Conclusion

Agriculture sector is the mainstream of Indian economy and the most important sector of the Indian Economy. When any change in the agriculture sector—“positive or negative”—has multiple effects on the entire economy. Therefore, the sustainable development of agriculture is the most important for acceleration in the Indian economy. Agriculture development is influenced by several factors like irrigation, market, infrastructure, and credit. Out of these factors, credit is crucial for the sustainable development of agriculture. Government of India has taken several steps in context of agriculture credit. Kisan Credit Card is one of them. In 1998, Kisan Credit Card Scheme was introduced to smoothly flow of agriculture credit. It has emerged as an innovative and indispensable credit delivery mechanism to meet the credit needs of farmers in a timely and hassle-free manner. Right from its inception, the farmers are enjoying the embedded advantages.

The present study is an attempt to analyze the impact of Kissan Credit Card Scheme on agricultural income and productivity among farmers. The focus of the study is on adequacy and timely availability of credit, it also makes assessment of credit utilization, repayment performance, cost of credit, time lag in getting loans and role of the scheme to reduce the agricultural indebtedness.

From the findings of the present study, it can be concluded that the credit limit sanctioned under KCC was adequate and timely to the farmers. Majority of KCC holders fully utilized the credit for the productive purpose. 83.41 percent amount of total loan disbursed was properly utilized by sample KCC holders. Social ceremonies were the main reason for misuse the credit. Repayment performance of borrowers was good in the study area. Agriculture and allied activities were the main sources of repayment of credit. Investing income in other purpose was the main reason for overdues or non-repayment by KCC holders. KCC holders’ income was significantly increased. This was statistically confirmed by applying paired t-test to the collected data.

KCC scheme had a positive impact on agricultural productivity among farmers. The study also highlighted that the total factor productivity among
farmers had increased from 1.38 in the pre-loan period to 1.64 in the post-loan period. The average total factor productivity after availing the loan increased by 0.26, which indicates 18.9 percent increased over the pre-loan period.

About 24 percent were found to be dependent on informal sources of credit. Majority of the KCC holders fully reduced the agricultural indebtedness.

The total cost as percentage of borrowed amount was higher in the case of semi medium farmers (11.91%) followed by marginal (11.73%), small (11.56%), large (11.54%) and medium farmers (10.28%). This indicated that for every hundred rupees loan under KCC, the borrower had to incur ` 11.22 as cost.

The study reveals that, on an average, each KCC holder spent 7.8 working days to get the loan which resulted in a loss of wages equivalent to ` 174.

Majority of the borrowers were able to get credit within 15 days from the date of application. Lack of cooperation and discouraging attitude of bank officials while opening the bank account and making the fresh Kissan Credit Card, obtaining no-due certificate, many intermediaries while making the KCC, loss of alternative wages and illiteracy of borrowers were the major problems faced by borrowers in the study area.

For further effectiveness of the Kissan Credit Card Scheme it is important to; i) the interest rate charged on institutional credit should be reduced up to the extent that the farming community is willing to utilized it, ii) Procedure of advancing loan should be made simple, so that more farmers can be benefited from it and iii) in time availability of credit should be ensured for timely purchase of the required inputs. In this way more farmers will be benefited from the fruit of the credit advanced by KCCS to the farmers.

In short, this study has suggested the better way for implementation in such field. It is expected to provide an authentic feedback for improving system. The study is relevant both with respect to enriching the theoretical base and its applied aspect.
Findings

In accordance with the objectives of this study, the data collected from both primary and secondary sources were analyzed and interpreted. The findings of the study are presented in this chapter under the following heads.

1. Socio-economic Profile of KCC Holders
2. Adequacy of Credit extended under Kissan Credit Card Scheme
3. Credit Utilization and its Repayment Performance of the Borrowers
4. Impact of Kissan Credit Card Scheme on Agricultural Income and Productivity of Sample Farmers
5. Role of Kissan Credit Card Scheme to Reduce the Agricultural Indebtedness
6. To evaluate the impact upon the efficiency of rural credit delivery system and identify the major constraints, if any of Kissan Credit Card Scheme.

