**ABSTRACT**

# Title of the Thesis : Impact Evaluation of Kissan Credit Card Scheme on

#  Rice Cultivation in Subtropics of Jammu Region

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**Abstract**

 The Kissan Credit Card (KCC) scheme was launched in 1998 with the aim of providing short-term formal credit to farmers. Owner cultivators as well as tenant farmers can avail loans to meet their agricultural needs under this scheme at attractive rate of interest. The government has also simplified the application process to increase interest among farmers. KCC is a scheme specifically designed by NABARD to provide farmers with financial support. The short-term loan is intended to help farmers receive timely financial aid and support from the banking system. The money can be used for multiple purposes. To find out the impact of KCC, a study entitled “Impact Evaluation of Kissan Credit Card Scheme on Rice Cultivation in Subtropics of Jammu region” was undertaken. Based on the feasibility, non equivalent static group comparison design was applied for the study. Out of the 10 district in Jammu region, three of them were selected i.e. Jammu, Kathua and Samba because of having maximum rice growing area. A list of rice growing KCC holder farmers (having at least 5 kanal each land) in each selected districts were prepared from these blocks which are having maximum rice growing areas. From the prepared list, 200 number of rice growing KCC holder were selected by proportionate sampling method. A matching sample of 100 non KCC holder rice growers was selected as per land holding from the same area where KCC holders reside. Results show that majority of the respondents (65.66%) belong to middle age group of 42-67 years and are educated upto matriculate i.e. 29.00%. Also, the overall average age of respondents (in years) is 52.96±12.09. The overall average formal years of schooling is 10.15±4.07 and overall average family size is 5.40±1.38 Majority of the respondents (75.66%) were having marginal land holding (less than 1 hectare) and overall average land holding is 0.79±0.32.Majority of the (77.66 %) were having the main source of irrigation. Majority of 50 percent of Beneficiaries joined KCC Scheme in the year 2015 .Cent percent of the beneficiaries were aware about KCC scheme and taken the loan from KCC, overall average amount were in rupees (70500±32892.36).In the study area most of the farmers (48.00 %) availed the KCC facilities from J&K Grameen Bank. 100 percent of farmers were fully utilized their loan amount for purchase of fertilizers i.e. Urea, MOP, DAP, FYM. 7.5 percent of the farmers utilized their loan amount for purchasing Electric pump set. Regarding the Adoption of recommended practices by the both Beneficiaries and non Beneficiariesfarmers z-proportional shows that there was significance difference between adoption of recommended seed rate, seed treatment, FYM, weedicide, 2-3 times recommended disc plough. Factors affecting the Possession of KCC by binary logistic model has revealed that variables like age, land size, family size has been positive influence of the farmers for possession of KCC R2 value was 94.2 percent. To find the resource use efficiency by used Cobs Douglas Production Function estimated that the variables like seed, seed treatment, labour, Urea, weedicide have found the positive affect on yield on basmati 370 R Square was 59.1 percent and variables like farm size, seed , labour, MOP, found that positive afeect on yield R square value was 98 percent in variety Pusa 1121.Opinion toward the KCC by card holders used by weighted mean score it was found that Scheme was very Beneficial.Easy to asses loan,Short term credit facility were found rank one. The major constraints found by the farmers was insufficient loan amount.

**Keywords:** Utilization and Possession of KCC, Adoption, Opinion, Resource use efficiency.

**Signature of Major Advisor Signature of Student**