

## UTILIZATION PATTERN OF KISAN CREDIT CARD AMONG THE SMALL AND MARGINAL FARMERS IN REWA BLOCK OF REWA DISTRICT (M.P.)

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**Abstract:** 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 entitled "Utilization pattern of Kisan Credit Card (KCC) among the small and marginal farmers in Rewablock of Rewa District (M.P.)" was carried out with a sample of 140 beneficiaries of Kisan Credit Card (70 small & 70 marginal farmers). It may be concluded that among the selected indicators the mean utilization index of the indicator increase in income through Kisan Credit Card (70%) was highest. Kisan Credit Card was highly utilized in increasing of agriculture and allied activities and in changing cropping pattern. On the contrary utilization of Kisan Credit Card was low in amount utilized as credit increase in extent saving and duration of utilizing credit. It was also observed that the higher percentage of the small and marginal farmers belonged to medium utilization of Kisan Credit Card. As far as the relationship between profile of the respondents with their utilization pattern of Kisan Credit Card is concerned the characteristics namely education, occupation, credit acquisition, annual income, repayment of loan, contact with credit agency, source of information, mass media exposure, risk orientation, economic motivation and level of satisfaction had significant relationship with their utilization pattern of Kisan Credit Card at 5% level of significance.

**Keywords:** Farmers, Credit card, Utilization, Rewa district

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