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### Societal transformation and financial inclusion: A sociological appraisal of kisan credit cards in rural communities of Haryana

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#### Abstract

International organizations such as the World Bank, the International Monetary Fund (IMF), and the Food and Agriculture Organization (FAO) have been actively involved in supporting agricultural development programs globally. The concept of providing credit facilities to farmers is not unique to India and has historical roots in various countries. However, the specific program known as the "Kisan Credit Card" is unique to India. In the financial year 2022, over 10 million credit cards were operative under the KCC Scheme in Uttar Pradesh followed by Maharashtra (6.9 million) and Andhra Pradesh (6.2 million). The aim of this article is to know the sociological appraisal of KCC in rural farming communities in Haryana along with causes, utilization and payment patterns, factors affecting, advantages and constraints. The study was conducted on 140 farmers in Sirsa and Fatehabad districts of Haryana in 2022-23. It was found in the field of the study that farmers had taken the KCC amount of the loan for productive and unproductive purposes. More than two-fifths of the farmers (41.43%) had taken the KCC loan amount between Rs. 2,00,000 - Rs. 3,25,000 in Sirsa and Fatehabad districts. The maximum number of farmers (46.43%) had taken the KCC loan amount for performing social ceremonies and house construction (22.86%) in Sirsa and Fatehabad districts. They were diverting the KCC amount of the loan from productive to unproductive. It was also found that farmers were repaying loans at a high rate of interest on the KCC amount. Nearly two-fifth of the farmers (39.29%) could not repay due to repayment of previous loans, followed by crop failure (32.14%) and performing social ceremonies (23.57%) in Sirsa and Fatehabad districts. It was also suggested that awareness should be created among farmers about the KCC amount of the loan.

**Keywords:** Causes, utilization and repayment pattern of KCC loans, amount of loan, rate of interest, socio-economic impact

#### Introduction

The concept of providing credit to farmers through specialized financial instruments like the Kisan Credit Card (KCC) is not unique to India; similar initiatives have been implemented in various forms across the world, namely the United States, France, Germany, Brazil, Mexico, China etc. While the specific term "Kisan Credit Card" may be unique to India, the idea of agricultural credit schemes can be traced back to different parts of the world, each with its own historical context and development. The KCC scheme, introduced by the Government of India in 1998, has played a significant role in the agricultural sector, empowering farmers and enabling agricultural growth. By providing timely and adequate credit support to farmers, the KCC scheme has contributed to societal transformation in several ways, namely financial inclusion, improved agricultural practices, crop diversification, poverty alleviation, rural development, education and healthcare, women empowerment, environmental conservation and social cohesion. The increased income and economic stability in rural areas have broader implications for rural development. Better income means more money circulating within the local economy, leading to the growth of businesses and

services in rural areas. We can say that this scheme in India has had profound socio-economic impacts on rural development (Bista *et al.*, 2019) <sup>[1]</sup>.

Typically, the implementation of the scheme for agricultural and allied activities in Haryana involves collaboration between the state government, regional rural banks, cooperative banks and other financial institutions (Mehta *et al.*, 2022) <sup>[5]</sup>. These entities work together to ensure that farmers receive the necessary credit support, helping them improve agricultural productivity, invest in modern farming techniques, and ultimately enhance their socio-economic conditions (Godara *et al.*, 2021) <sup>[2]</sup>.

The KCC scheme also has certain limitations and challenges. Some of the key limitations include limited coverage, a high interest rate, debt burden, a lack of financial literacy, the seasonal nature of agriculture, dependency on weather, inadequate crop insurance, operational challenges, market access, technology and infrastructure (Kaur and Dhaliwal, 2020) <sup>[3]</sup>.

It was concluded that this scheme has multifaceted socio-economic impacts on rural development, ranging from financial inclusion and income stabilization to improved education, healthcare and infrastructure. The objectives of

this research paper will provide vital tools for informed decision-making. This will provide valuable insights, help refine policies and contribute significantly to the ongoing efforts aimed at the welfare and development of rural communities. By empowering farmers and rural communities, the scheme plays a pivotal role in promoting holistic development in rural India.