1. Socio-economic Profile of KCC Holders

The study showed that the highest percentage of males were found in Chanderi tehsil (90.7%) followed by Isagarh tehsil (86.7%), Mungaoli tehsil (82.7%) and Ashoknagar tehsil (81.3%). The highest percentage of females were found in Ashoknagar tehsil (18.7%) followed by Mungaoli tehsil (17.3%), Isagarh tehsil (13.3%) and Chanderi tehsil (9.3%). Thus, out of the total 300 sample KCC holders, majority of the KCC holders (85.3%) belonged to the male group and the rest of them (14.7%) were females. It is concluded that male respondents constituted more in number than female respondents.

According to the study a majority of 38.0 per cent respondents were in the age group of 32-39 years, followed by 31 per cent who were under the age group of 39-46 years, 9.7 per cent who were under the age group of 25-32 years, 9.0 per cent who were under the age group of 18-25 years, 7.7 per cent who were under the age group of above 53 years and 4.7 per cent who were under the age group of 46-53 years.

It was found that the majority (70 percent) of the KCC holders were married and less than one third (24.7 percent) of the KCC holders were unmarried.
Others (5.3 percent) consisted of the divorced, separated and widow/widower who were very less in the population.

It was found from the study that in Ashoknagar tehsil, 18.7 per cent of sample KCC holders belonged to scheduled caste, 12 per cent to scheduled tribes, 33.3 per cent to OBC, and 36 per cent to general category. In Isagarh tehsil, 13.3 per cent of sample KCC holders belonged to scheduled caste, 8 per cent to scheduled tribes, 28 per cent to OBC, and 50.7 per cent to general category. In the Chanderi tehsil, 16.0 per cent of sample KCC holders belonged to Scheduled Caste, 17.3 per cent to scheduled tribes, 25.3 per cent to OBC, and 41.3 per cent to general category. In the Mungaoli tehsil, 12 per cent of sample KCC holders belonged to scheduled caste, 10.7 per cent to scheduled tribes, 40 per cent to OBC, and 37.3 per cent to general category. Thus, the majority of the KCC holders belonged to the general category (41.3%) followed by OBC (31.7%), SC (15%) and only 12 per cent belonged to scheduled tribes.

The study revealed that the percentage of KCC holders belonged to Hindu, Muslim, Sikh, and Christian were 77.7, 5.3, 14.3, and 2.7 respectively. Thus, the majority of the KCC holders belonged to Hindu religion.

It was found that the majority (68%) of the sample KCC holders belonged to nuclear family and only 32 per cent of them to joint family.

The study revealed that 58.0 per cent of the sample KCC holders had a family size of 3 to 5 members. Large families of 6 to 8 members and above 8 members represented 15.7 per cent and 2.3 per cent respectively of the total. The average size of the family was 5.

It was observed that majority of 45.7 per cent of the respondents were illiterates followed by 22.3 per cent had primary level education, 18.3 per cent had middle level, 8.0 per cent had high school level, 3.7 per cent had higher secondary level education, while, 2.0 per cent of the borrowers had college level education and above.
The agriculture and allied activities was the mainstay for 79 per cent of the KCC holders. The small traders and businessmen formed 3.3 per cent of the total number of KCC holders. The agricultural and non-agricultural labourers represented 12.7 per cent and 4 per cent respectively. Small portions (1 per cent) were government and private service employees.

The result revealed that highest 82.3 percent of KCC holders had irrigated land and only 17.7 percent of KCC holders had non-irrigated land, it can be said that their cultivation depended on the rainfall as there were no irrigation facilities.

The study showed that 35.3, 32.4, 20.2, 9.7 and 2.4 per cent of KCC holders irrigated their land to wells, tubewells, rivers, ponds and canals respectively. Thus, wells and tubewells were the major sources of irrigation in the study area. The highest per cent of wells and tubewells were found in Ashoknagar and Mungaoli tehsil. The highest per cent of KCC holders who irrigated land to rivers and canals were found in Chanderi tehsil.

It was found that a majority of 86.3 per cent respondents had pump set followed by equal 48.7 per cent each had bullock cart and plough, 32.3 per cent had tractor, 31 per cent had thresher, 30 per cent seed drill, only 28 and 22 per cent of the respondents had power tiller and reaper respectively.

The study observed that highest 74% of the KCC holders reared cow followed by 62.3 per cent of KCC holders reared she buffalo, 48.7 percent of KCC holders reared bullock for their agricultural purposes, 39 percent of KCC holders reared goats, 21.7 percent of KCC holders reared poultry and only 20 percent of KCC holders reared he buffalo. These data implies that most of the KCC holders reared cow and she buffalo and also that the bullock was the commonest animal reared by the KCC holders.

