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Socio-Economic Profile of Kisan Credit Card holders in Thiruvananthapuram District

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Abstract: ***Kisan Credit Card (KCC) scheme came into being in the financial year 1998-99 with an aim of providing not only the production needs but also meeting the contingent needs of farmers. The study was conducted to analyse the socio-economic profile of holders and to determine the factors affecting the adoption of the scheme. The overall average age of respondents was found to be 55.05 years. The net sown area was found to be 17.29 ha and the cropping intensity was found to be 143.26 per cent. cropping pattern and education were found to be significant at 5 per cent level of significance and positively influencing the respondents in joining the scheme. The result showed that the average amount applied for loan was ₹60,666.66 and in case of beneficiaries of SBI it was found to be ₹69,333.33 and in case on beneficiaries of co-operative banks it was ₹52,000.***
Keywords: KCC, cropping pattern, binary logit regression, amount applied for loan

I. INTRODUCTION

The Narasimhan committee report (1998) stressed on narrow banking system to reduce the Non-Performing Assets (NPA's), which reduced the capacity of the public sector banks lending to the primary sector leading to shortage in the flow of credit. Farmers found it difficult to obtain credit under multi-credit multi-agency approach. Hence NABARD took up the challenge and came up with an idea of providing credit under single-window system. As a result of which Kisan Credit Card (KCC) scheme came into being in the financial year 1998-99 with an aim of providing not only the production needs but also meeting the contingent needs of farmers. The study was conducted to analyse the socio-economic profile of holders and to determine the factors affecting the adoption of the scheme. The micro level study was conducted in Parassala panchayat of Neyyattinkara taluk in Thiruvananthapuram district. From this panchayat one major commercial bank and co-operative bank serving the locality was selected. From these banks 15 beneficiaries and 15 non-beneficiaries were selected at random. Thus the total sample size was 60.

II. REVIEW

A study by Rajnikant (2011) showed, majority of the respondents having KCC were old aged and education plays a major role in the perception of the scheme and among KCC holders about 69.44 per cent were found to be literates. Another study by Sajane (2010) also reported that average age of borrowers under KCC was 46.73 years while it was found to be 44.88 years under non-KCC borrowers and in case of education beneficiaries were cent per cent literates and less than 10 per cent of non-beneficiaries were illiterates and the average size of family for KCC borrowers was 5.6 and for the non-KCC borrowers was 5.15. The study carried by Sirisha (2014) highlighted that the average size of the land holding was found to be slightly more for beneficiaries when compared to non-beneficiaries. A study by Prakash (2013) found that the cropping intensity was 223.11 per cent among the beneficiaries of KCC and 206.6 per cent among the non-beneficiaries and the tendency of farmers in taking the KCC loans a number of times over a period of ten years was found, 45 per cent of the KCC holders availing credit 4-8 times and only 35 per cent of the holders availing credit more than 8 times from the commercial banks. A study by Barik (2011) and Kumar *et al* (2011) reported a positive relationship with KCC and land holding of the respondents. A similar study by Nargaven (2010) and Dhanbhakyam and Malarvizhi (2012) were in conformity with the present study stating agricultural offices as a main source of information.

III. METHODOLOGY

A. Percentages and Averages

In order to examine the socio-economic characteristics of the respondents viz., age, education, income, gender, size of family, land holding and cropping pattern percentages and averages were used. Binary logit regression was used when the dependent variable

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possess a binary response. It was used to study the socio-economic factors influencing the adoption of KCC scheme. The model is as follows

$$P(Y) = \frac{e^{a_0+b_1x_1+b_2x_2+b_3x_3+b_4x_4+b_5x_5+b_6x_6+b_7x_7+b_8x_8}}{1+e^{a_0+b_1x_1+b_2x_2+b_3x_3+b_4x_4+b_5x_5+b_6x_6+b_7x_7+b_8x_8}}$$

(Schueppert, 2009)

Where P = probability of Y occurring (Here Y=1 for KCC and Y=0 for Non-KCC)
e = natural logarithm base
a_0 = interception at y-axis
x_1 = cropping pattern (code)
x_2 = Area (ha)
x_3 = yield (ha^{-1})
x_4 = Income (₹)
x_5 = Expenditure (₹)
x_6 = Age (years)
x_7 = Education (code)
x_8 = Number of family members

b_1.....b_8 = coefficients of x_1……..x_8

1) *Odds ratio (OR) :* It represents the odds that an outcome will occur again given a particular exposure, compared to the odds of the outcome occurring in the absence of that exposure.
2) *Interpretation of odds ratio:* When logistic regression is performed, the exponent of regression coefficient is named as odds ratio associated with a one unit increase in the exposure.

