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ECONOMIC IMPACT OF KISAN CREDIT CARD SCHEME ON PROFITABILITY OF CROPS IN DEORIA DISTRICT OF UTTAR PRADESH

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ABSTRACT

The study was confined to the Deoria district of eastern Uttar Pradesh. The district was selected purposively. 60 farmers were selected by simple random sampling method. The present investigation is a comparative study between KCC holders and non-KCC holders. Therefore, two types of respondents were required 30 KCC and 30 non-KCC holders. The KCC holders were those who were benefited under the scheme during the period of 2019-2020. The overall cost of sugarcane was worked out to be Rs 114762.58 in KCC holders which were high compared to non-KCC holders Rs.107979.88. Gross income per hectare was Rs.225812.10 in KCC holders more compared to Rs. 200904.60 in non-KCC holders per hectare. Net income was Rs.111049.52 in KCC holders more compared to Rs. 92924.72 in non KCC holders per hectare. The overall cost of paddy was worked out to be Rs 57287.10 in the KCC holders which was highest compared to non-KCC holders Rs.53729.90. Gross income per hectare was Rs.117784.16 in KCC holders and Rs. 104580.09 in non KCC holders per hectare. Net income

was Rs.52028.23 in KCC holders and Rs.42741.66 in non- KCC holders per hectare. The overall cost of wheat was worked out to be Rs 53850.21 which was high compared to non- KCC holders Rs.51720.97. Gross income per hectare was Rs.82920.79 in KCC holders more compared to Rs.77409.10 in non- KCC holders per hectare. Net income was Rs.29070.58 in KCC holders more compared to Rs. 25688.13 in non KCC holders per hectare. Impact of the KCC scheme on production, productivity and income increased under all the categories after availing credit under KCC scheme. It can also be seen that productivity of the sugarcane, paddy and wheat crop was found increased with increase in farm size.

KEYWORDS: Kisan Credit Card, KCC Holders, Non-KCC Holders, Cost Of Production, Cost Concepts, Farm Income Measures

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