The above table reveals that 12.3 percent of the respondents had a family income below ` 20000. 29 percent of the respondents had a family income between ` 20000 to ` 40000. 31.7 percent of the respondents had a family income between ` 40000 to ` 60000. 13.3 percent of respondents had a family income of ` 60000 to ` 100000 and 13.7 percent of respondents had a family income of `
60000 to ` 100000 and above. Thus, it can be said that majority of the sample respondents belonged to the income category of ` 40000-60000.

The majority of KCC holders (44 per cent) were selected from Cooperative banks, followed by RRB (23.3 per cent) and Commercial banks (32.7 per cent).

The data presented in the study showed that, in the Ashoknagar tehsil, 10.7 per cent of sample KCC holders belonged to marginal, 32 per cent to small, 37.3 per cent to semi-medium, 16 per cent to medium and 4 per cent to large size category. In Isagarh tehsil, 14.6 per cent of KCC holders belonged to marginal, 28 per cent to small, 28 per cent to semi-medium, 22.6 per cent to medium and 6.7 per cent to large category. In the Chanderi tehsil, 10.7 per cent KCC holders belonged to marginal category, 36 per cent to the small, 32 per cent to semi-medium, 16 per cent to medium and 5.3 per cent to large size category. In the Mungaoli tehsil, 13.3 per cent KCC holders belonged to marginal category, 22.7 per cent to the small, 44 per cent to semi-medium, 17.3 per cent to medium and 2.7 per cent to large size category. Overall in the district 12.3 per cent KCC holders in the total sample consisted of marginal, 29.7 per cent small, 35.3 per cent semi-medium, again 18 per cent medium category and 4.7 per cent belonged to the large size category.

2. Adequacy of Credit extended under Kissan Credit Card Scheme

The study revealed that 70.3 per cent, 67.4 per cent, 85.8 per cent, 74.1 per cent, and 71.4 per cent of respondents from marginal, small, semi medium, medium, and large KCC holders, felt that the credit limit sanctioned under kissan credit card scheme was adequate. Thus, the majority of 75.7 per cent of KCC holders felt that the credit limit sanctioned under KCC was adequate and only 24.3 per cent felt that it was not adequate.

The study also revealed that majority 100 per cent of large KCC holders felt that credit was timely followed by 89.2 per cent of marginal, 84.3 per cent of small, 81.5 per cent of medium and only 72.6 per cent of semi medium farmers felt that credit was timely. Thus overall, 81 per cent of the KCC holders out of the total sample felt that the disbursed loan amount under Kissan Credit Card
3. Credit Utilization and its Repayment Performance of the Borrowers

The study observed that 59.5 per cent of marginal, 72 per cent of small, 78.3 per cent of semi medium, 66.7 per cent of medium and 64.3 per cent of large KCC holders fully utilized the credit for the purpose for which it was availed. Whereas 35.1 per cent of marginal, 21.3 per cent of small, 17 per cent of semi medium, 25.9 per cent of medium and 28.6 per cent of large KCC holders used the credit only partially for such purpose and 5.4 per cent of marginal, 6.7 per cent of small, 4.7 per cent of semi medium, 7.4 per cent of medium and 7.1 per cent of large KCC holders did not utilize any portion of the loan amount for the purpose for which it was borrowed. Overall, 71.3 per cent of farmers fully utilized the credit, 22.7 per cent of KCC holders used the credit only partially and 6 per cent of KCC holders did not utilize any portion of the loan amount for the purpose for which it was borrowed.

The study revealed that 83.41 per cent of the amount of loan disbursed was utilized by the KCC holders properly. The average amount of loan disbursed was `76313.33 and the mean credit utilized properly by the KCC holders worked out to `63653.33, which indicates 16.59 per cent misutilisation (`12660.00) of the loan amount.

The rate of utilization of loan was highest of semi medium KCC holders (i.e., 90.86 per cent) followed by small KCC holders (86.76 per cent), marginal KCC holders (81.20 per cent), and medium KCC holders (79.06 per cent) and lowest in case of large KCC holders (77.96 per cent). And only 18.80, 13.24, 9.14, 20.93 and 22.04 per cent of marginal, small, semi medium, medium and large KCC holders misutilized the credit respectively.