Odds ratio = e^b
OR = 1 indicates exposure does not affect odds of outcome.
OR<1 indicates exposure associated with lower odds of outcome.
OR >1 indicates exposure associated with higher odds of outcome.

(Szumilas, 2010)

IV. RESULTS AND DISCUSSION

A. *Age*

An analysis on the socio-economic variables that have a bearing on availing KCC was done by comparing the beneficiaries and non-beneficiaires and presented below. The distribution of respondents depending on age are classified into five groups as less than 30, 30-40, 40-50, 50-60 and more than 60 years of age and are presented in Table 1. The average age of beneficiaries was found to be 55.3 years and that of non-beneficiaries was 54.8 years. The overall average age of respondents was found to be 55.05 years. As many as 40 per cent of the beneficiaries fell under the age group of 50-60 years followed by 30 per cent of beneficiaries under age group of 50-60 years. In case of non-beneficiaries 43.3 per cent of the respondents were in the age group of 40-50 years followed by respondents under the age group of 50-60 years (30 per cent).

Table 1.
Age-wise distribution of respondents

Particulars	<30 years	30-40 years	40-50 years	50-60 years	>60 years	Total	Average age
Beneficiaries	1 (3.33)	1 (3.33)	7 (23.33)	12 (40)	9 (30)	30 (100)	55.3
Non-beneficiaries	-	1 (3.33)	13 (43.33)	9 (30)	7 (23.33)	30 (100)	54.8
Total	1 (1.66)	2 (3.33)	20 (33.33)	21 (35)	16 (26.66)	60 (100)	55.05

Note: Figures in parentheses indicate percentage to total.

B. *Educational Status*

The educational status of the farmers is given in the Table 2 and classified under six classes as no schooling, upper primary, secondary, higher secondary, graduation and post graduation. It was evident that a total of 41.66 per cent of the respondents had a

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secondary education followed by 35 per cent of respondents had a higher secondary education. About 6 per cent of respondents did not have formal education. In case of beneficiaries 40 per cent had a higher secondary education followed by 33.3 respondents had secondary education and only 13.3 per cent of respondents had a graduation. In case of non-beneficiaries 50 per cent had a secondary education followed by 30 per cent with higher secondary education.

Table 2. Educational status of the respondents

Sl.no.	Educational status	Beneficiaries	Non-beneficiaries	Total
1	No schooling	2 (6.66)	2 (6.66)	4 (6.66)
2	Upper primary	1 (3.33)	2 (6.66)	3 (5.00)
3	Secondary	10 (33.33)	15 (50.0)	25 (41.66)
4	Higher secondary	12 (40.00)	9 (30.00)	21 (35.00)
5	Graduation	4 (13.33)	2 (6.66)	6 (10.00)
6	Post graduation	1 (3.33)	-	1 (1.66)
7	Total	30 (50)	30 (50)	60 (100)

Note: Figures in parentheses indicate percentage to total.

C. Family Size

The distribution of respondents in terms of family size is presented in the Table 3. The size of family is classified into three groups as less than two members, 2-3 members and more than 4 members. The average family size of respondents was found to be 2.8. In case of both beneficiaries and non-beneficiaries 46.6 and 40 per cent of the respondents had a family size of 2-3 members.

Table 3. Family size of respondents

Sl.no.	Family size	Beneficiaries	Non-beneficiaries	Total
1	< 2	11 (36.66)	11 (36.66)	22 (36.66)
2	2-3	14 (46.66)	12 (40)	26 (43.33)
3	> 4	5 (16.66)	7 (23.33)	12 (20)
4	Total	30 (50)	30 (50)	60 (100)
5	Average size	2.8	2.8	2.8

Note: Figures in parentheses indicate percentage to total.

