	27.34	
2.	<b>Caste</b>							
	ST	0	0	0	0	0	0	
	SC	13	17.33	20	26.67	33	22.00	
	OBC	44	58.67	34	45.33	78	52.00	
	General	18	24.00	21	28.00	39	26.00	
3.	<b>Education</b>							
	Illiterate	5	6.67	13	17.33	18	12.00	
	Upto primary	15	20.00	26	34.67	41	27.33	
	>Primary to middle	34	45.33	19	25.33	53	35.33	
	>Middle to 12 <sup>th</sup>	13	17.33	11	14.67	24	16.00	
	Graduation and above	8	10.67	6	8.00	14	9.34	
4.	<b>Size of land holding</b>							
	Marginal (Less than 1 ha)	7	9.34	12	16.00	19	12.66	
	Small (1-2 ha)	9	12.00	19	25.33	28	18.67	
	Medium (2.1-4 ha)	19	25.33	15	20.00	34	22.67	
	Big (More than 4 ha)	40	53.33	29	38.67	69	46.00	
5.	<b>Occupation</b>							
	Agriculture labour	9	12.00	5	6.66	14	9.34	
	Dairy/Agriculture	51	68.00	50	66.67	101	67.33	
	Agriculture and Business	15	20.00	20	26.67	35	23.33	
6.	<b>Annual income (Rs. in lakhs)</b>							
	Low (below 3.0 lakhs)	18	24.00	27	36.00	45	30.00	
	Medium (3-6 lakhs)	31	41.33	36	48.00	67	44.67	
	High (above 6.0 lakhs)	26	34.67	12	16.00	38	25.33	
7.	<b>Family type</b>							
	Nuclear	24	32.00	16	21.33	40	26.67	
	Joint	51	68.00	59	78.67	110	73.33	
8.	<b>Family size</b>							
	Small (Upto 5 members)	27	36.00	17	22.67	44	29.33	
	Large (More than 5 members)	48	64.00	58	77.33	106	70.67	
9.	<b>Social participation</b>							
	No member of any organization	21	28.00	61	81.33	82	54.67	
	Members of one organization	45	60.00	13	17.33	58	38.66	
	Office bearer	9	12.00	1	1.34	10	6.67	
10.	<b>Economic motivation</b>							
	Low (below 34 MPS)	0	0.00	0	0.00	0	0.00	
	Medium (34-66 MPS)	9	12.00	43	57.33	52	34.67	
	High (above 66 MPS)	66	88.00	32	42.67	98	65.33	

**Table 2: Comparison of the productivity level of important crops between KCC holders and non-KCC holders**

Crop	KCC (n <sub>1</sub> )		Non-KCC (n <sub>2</sub> )		Z-value
	Mean (q ha <sup>-1</sup> )	S.D.	Mean (q ha <sup>-1</sup> )	S.D.	
<b>Kharif crops</b>					
Moth	2.14	0.38	1.72	0.26	5.66**
Groundnut	23.99	2.0	20.65	2.2	6.90**
Clusterbean	4.56	0.4	3.78	0.5	7.52**
<b>Rabi crops</b>					
Wheat	24.03	2.6	21.78	1.8	4.38**
Mustard	11.12	1.9	9.59	1.1	4.41**
Gram	6.09	0.7	5.14	0.9	4.99**

\*\* indicate significance of value at P=0.01

context of their productivity of moth ('z' = test 5.66), in groundnut ('z' = 6.90), in clusterbean ('z' = 7.52), in wheat ('z' = 4.38) and in mustard ('z' = 4.41) and in gram ('z' = 4.99) at 1 per cent level of significance. It meant that the KCC holders owned more productivity about the scheme compared than KCC non-holders. These findings are in conformity with the findings of Samantara (2010); Abu (2012); Kanan (2011); Mohindra and Kaur (2012); Rai and Singh (2012) and Sajane *et al.* (2011).

### Conclusion:

It can be concluded that 38.67 per cent KCC holder and 36.00 per cent KCC non-holders belonged to middle age group. Most of the KCC holder (58.67%) and KCC non-holders (45.33%) belonged to OBC caste. Only 24.00 per cent holder and 28.00 per cent KCC non-holder belonged to general caste. 45.33 per cent holder and 25.33 KCC non-holders were educated from primary to middle school. Whereas 17.33 per cent holder and 14.67 per cent KCC non-holder were educated from middle to 12<sup>th</sup> standard. Most of the KCC holder (53.33%) and KCC non-holders (38.67%) were big farmers. Majority of KCC holder (68.00%) and KCC non-holder (66.67%) had their main occupation as diary/agriculture. Annual income of 41.33 per cent holder and 48.00 per cent KCC non-holders was between 3-6 lakhs. Most of the KCC holder (68.00%) and KCC non-holders (78.67%) had joint family. Majority of KCC holder (88.00%) had high economic motivation whereas (42.67%) KCC non-holder were at high economic mativation. It was also found that the results of 'z'- test revealed highly significant comparison of the productivity level between KCC and

non-KCC holders in relation to six major important crops of *Kharif* and *Rabi* season of KCC scheme *i.e.* (moth, groundnut, cluster bean, wheat, mustard and gram).

Authors' affiliations :

**D.K. Bose and E.P.K. Das**, Department of Agricultural Extension and Communication, Sam Higginbottom University of Agriculture, Technology and Sciences, Allahabad (U.P.) India

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