It was found that 47.7 per cent of the KCC holders who misused the credit, social ceremonies were the main reason. Spend the loan amount on other business activities was the second important reason for misuse as admitted by 15.1 per cent of the KCC holders. Another 12.8 per cent of the KCC holders misused the loan
owing to salting old debt. 10.5 per cent of the KCC holders diverted the loan amounts for building of house. Sub lending of credit as a reason for misuse was reported by 8.1 per cent and the remaining 5.8 per cent were motivated to spend the loan amount for other purposes.

It was observed that 83.8, 80.9, 82.1, 77.8 and 85.7 per cent of marginal, small, semi medium, medium and large KCC holders made regular repayment respectively. Thus, the overall 81.3 per cent of the sample KCC holders made regular repayment and 18.7 per cent were irregular in repayment or not made any repayment at all.

The study showed that 70.3 per cent of marginal, 79.8 per cent of small, 73.6 per cent of semi medium, 85.2 per cent of medium and 64.3 per cent of large KCC holders fully repaid the credit. Whereas 29.7 per cent of marginal, 19.1 per cent of small, 20.7 per cent of semi medium, 13 per cent of medium and 35.7 per cent of large KCC holders repaid the credit only partially and 0.0 per cent of marginal, 1.1 per cent of small, 5.7 per cent of semi medium, 1.8 per cent of medium and 0.0 per cent of large KCC holders did not repay any portion of the credit amount. Overall, 76.7 per cent of KCC holders fully repaid the credit, 20.7 per cent of KCC holders repaid the credit only partially and 2.7 per cent of KCC holders did not repay any portion of the credit amount.

A significant proportion (85 per cent) of the sample respondents claimed to have repaid their loans out of the income earned from their agricultural and allied activity for which loans were availed. The remaining KCC holders (15 per cent) reported that their income from the agricultural activity was not sufficient for repayment of the loans in time. Hence naturally these KCC holders had to depend on other sources for repayment, income from secondary occupation/income of family members, selling of household asset and raising loans from local money lenders. The break-up of KCC holders depending on other sources for repayment, 8 per cent had repaid their dues by using income from secondary occupations and income of other family income. 3 per cent of the sample respondents had taken loans from local money lenders and another 2.7 per cent borrowed from
relatives/friends to repay their loans. However, only a small number of KCC holders (1.3 per cent) had to dispose of their household assets to clear their dues.

The survey revealed that out of 300 respondents, 230 (76.7 per cent) had repaid their principal and interest regularly and had no overdues, while the remaining 70 respondents (23.3 per cent) were defaulters.

The study also showed that 28.6 per cent of KCC holders stated that investing income in other purpose was the major reason for non-repayment. Compelling family consumption expenses as the second important reason for overdues was reported by 22.9 per cent of the KCC holders. 18.6 per cent of KCC holders were defaulters due to ‘repayment of old debt’ it was learnt that many indebted persons raise the loans and use them for repaying the old ones. Low returns from the agriculture and its ancillary activities and unwilling to repay were of equal significance (11.4 per cent each) among the KCC holders, while lack of recovery efforts from the banks had been responsible for non-repayment in the case of 7.1 per cent of KCC holders.

4. Impact of Kissan Credit Card Scheme on Agricultural Income and Productivity of Sample Farmers

It was found from the study that 75.7, 71.9, 80.2, 74.1 and 71.4 per cent of marginal, small, semi medium, medium and large farmers’ income had increased respectively. Thus, overall 75.7 per cent farmers’ income had increased whereas 24.3 percent farmers’ income had not increased.

The study revealed that the average annual income from agricultural and its ancillary activities had increased from `61140.00 in the pre loan period to `106503.33 in the post loan period resulted in a net incremental income of `45363.33, which represents 74.19 percent increased over the pre loan period.

The study also revealed that the percentage of increase was highest in case of semi medium farmers (78.35 per cent), followed by small farmers (74.59 per cent), medium farmers (73.19 per cent), large farmers (70.94 per cent) and marginal farmers (66.67 per cent).
The data presented in the study showed that the total factor productivity among farmers had increased from 1.38 in the pre-loan period to 1.64 in the post-loan period. The average total factor productivity after availing the loan increased by 0.26, which indicates 18.9 percent increased over the pre-loan period.