D. Land Holding Pattern

In order to know the land holding pattern of the respondents they were classified into three groups as less than 50 cents, 50-100 cents and more than or equal to 100 cents (Table 4). The average size of the holding of the sample was found to be 61.45 cents. The holding size of beneficiaries was more than non-beneficiaries which was 67.7 cents and 55.2 cents respectively. The results showed that in case of beneficiaries 50 per cent respondents owned a land area of 50-100 cents followed by 45 per cent owned less than 50 cents and only 10 per cent had a land holding of more than 100 cents. In case of non-beneficiaries 50 per cent each of the respondents possessed holding sizes of 50-100 cents and less than 50 cents.

TABLE 4. Land holding pattern of the respondents

Particulars	Size of holding (cents)			Total	Average size of holding (cents)
	<50	50-100	≥ 100		
Beneficiaries	12 (40)	15 (50)	3 (10)	30 (100)	67.7
Non-beneficiaries	15 (50)	15 (50)	-	30 (100)	55.2
Total	27 (45)	30 (50)	3 (5)	60(100)	61.45

Note: Figures in parentheses indicate percentage to total.

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E. Cropping pattern

In the study area majority of the farmers cultivated banana and tapioca as major crops. Apart from these crops they also cultivated vegetables like yard long bean, cucumber and amaranthus which are grouped under vegetables. For the analysis farmers were categorised into six groups as banana + cattle, banana + tapioca, banana + tapioca + cattle, tapioca +cattle, vegetable + cattle and others which include host of crops other than above mentioned crops. It is presented in Table 5.

The total net sown area under different cropping pattern was found to be 17.97 ha and the total number of cattle possessed by respondents was 76. From the table it is evident that 36.6 per cent of the farmers followed other category which may or may not include cattle along with the one crop or multiple crops. This pattern is followed by 21.6 per cent respondents practicing vegetable+cattle, followed by 13.4 per cent practicing banana+cattle, and 10 per cent each following banana+tapioca and banana+tapioca+cattle and only 8 per cent were practicing tapioca+cattle pattern. The area under different cropping pattern also followed a similar pattern with maximum area under other category followed by vegetable+cattle, banana+tapioca+cattle, banana+tapioca, banana+cattle and tapioca+cattle (45.6, 18.9, 11.2, 10.1, 8.5 and 5.7 per cent respectively). The gross cropped area was found to be 24.77 ha and the net sown area was found to be 17.29 ha and the cropping intensity was found to be 143.26 per cent.

Table 5. Distribution of respondents according to the cropping pattern

Sl. No.	Cropping pattern	Number of farmers	Area under crop (ha)	Number of cattle
1	Tapioca + Cattle	5 (8.4)	1.03 (5.7)	9 (11.8)
2	Banana + Tapioca	6 (10)	1.83 (10.1)	-
3	Banana + Tapioca + Cattle	6 (10)	1.99 (11.2)	12 (15.7)
4	Banana + Cattle	8 (13.4)	1.52 (8.5)	12 (15.7)
5	Vegetable + Cattle	13 (21.6)	3.40 (18.9)	21 (27.9)
6	Others	22 (36.6)	8.20 (45.6)	22 (28.9)
	Total	60 (100)	17.97 (100)	76 (100)
7	Gross cropped area (ha)	24.77		
8	Net sown area (ha)	17.29		
9	Cropping intensity (%)	143.26		

Note: Figures in parentheses indicate percentage to total.

F. Area Under Different Crop Cultivated By Respondents

The respondents in the study cultivated a variety of crops majorly constituted with vegetables. For the convenience of the analysis only the major crops were considered and are banana, tapioca and vegetables which includes yard long bean, cucumber and amaranthus. The farmers in the study area has cultivated atleast two crops as pure crop and the analysis is done to understand the distribution of area of respondents.

G. Area Under Banana And Tapioca Cultivation

For the ease of analysis the respondents were classified based on land area under banana and tapioca cultivation as <20, 20-30, 30-40, 40-50, 50-60 and >60 cents and is presented in Table 6.

