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ORIGINAL ARTICLE

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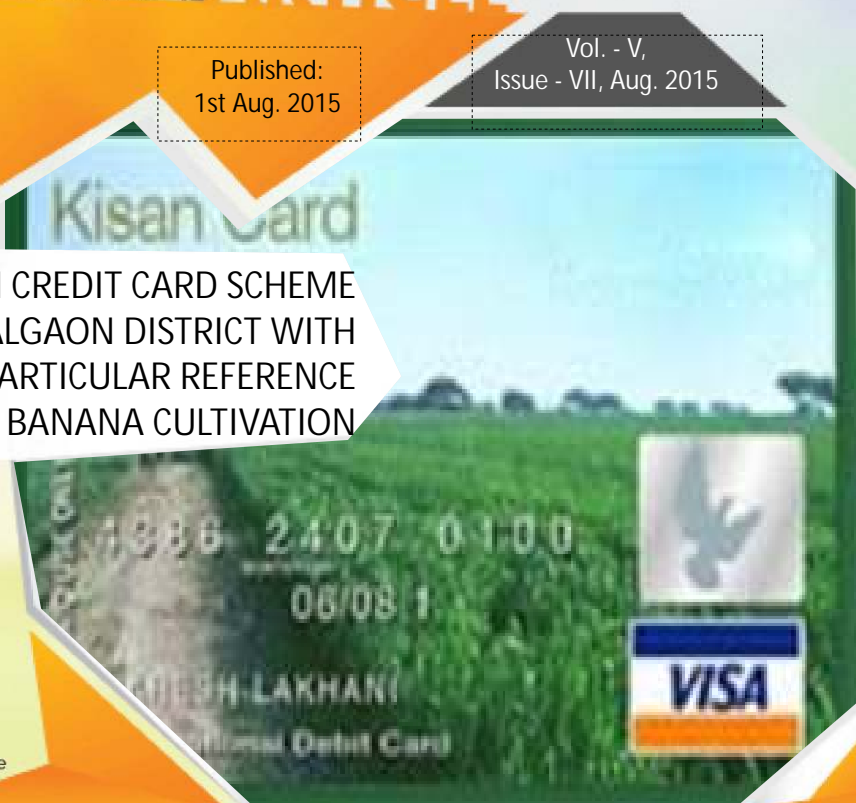
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IMPACT OF THE KISAN CREDIT CARD SCHEME
ON THE FARMERS IN JALGAON DISTRICT WITH
PARTICULAR REFERENCE
TO BANANA CULTIVATION

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ABSTRACT

Agriculture has always been the backbone of the Indian economy and despite concerned industrialization in the last six decade; agriculture still occupies a place of pride. It provides employment to around 60 percent of the total work force in the country. Agriculture is an important component of most moral economics especially in the developing countries like India. The banks have a huge potential in Rural India. The financial requirements of the agriculture sector fulfilled by the banks through various schemes. One of them is Kisan Credit Card.

Article Indexed in



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REVIEW OF THE ARTICLE

Impact Of The Kisan Credit Card Scheme On The Farmers In Jalgaon District With Particular Reference To Banana Cultivation

Anil I. Bhangale and Anil P. Sarode

Abstract:

The title was clear and well phrased. The abstract was gross and essential details were presented. Primary goal of the paper was to study Impact Of The Kisan Credit Card Scheme On The Farmers In Jalgaon District With Particular Reference To Banana Cultivation.

Introduction:

Kisan Credit Card (KCC) scheme was introduced in 1998-99 to provide adequate and timely credit support to the farmers from the banking system in a flexible hassle free and the farmers to purchase agriculture inputs and draw cash for their production needs. Introduction was rationalizing.

Reference to the Literature and Documentation:

The literature review was up-to-date. The number of references was appropriate and their selection was judicious. The review of the literature was well structured.

Methodology:

Objectives of the study stated clearly. Author focused on three objectives. Author used filed survey based on both primary as well as secondary data. Secondary data was collected from RBI reports, District lead bank head office, books, journals, website etc. The information from primary sources has been collected from bank officers with the help of interview and 200 farmers out of which 100 KCC holders. Sampling procedure was sufficiently described and data analysis procedures were also described. The data was analyzed with usual simple statistical tools like percentage, average etc.

Presentation of Results:

The amount of data presented was sufficient and appropriate. Tables, graphs, or figures were used judiciously and agree with the text. Conclusions were also stated in a good manner.

Scientific Conduct:

There were no instances of plagiarism. Ideas and materials of others were correctly attributed.

References:

Prior publication by the author(s) of substantial portions of the data or study was appropriately acknowledged.

SUMMARY OF ARTICLE

No.		Very High	High	Average	Low	Very Low
1.	Interest of the topic to the readers	✓				
2.	Originally & Novelty of the ideas		✓			
3.	Importance of the proposed ideas		✓			
4.	Timelines	✓				
5.	Sufficient information to support the assertions made & conclusion drawn			✓		
6.	Quality of writing (Organization, Clarity, Accuracy Grammar)		✓			
7.	References & Citation (Up-to-date, Appropriate Sufficient)	✓				

FUTURE RESEARCH SCOPE:

1. Economic evaluation of kisan credit card scheme
2. Progress and Performance of Kisan Credit Card Scheme with a Case Study of Maharastra.
3. A study on growth, performance and impact of Kisan Credit Cards on farmer's income in Rajasthan - an economic approach.
4. Adequate Flow Of Credit In Changing Agricultural Scenario Through Kisan Credit Card Scheme In India.

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