The category wise classification further shows that the highest mean incremental total factor productivity from the loan based activity was recorded among semi medium farmers (0.31), followed by large farmers (0.29), medium farmers (0.23), small farmers (0.22) and the lowest among marginal farmers (0.18). The percentage increase in TFP was highest among semi medium farmers (22 percent), followed by large farmers (21.6 percent), medium farmers (16.7 percent), small farmers (15.8 percent) and marginal farmers (14.4 percent). There is significant difference in the total factor productivity among sample farmers between pre-loan and post-loan period.

5. Role of Kissan Credit Card Scheme to Reduce the Agricultural Indebtedness

According to the study a majority of small farmers (32.6 per cent) had taken loans from the informal sources like money lenders, traders, friends and relatives, etc., except kissan credit card scheme. Followed by marginal farmers (29.7 per cent), large farmers (28.6 per cent), medium farmers (25.9 per cent) and only 14.2 per cent of semi medium farmers obtained the credit from informal sources. Thus, overall in the district only 24.3 percent of KCC holders had taken loans from the informal sources.

An interesting fact came to light in the case of KCC beneficiaries. besides the KCC limit, 24.3 per cent KCC beneficiaries were known to be accessing other sources of credit also, the major other source of credit in the case of all farm classes was money lenders. Table 5.29 shows that out of 73 (24.3 percent) of KCC holders, 81.8 per cent of marginal, 51.7 per cent of small, 60 per cent of semi medium and 42.9 per cent of medium farmers obtained the credit from money lenders. In the case of traders, 18.2 per cent of marginal, 34.5 per cent of small, 26.7 per cent of semi medium 35.7 per cent of medium and 50 per cent of large
farmers obtained the credit whereas 13.8 per cent of small, 13.3 per cent of semi medium, 21.4 per cent of medium and 50 per cent of large farmers obtained the credit from friend and relatives. Thus, overall in the district majority 53.4 per cent of farmers obtained the credit from money lenders, 31.5 per cent of farmers obtained the credit from traders and only 15.1 per cent of farmers obtained the credit from friends and relatives.

It was found from the study that 70.3 per cent, 67.4 per cent, 85.8 per cent, 74.1 per cent, and 71.4 per cent of KCC holders from marginal, small, semi medium, medium, and large farmers respectively responded that Kissan Credit Card Scheme fully reduced the agricultural indebtedness. Whereas 21.6 percent of marginal farmers followed by 16.9 per cent, 11.3 per cent, 20.4 per cent and 14.3 per cent of KCC holders from small, semi medium, medium, and large farmers respectively responded that the scheme partially reduced the agricultural indebtedness and 8.1 percent marginal farmers followed by 15.7 per cent, 2.8 per cent, 5.8 per cent and 14.3 per cent of KCC holders from small, semi medium, medium, and large farmers respectively responded that Kissan Credit Card Scheme unable to reduced the agricultural indebtedness. Overall, the majority 75.7 per cent of farmers responded that Kissan Credit Card Scheme fully reduced the agricultural indebtedness. 16 per cent responded about partially reduced and 8.3 percent responded that KCCS incapable to reduce the agricultural indebtedness.

6. To evaluate the impact upon the efficiency of rural credit delivery system and identify the major constraints, if any of Kissan Credit Card Scheme.

The cost incurred by borrowers in obtaining credit under KCC was estimated from the survey results. It was found that the percentage of the total overhead (non interest) cost to loan amount borrowed was highest in the case of marginal farmers (3.78%) followed by small farmers (3.53), semi medium (2.35), medium (1.09) and large farmers (0.58%). It was noticed that as the size of the farm increased the total non interest cost in absolute value increased but in terms of the percentage of total amount borrowed, it decreased. The average of interest cost as percentage of amount borrowed was found to be higher in the case of large farmers (10.96%) followed by medium (9.28%), semi medium (9.56%), small
(8.02%) and marginal farmers (7.94%). The total non interest cost and interest cost were added to arrive at the total cost of credit. The total cost as percentage of borrowed amount was higher in the case of semi medium farmers (11.91%) followed by marginal (11.73%), small (11.56%), large (11.54%) and medium farmers (10.28%). This indicated that for every hundred rupees loan under KCC, the borrower had to incur ` 11.22 as cost.