The average area under banana for beneficiaries was 44.5 cents and that of non-beneficiaries was 42.94 cents. It was found that 30 per cent each of respondents had 30-40 and 20-30 cents under banana cultivation followed by 21.6 per cent respondents had 20-30 cents under cultivation, 20 per cent respondents had 40-50 cents and 10 per cent respondents had >60 cents in case of beneficiaries. In case of non-beneficiaries a similar trend was observed with 47.05 per cent of respondents had 30-40 followed by 23.53 per cent respondents had 50-60 cents, 11.77 per cent each respondents had 20-30 and 40-50 cents under banana.

The average area under tapioca for beneficiaries was 39.58 cents and that of non-beneficiaries was 30.65 cents. It was found that 43.75 per cent of respondents had 20-30 under tapioca cultivation followed by 25 per cent respondents had < 20 cents under cultivation, 18.75 per cent respondents had 30-40 cents and 12.5 per cent respondents had 40-50 cents in case of beneficiaries. In

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case of non-beneficiaries a similar trend was observed with 33.34 per cent of respondents had 30-40 followed by 25 per cent respondents had 20-30 cents, 16.67 per cent respondents had < 20 and 40-50 cents under tapioca.

TABLE 6. Distribution of respondents based on area under banana and tapioca cultivation

Sl. no.	Particulars	Banana		Tapioca	
		Beneficiaries	Non-beneficiaries	Beneficiaries	Non-beneficiaries
1	< 20	1 (5)	1 (5.88)	4 (25)	2 (16.67)
2	20-30	6 (30)	2 (11.77)	7 (43.75)	3 (25)
3	30-40	6 (30)	8 (47.05)	3 (18.75)	4 (33.34)
4	40-50	4 (20)	2 (11.77)	2 (12.5)	1 (8.33)
5	50-60	1 (5)	4 (23.53)	-	1 (8.33)
6	>60	2 (10)	-	-	1 (8.33)
7	Total	20 (100)	17 (100)	16 (100)	12 (100)
8	Gross cropped area	44.5	42.94	39.58	30.65

Note: Figures in parentheses indicate percentage to total.

H. Area Under Vegetable Cultivation

Here the respondents were categorised as having <20, 20-30 and >30 cents of land area under the crops and the results are presented in Table 7. The average area under the yard long bean for beneficiaries was 28.46 cents and that of non-beneficiaries was 26.87 cents. In case of beneficiaries 70 per cent of them had >30 cents under the crop followed by 60 per cent had 20-30 cents and 50 per cent had <20 under the crop. In case non-beneficiaries 66.7 per cent had >30 cents and 44.5 per cent had <20 cents and 40 per cent had 20-30 cents under the crop.

The average area under the cucumber for beneficiaries was 31.5 cents and that of non-beneficiaries was 25 cents. In case of beneficiaries 25 per cent each of them had <20 and >30 cents under the crop followed by 10 per cent had 20-30 cents under the crop. In case non-beneficiaries 40 per cent had 20-30 cents and 33.3 per cent each had <20 and >30 cents under the crop.

TABLE 7. Distribution of respondents based on area under vegetable cultivation

Particulars	Beneficiaries				Non-beneficiaries			
	< 20	20-30	>30	Gross cropped area	< 20	20-30	>30	Gross cropped area
Yard long bean	4 (50)	6 (60)	3 (75)	28.46	4 (44.5)	2 (40)	2 (66.7)	26.87
Cucumber	2 (25)	1 (10)	1 (25)	31.5	3 (33.3)	2 (40)	1 (33.3)	25
Amaranthus	2 (25)	3 (30)	-	22	2 (22.2)	1 (20)	-	20
Total	8 (100)	10 (100)	4 (100)	81.96	9 (100)	5 (100)	3 (100)	71.87

Note: Figures in parentheses indicate percentage to total.

The average area under amaranthus for beneficiaries was 22 cents and that of non-beneficiaries was 20 cents. In case of beneficiaries 30 per cent of had 20-30 cents under the crop followed by 25 per cent had <20 cents under the crop. In case non-beneficiaries 22.2 per cent had <20 cents and 20 per cent had 20-30 cents under the crop.

