

RESEARCH ARTICLE :

Constraints analysis in relation to the utilization of Kisan Credit Card in Rewa block of Rewa district (M.P.)

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SUMMARY : The Kisan Credit Card scheme introduced in the year 1998 with the objective of fulfillment of agriculture the credit requirement of the farmers in a timely and hassle-free manner for raising agricultural production. Keeping the importance of KCC the present study was an attempt to assess utility of KCC as perceived by the farmers. To gain insight into the functioning of KCCs, the present study was carried out with a sample of 140 beneficiaries of Kisan Credit Card (70 small and 70 marginal farmers). The constraints experienced by the respondents in utilization of Kisan Credit Card of respondents. It was found that the major constraint experienced by the Kisan Credit Card holders were as inflexibility in use of branch (57.85) followed by inflexibility in withdrawal (57.14), insufficient credit limit (56.42), lack of motivation from officials (55.00) and lengthy paper work (54.28). The important suggestions offered by the Kisan Credit Card holders to avail the desired benefit from Kisan Credit Cards were as creating the awareness towards utilization of Kisan Credit Card, flexibility in use of branch (49.28), sufficient credit limit (47.85), motivation from officials (47.14), loaning procedure should be easier (45.00), there should be proper linkage between agricultural expert and beneficiaries (43.57) and premium of repayment should be minimum (42.14).

KEY WORDS :

Agriculture loan,
Awareness, Farmers,
District co-operative
bank

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