**Objectives of the study**

- To assess the causes, utilization and payment pattern of the KCC amount of the loan.
- To examine the socio-economic factors affecting the KCC amount of loan and rate of interest among

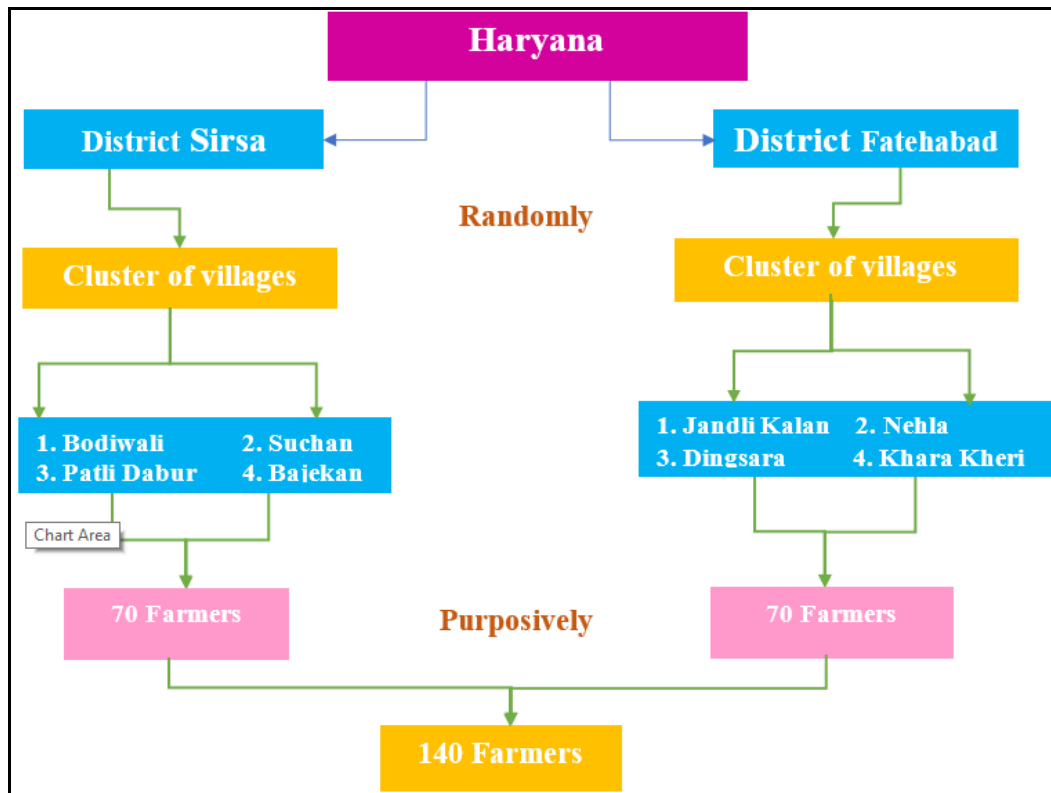
farmers.

- To delineate the socio-economic problems faced by farmers and their repercussions on farming families.

**Materials and Methods**

**Participants**

The study focused on farmers in the Sirsa and Fatehabad districts of the rural community of Haryana. Seventy farmers were randomly selected from a few villages in each district. On the whole, a total of 140 farmers were selected purposively from the field of the study. According to the study's goals, information was gathered from sixty rural farmers through a well-organized interview schedule.



**Fig 1:** Technical treatment

**Instruments**

The included questions and queries address relevant research-related issues in line with the study's objectives and satisfactorily explain their meaning to the respondent. A wide range of books, statements, magazines, bulletins, government papers, etc. were used to develop the schedule for the interviews. Following the conclusion of the interview schedule, data was received from respondents in rural Haryana.

**Statistical analysis**

Using the appropriate statistical software, the researcher coded, tabulated, analysed, and interpreted the data in line with the objectives of the study. The descriptive statistical methods and tools utilised in the study, such as frequency, percentage, and chi-square, were used to draw the inference.

**Procedure**

The final field data collected was examined and analysed in order to establish numerous specific objectives.