I. Socio-Economic Variables Influencing The Respondents In Joining The Kcc Scheme

In order to know the variables influencing the respondents in joining the KCC scheme, binary logit analysis was carried out. The dependent variable was considered to be beneficiaries with a value of one and non-beneficiaries with a value of zero. For the variable cropping pattern the coding followed the sequence of one for tapioca + cattle, two for banana + tapioca + cattle, three for banana + tapioca, four for banana + cattle, five for vegetable + cattle and six for others. In case of the variable education the coding

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pattern was one for no schooling, two for upper primary, three for secondary, four for higher secondary, five for graduation and six for post graduation. Among these variables, cropping pattern and education were found to be significant at 5 per cent level of significance and positively influencing the respondents in joining the scheme. It is presented in the Table 8. The odds ratio for cropping pattern was found to be 1.30 which implies that if the respondents are following a cropping pattern which mentioned in the earlier part of this paper then the respondents are 1.30 times more likely to join the scheme than the respondents who are not following any specified cropping pattern. In the case of education the odds ratio was found to be 1.61 indicating that as the education level of the respondents increases then they are 1.61 times more likely to join the scheme rather than the respondents who have not done any formal schooling.

TABLE 8. Binary logit regression model

Sl.no.	Variable	Coefficient	Odds ratio	Standard error	P-value
1	Intercept	-1.97	-	2.99	0.51
2	Cropping pattern	0.26*	1.30	0.20	0.01
3	Area (ha)	-1.14	0.31	1.87	0.54
4	Yield (per ha)	0.003	1.00	0.0016	0.74
5	Income (₹)	0.70	1.00	0.33	0.83
6	Expenditure (₹)	0.54	0.99	0.46	0.24
7	Age (years)	0.004	0.99	0.35	0.91
8	Education	0.48*	1.61	0.26	0.04
9	No. of family members	-0.84	0.42	0.59	0.15

*Significant at 5 per cent level of significance

J. Year of joining KCC scheme

This was considered to be one of the most important aspect related to performance of KCC and to know the acceptance of the scheme by the farmers. In the study area majority of the famers had joined the scheme when it was launched in the year 1998-99 and continued the scheme for 2-3 years and later left the scheme. But from the year 2006 many farmers started joining back to the scheme and are taking credit under it with proper renewal. This is represented in the Table 9.

The respondents were categorised three groups based on the year of joining the scheme as 2006-09, 2009-13 and after 2013. It was found that 50 per cent of them joined the scheme during 2009-13 followed by 40 per cent during 2006-09 and only 10 per cent joined after 2013. A similar trend was observed in case of beneficiaries of SBI and Co-operative bank.

TABLE 9. Year of joining the KCC scheme

Particulars	Year of joining			Total
	2006-2009	2009-2013	After 2013	
Beneficiaries SBI	6 (40)	7 (46.66)	2 (13.33)	15 (100)
Beneficiaries Co-operatives	6 (40)	8 (53.33)	1 (6.66)	15 (100)
Total	12 (40)	15 (50)	3 (10)	30 (100)

Note: Figures in parentheses indicate percentage to total.

K. Source of Information

Source of information about the scheme to the farmers is presented in the Table 10 and the major sources of information was found to be from the bank, Krishi Bhavan, Horticorp and VFPCK. Around 50 per cent of respondents obtained information from Krishi Bhavan followed by 33.33 per cent from banks as a source and 13.33 per cent from Horticorp. If we consider beneficiaries of SBI and Co-operative banks, 66.66 per cent of both sought information from Krishi Bhavan and from the banks respectively. Whereas in case of beneficiaries of SBI 26.6 per cent sought information from Horticorp and among respondents of Co-operative banks 33.33 per cent sought information from Krishi Bhavan.

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TABLE 10. Source of information to the beneficiaries

Sl. no.	Sources	Beneficiaries SBI	Beneficiaries Co-operatives	Total
1	From the bank	-	10 (66.66)	10 (33.33)
2	Krishi Bhavan	10 (66.66)	5 (33.33)	15 (50.00)
3	Horticorp	4 (26.66)	-	4 (13.33)
4	VFPCK	1 (6.66)	-	1 (3.33)
5	Total	15 (100)	15 (100)	30 (100)

Note: Figures in parentheses indicate percentage to total.