The study showed that loss of working days was highest in the case of semi medium farmers (8.4 days) followed by marginal farmers (8 days), medium farmers (7.4 days), small farmers (7.3 days) and lowest in case of large farmers (6.6 days). The loss of wages as percentage of credit availed was highest in the case of marginal farmers (0.59) followed by small farmers (0.44), semi medium farmers (0.29), and medium farmers (0.11) and lowest in case of large farmers (0.06). Thus, the mean loss of working days for obtaining loan was 7.8 days and that the mean notional loss of wages was ` 174 which represents 0.23 percent of the borrowed amount.

The study also showed that the KCC holders had spent a number of working days to visit the banks to obtain credit. On each visit they spend time, energy and money besides losing their wage income. The study reveals that, on an average, each KCC holder spent 7.8 working days to get the loan which resulted in a loss of wages equivalent to ` 174.

It was observed from the study that 45 per cent of the borrowers were able to get credit within 15 days from the date of application. 38 per cent of borrowers got their loan within 16 to 30 days and 8.3 per cent within 31 to 45 days. Out of the remaining 8.6 per cent of borrowers, 5.3 per cent had taken 46 to 60 days and 3.3 per cent more than 2 months to receive the loan.

The study revealed that 67.6, 73.0, 66.0, 64.8 and 57.1 per cent of marginal, small, semi medium, medium and large farmers respectively faced the problems connected with the banks. Overall, 67.7 per cent of KCC beneficiaries faced the problems whereas 32.3 per cent of KCC beneficiaries did not face any problem connected with the banks.
The study also revealed that 30 per cent of the respondents felt that there were lack of cooperation and discouraging attitude of bank officials while opening the bank account and making the fresh Kissan Credit Card. Obtaining no-due certificate was a major problem for the KCC beneficiaries (16.3 per cent). 14.3 per cent of the respondents also felt that there were too many intermediaries while making the KCC. Recommendation needed was a problem for 12.3 per cent of the respondents. Discriminatory behavior of officials in the sanctioning of loans to the farmers was a problem for 10.8 per cent of the respondents. Complicated loan procedure was a problem for 9.9 per cent of the respondents and delay in getting loan was a problem for only 6.4 per cent of the respondents.

The study showed that 63.3 percent of KCC beneficiaries faced the problems related to finance which was highest 75.7 and 65.2 percent of marginal and small farmers respectively. Only 36.7 per cent of KCC beneficiaries did not face any problem related to finance.

The study showed that highest 39.4 per cent of KCC beneficiaries faced the problem of loss of alternative wages. 37.4 per cent of KCC beneficiaries faced the difficulty in opening of bank account. 11.1 per cent of KCC beneficiaries faced the problem of high borrowing cost. 6.6 per cent of KCC beneficiaries faced the problem of demand of bribe and only 5.5 per cent of KCC beneficiaries faced the problem of high rate of interest. It also showed from the study that loss of alternative wages and problem in opening of bank account were the foremost problems for KCC beneficiaries in the study area.

It was found from the study that 78.4, 75.3, 67.9, 70.4 and 71.4 per cent of marginal, small, semi medium, medium and large farmers respectively faced the other problems like illiteracy of borrowers, lack of communication, lack of information about KCCS, lack of pre experience interest and long distance from home etc.; Overall, 72 per cent of KCC beneficiaries faced the other problems while, 28 per cent of KCC beneficiaries did not face any other problems.

The study showed that highest 42.6 per cent of KCC beneficiaries expressed the problem of illiteracy. The problem of lack of information about
KCCS was faced by 20.4 per cent of the KCC beneficiaries. 15.7 per cent of KCC beneficiaries faced the problem of lack of pre experience interest. Lack of communication was a problem for 11.6 per cent of the KCC beneficiaries and only 9.7 per cent of KCC beneficiaries was felt the problem of long distance from home.

The study observed that highest 60.7 percent of the sample KCC holders were not aware about crop & personal accident insurance facilities under kissan credit card scheme. Farmers had been issued KCC and sanctioned limits under KCC, but they were not aware of its positive aspects like, crop insurance and personal accident insurance facilities.

It was found from the study that only 20 percent of the sample KCC holders obtained benefit of crop and personal accident insurance facilities and the rest 32.3 percent of the sample KCC holders were not obtained benefit of insurance facilities. 47.7 percent of the sample KCC holders were not related to this question.

According to the study a majority of 61.7 per cent of KCC holders felt that the insurance amount under KCC was not adequate and only 38.3 percent felt that it was adequate.