**Results and Discussion**

**Contextual matrix**

Analyses revealed that the maximum number of farmers (44.29%) were from the 41-50 age group and between 25 - 40 years of age (39.29%), respectively. Region-wise analysis revealed that nearly half of the farmers (47.14%) were from the 41-50 age group in Fatehabad district. It was also found that the maximum number of farmers (45.00%) hailed from the general caste. The rest, 42.86 and 12.14 percent, were from backward classes and scheduled castes, respectively. Approximately the same trend was found in both regions. Nearly two-fifths of the farmers (38.57%) were educated at the secondary and senior secondary levels and graduated or above (25.00%), respectively. Even 16.43 percent of farmers were illiterate in both regions. Further, region-wise analysis revealed that more than two-fifth of the farmers (41.43%) were educated at the secondary and senior secondary levels in Fatehabad district. Contrary to that, more than one-third of the farmers (35.71%) were educated in secondary and senior secondary in Sirsa district. It was

found in the field of the study that more than one-third of the farmers (38.57%) were engaged in business and jobs. Even 37.86% were not engaged in any subsidiary occupation. Nearly one-fourth of the farmers (22.14%) were not engaged in any subsidiary occupation. Approximately the same trend was found in both regions. It was found that 33.57% and 32.14% of farmers had small and semi-medium sized landholdings. Even 13.57% had marginal-sized landholdings in both regions. The same trend was found in both regions. It was also found that 37.14% and 26.43% of farmers had medium and semi-medium-sized land holdings

with contractual. Data showed that more than three-fifths of the farmers (62.86%) had nuclear families and joint family groups (37.14%), respectively. Further, region-wise analysis revealed that more than two-thirds of the farmers (68.57%) had nuclear families in Sirsa district. The data in the table showed that the maximum number of farmers (43.57%) had 5-8 members in the family and up to 4 members (29.29%), respectively. Even 27.14% of farmers had more than 8 members in their families in both regions. Approximately the same trend was found in both regions.

**Table 1:** Contextual matrix of the farmers

Socio-economic variables	Sirsa (n=70)	Fatehabad (n=70)	Total (n=140)
<b>Age</b>			
Between 25-40 years age group	29 (41.43)	26 (37.14)	55 (39.29)
Between 41 -55 years age group	29 (41.43)	33 (47.14)	62 (44.29)
Above 55 years age group	12 (17.14)	11 (15.71)	23 (16.43)
<b>Caste</b>			
General castes	34 (48.57)	29 (41.43)	63 (45.00)
Backward classes	28 (40.00)	32 (45.71)	60 (42.86)
Scheduled castes	8 (11.43)	9 (12.86)	17 (12.14)
<b>Level of education</b>			
Illiterate	12 (17.14)	11 (15.71)	23 (16.43)
Up to middle	15 (21.43)	13 (18.57)	28 (20.00)
Secondary and senior secondary	25 (35.71)	29 (41.43)	54 (38.57)
Graduation and above	18 (25.71)	17 (24.29)	35 (25.00)
<b>Subsidiary occupation of the family</b>			
No subsidiary occupation	27 (38.57)	26 (37.14)	53 (37.86)
Labour	5 (7.14)	6 (8.57)	11 (7.86)
Business and jobs	28 (40.00)	26 (37.14)	54 (38.57)
Small scale enterprise	10 (14.29)	12 (17.14)	22 (15.71)
<b>Size of land holding (own)</b>			
Marginal (up to 2.5 acre)	10 (14.29)	9 (12.86)	19 (13.57)
Small (between 2.6 - 5.0 acre)	23 (32.86)	24 (34.29)	47 (33.57)
Semi-medium (between 5.1 - 10.0 acre)	22 (31.43)	23 (32.86)	45 (32.14)
Medium (between 10.1 - 25.0 acre)	15 (21.43)	14 (20.00)	29 (20.71)
<b>Total land holding (with leased in)</b>			
Small (between 2.6 - 5.0 acre)	6 (8.57)	9 (12.86)	15 (10.71)
Semi-medium (between 5.1 - 10.0 acre)	19 (27.14)	18 (25.71)	37 (26.43)
Medium (between 10.1 - 25.0 acre)	26 (37.14)	26 (37.14)	52 (37.14)
Large (above 25 acre)	19 (27.14)	17 (24.29)	36 (25.71)
<b>Type of family</b>			
Nuclear	48 (68.57)	40 (57.14)	88 (62.86)
Joint	22 (31.43)	30 (42.86)	52 (37.14)
<b>Size of family</b>			
Up to 4 members	19 (27.14)	22 (31.43)	41 (29.29)
Between 5-8 members	31 (44.29)	30 (42.86)	61 (43.57)
Above 8 members	20 (28.57)	18 (25.71)	38 (27.14)
<b>Annual family income (Rs.)</b>			
Between 1,00,000 - 2,00,000/-	7 (10.00)	6 (8.57)	13 (9.29)
Between 2,00,001 - 3,00,000/-	20 (28.57)	22 (31.43)	42 (30.00)
Between 3,00,001 - 4,00,000/-	25 (35.71)	28 (40.00)	53 (37.86)
Above Rs. 4,00,000/-	18 (25.71)	14 (20.00)	32 (22.86)
<b>Social participation</b>			
No social participation	30 (42.86)	35 (50.00)	65 (46.43)
Membership one organisation	27 (38.57)	25 (35.71)	52 (37.14)
Membership more than one organisation	13 (18.57)	10 (14.29)	23 (16.43)
<b>Mass media exposure</b>			
Low (up to 9)	25 (35.71)	28 (40.00)	53 (37.86)
Medium (10-17)	31 (44.29)	32 (45.71)	63 (45.00)
High (above 17)	14 (20.00)	10 (14.29)	24 (17.14)
<b>Socio-economic status</b>			
Low (12-18)	15 (21.43)	14 (20.00)	29 (20.71)
Medium (19-24)	38 (54.29)	40 (57.14)	78 (55.71)
High (25-31)	17 (24.29)	16 (22.86)	33 (23.57)