L. Amount Applied For Loan By The Beneficiaries

Under KCC the credit limit was set to ₹1 lakh for short term loans which is also called as crop loans, an amount of ₹3 lakh as limit for medium term loans and ₹5 lakh as limit for long term loans. In the study area it was found that majority of the beneficiaries were availing only short term loans. After a query with bank officials of that area it was found that an amount upto ₹3 lakh is considered as short term loans and for which external security was required and for amount less than ₹1 lakh only hypothecation of crop was sufficient. This might be one of the reason for the farmers to avail only crop loan upto an amount of ₹1 lakh. Loan amount of more than ₹5 lakh was sanctioned in that area initially for small agro-based industries and now they are not sanctioning any long term loan under KCC since the introduction of Micro Unit Development and Refinance Agency (MUDRA) scheme in 2015 and also due to decrease in the demand for those loans. The details is in Table 11.

TABLE 11. Average amount applied for loan under KCC

Particulars	Amount of applied for loan (₹)			Total	Average amount applied for loan (₹)
	<25000	25000-50000	>50000		
Beneficiaries SBI	1 (6.66)	6 (40)	8 (53.33)	15 (100)	69333.33
Beneficiaries Co-operative	4 (26.66)	7 (46.66)	4 (26.66)	15 (100)	52000.00
Total	5 (16.66)	13 (43.33)	12 (40)	30 (100)	60666.66

Note: Figures in parentheses indicate percentage to total.

For the sake of analysis respondents were classified under three groups as those applying for loan amount of <₹25,000, ₹25,000-50,000 and >₹50,000. The result showed that the average amount applied for loan was ₹60,666.66 and in case of beneficiaries of SBI it was found to be ₹69,333.33 and in case on beneficiaries of co-operative banks it was ₹52,000. It was found that 43.3 per cent of the respondents applied for an amount of ₹25,000-50,000 followed by 40 per cent of them applied for >₹50,000. If we consider beneficiaries of SBI 53.33 per cent applied for >₹50000 and 40 per cent applied for ₹ 25,000-50,000. In case of beneficiaries of Co-operative bank 46.6 per cent applied for ₹25,000-50,000 followed by 26.66 per cent each applied for <₹25,000 and >₹50,000 respectively.

M. Renewal of KCC

In the study area it was found that famers who availed credit under KCC when the scheme started, did not renew their accounts and hence accounts became Non Performing Accounts (NPA). So the transactions in that account became nil. Farmers rejoined the KCC scheme during 2006 and there after followed a regular renewal and transactions were carried regularly. This might be because of the additional benefits of the scheme like PAIS and also coverage under the crop insurance scheme. This is presented in the Table 12. The average number of renewal was found to be 5.73 times. It was also found that a total of 43.3 per cent of respondents renewed 5-7 times followed by 40 per cent of them renewing <5 times. In case of beneficiaries of SBI 46.6 per cent respondents renewed <5 times followed by 40 per cent of them renewed 5-7 times. In case of beneficiaries of Co-operative bank 46.6 per cent of them renewed 5-7 times followed by 33.3 per cent of them renewed <5 times.

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TABLE 12. Number of renewals of KCC

Particulars	Number times of renewal			Total	Average number of times of renewal
	< 5 times	5-7 times	> 7 times		
Beneficiaries SBI	7 (46.6)	6 (40)	2 (13.33)	15 (100)	5.53
Beneficiaries Co-operatives	5 (33.33)	7 (46.66)	3 (20)	15 (100)	5.93
Total	12 (40)	13 (43.33)	5 (16.66)	30 (100)	5.73

Note: Figures in parentheses indicate percentage to total.

V. CONCLUSION

The average land holding possessed by the beneficiaries was found to higher compared to non-beneficiaries. The gross cropped area was also found to higher for beneficiaries when compared to non-beneficiaries in the cultivation of banana and tapioca and also in vegetable cultivation. From the results of the study it was evident that cropping pattern and the education of the farmers were the major factors influencing the farmers significantly to join KCC scheme. It was found that majority of the farmers joined the scheme during the year 2009-13, by seeking information about the scheme from Krishi Bhavan and banks. The number of renewals in the study area is showing a steady progress in the acceptance of the scheme by the farming community. The number of farmers who applied for a loan amount of ₹25,000-50,000 was found to be highest, hence there is still a chance to expand credit to the needy farmers upto ₹1 lakh by the bankers, by looking onto the credit worthiness of the farmers and ultimately meeting the timely and adequate credit requirement of the farming community.

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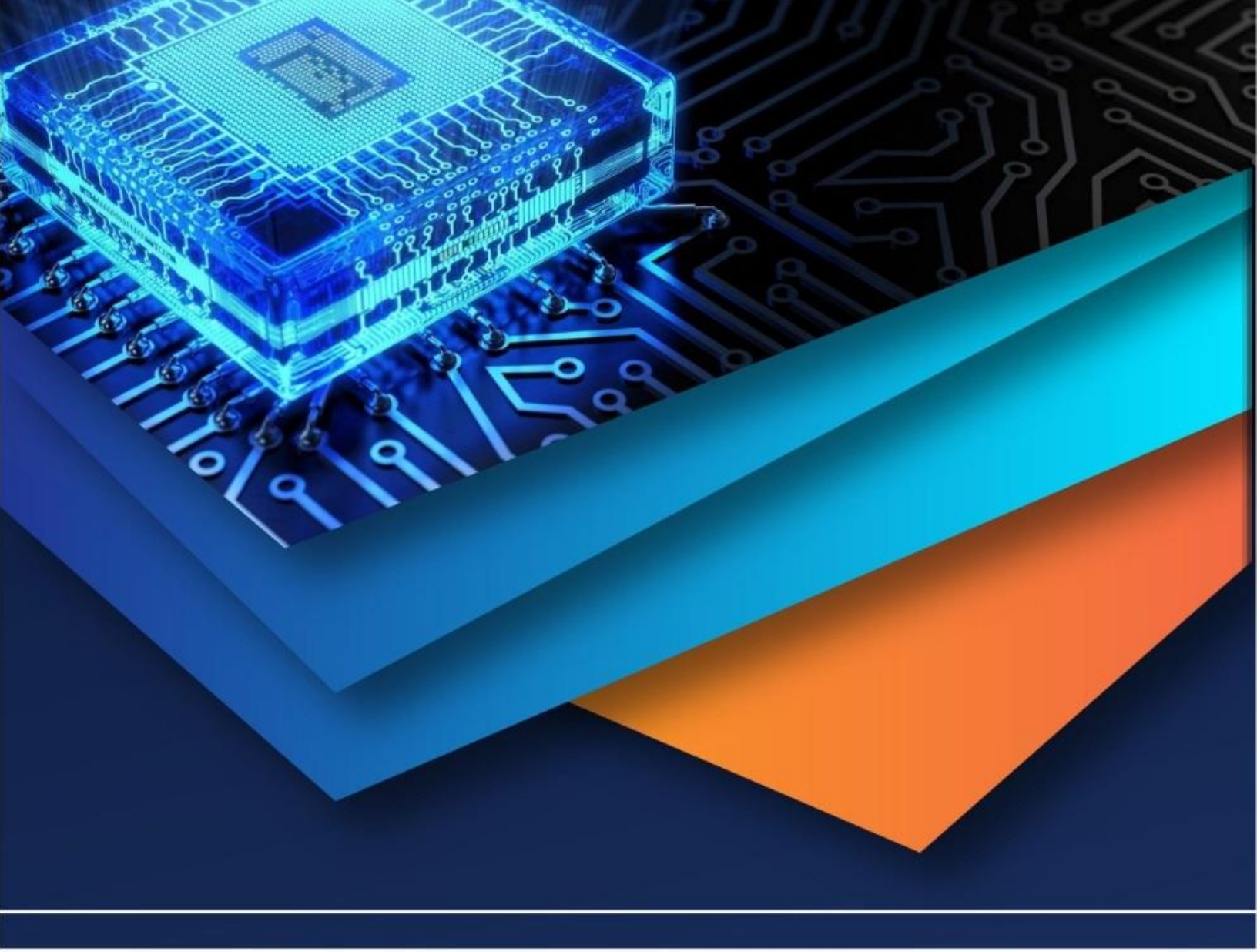

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