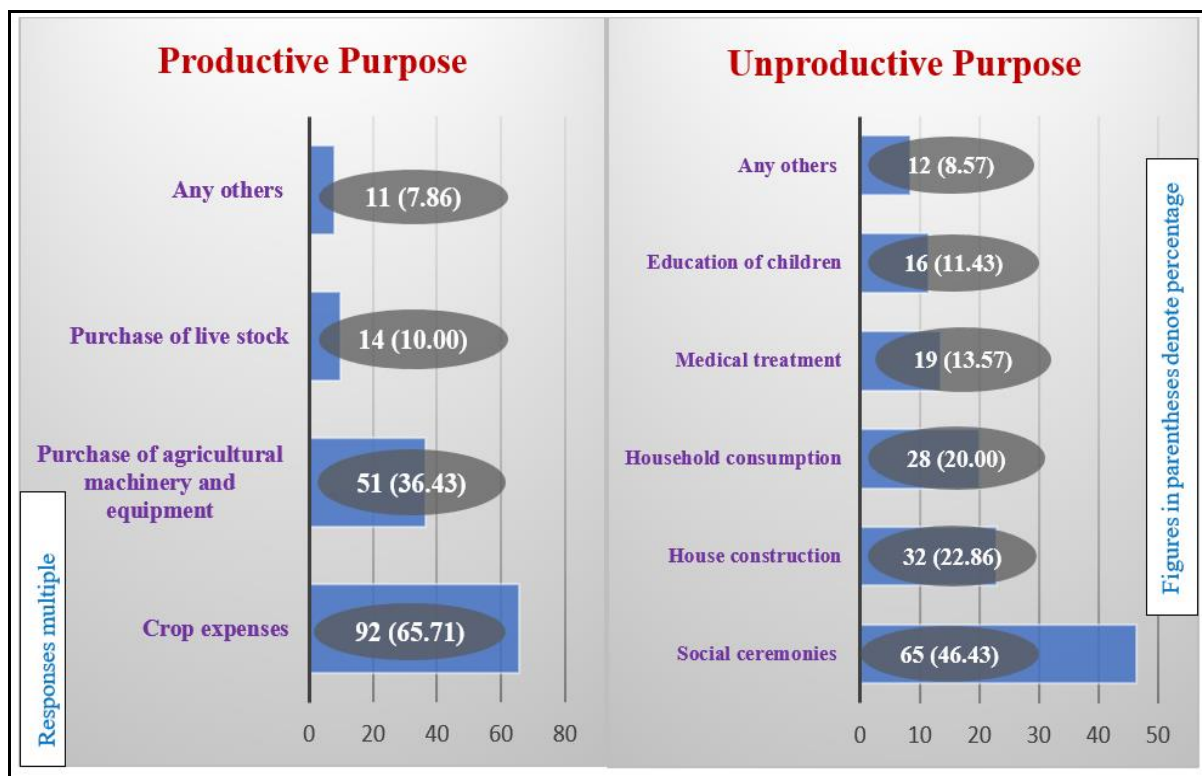
Figures in parentheses denote percentage

Analysis regarding annual family income showed that nearly two-fifth of the farmers (37.86%) earned annual income from Rs. 3,00,001-4,00,000/- and Rs. 2,00,001-3,00,000/- annual income (30.00%). Approximately the same trend was found in both regions. It is clear from the data that nearly half of the farmers (46.43%) were not engaged in any social organisation. Analysis revealed that the maximum number of farmers (45.00%) had a medium level of exposure to mass media. Even 37.86% low level of exposure to mass media in both regions. Approximately the same trend was found in both regions. A perusal of the data revealed that the majority of the farmers (55.71%) had a medium level of socio-economic status.

**Purpose of loan:** The KCC amount of loan plays a crucial role in the farming community of Haryana, as it does in agricultural communities worldwide. Loans are indispensable for the farming community as they provide essential financial resources for investment, diversification, technology adoption and resilience against risks, ultimately

contributing to the overall development and sustainability of agriculture in the region. In this regard, it is clear from the data that farmers were taking the KCC amount of the loan for productive and unproductive purposes. Further analysis revealed that two-thirds of the farmers (65.71%) took the KCC loan for crop expenses and the purchase of agricultural machinery and equipment (36.43%), respectively. On the other hand, the maximum number of farmers (46.43%) had taken the KCC amount of loan for performing marriage and other social ceremonies followed by house construction (22.86%) and household consumption (20.00%). Even 11.43 percent of farmers took out the KCC loan for the education of their children. We can say that KCC loans serve as a vital financial lifeline for farmers, providing them with the necessary resources to sustain and expand their agricultural activities, improve their livelihoods, and contribute to the overall development of the rural economy.

**Purpose of KCC loan**



**Fig 2:** Purpose of KCC loan

**KCC amount of loan**

Analysis clearly revealed from the field of the study that more than two-fifth of the farmers (41.43%) had taken the KCC amount of loan between Rs. 2,00,000 - 3,25,000/- and between Rs. 75,000 - 2,00,000/- (32.14%), respectively. Further analysis revealed that all marginal farmers had taken

the KCC amount of loan between Rs. 75,000 - 2,00,000/- and small farmers (38.30%), respectively. It was also found that the majority of medium farmers (62.07%) had taken KCC loans above Rs. 3,25,000/- and semi-medium farmers (57.78%) between Rs. 2,00,001 - 3,25,000/-.

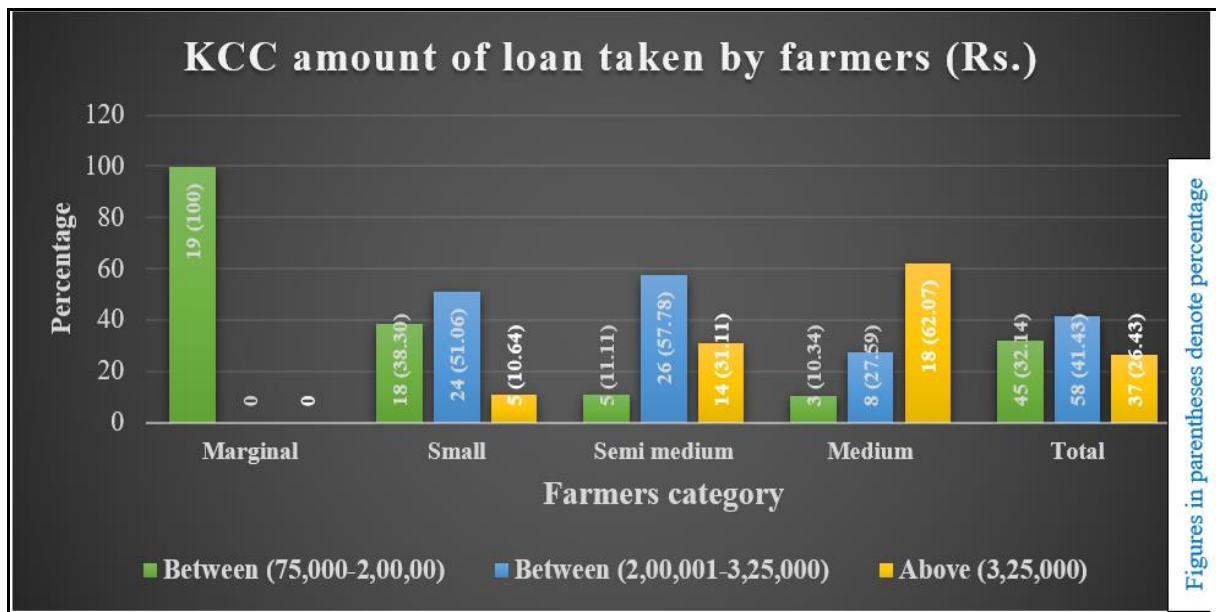


Fig 3: KCC amount of loan

**Rate of interest**

Typically, interest rates on KCC loans are relatively lower compared to other types of loans, as the scheme is designed to provide affordable credit to farmers. In this regard, it was

found in the field that more than three-fifths of the farmers (63.57%) paid a 4% rate of interest on the KCC loan. Even 20.71 percent and 15.71% farmers paid 7% and 10% rate of interest on KCC amount of loan.

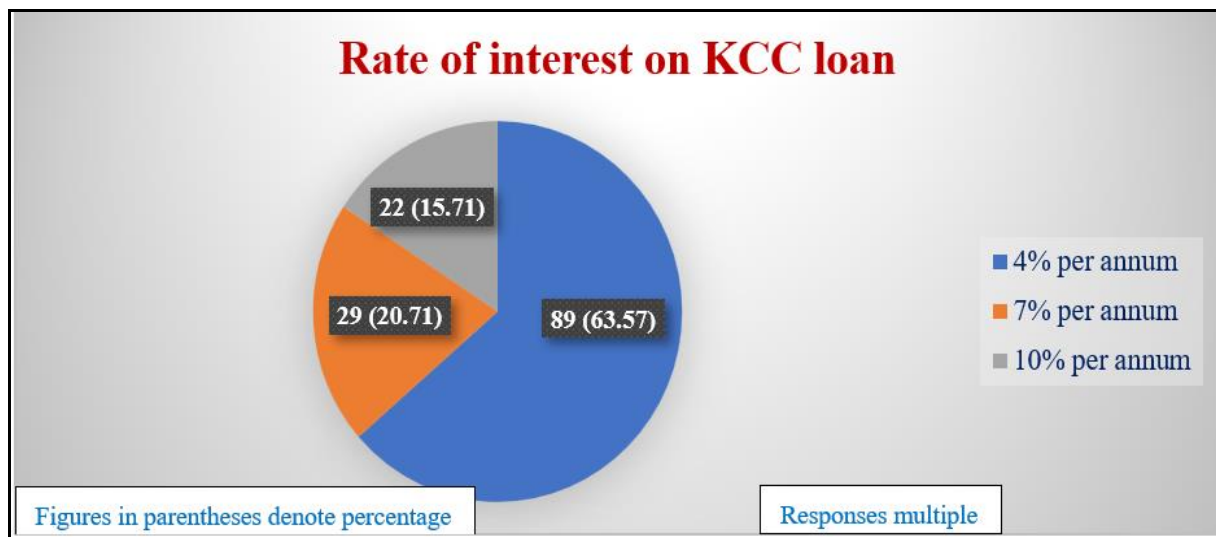


Fig 4: Rate of interest on KCC loan

**Repayment pattern:** The repayment pattern of KCC loans in Haryana may vary depending on the terms and conditions set by the lending institutions, as well as any government schemes or subsidies in place. It was also found that more than three-fourths of the farmers (78.57%) were repaying the KCC loan regularly. Analysis clearly revealed that the

overwhelming majority of the semi-medium farmers (86.67%) repaid regularly the KCC amount of loan followed by medium (82.76%) and small (74.47%). Even 36.84% of marginal farmers repaid the KCC amount of the loan irregularly.



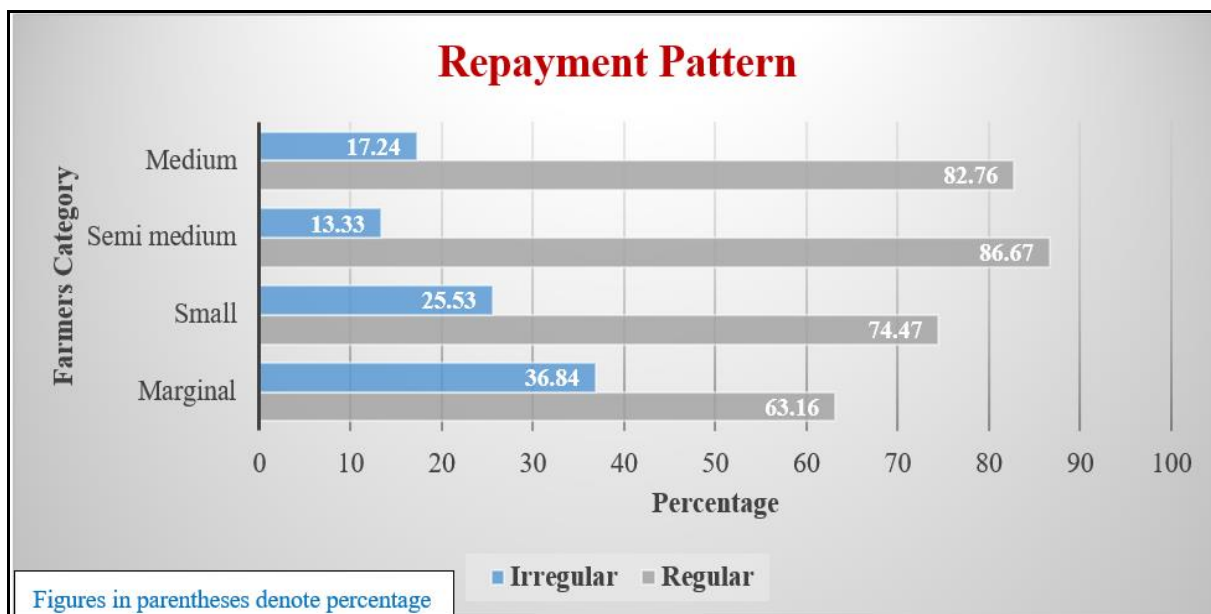


Fig 5: Repayment pattern

**Association between socio-economic variables and the KCC amount of loan**

Analysis clearly revealed that the maximum number of farmers (41.43%) had taken the KCC amount of loan between Rs. 2,00,001 - 3,25,000/- followed by between Rs. 75,000 - 2,00,000/- and above Rs. 3,25,000/-. It was found from the field of the study that socio-economic variables are associated with the amount of KCC loan taken by farmers. The age of the farmers and the KCC amount of the loan were significantly associated. Analysis revealed that the majority of the farmers (52.18%) who were above 55 years age group had taken a KCC loan amount above Rs. 3,25,000/-. On the other hand, the majority of the farmers (51.63%), who were between 41 - 55 years age group had taken the KCC amount of the loan between Rs. 2,00,001 - 3,25,000/-.

The subsidiary occupation of the farmers was found highly significantly associated with KCC amount of loan. The majority of the farmers (54.54%) who were engaged in business and private jobs had taken KCC amount of loan between Rs. 75,000 - 2,00,000/-. A highly significant association was found between size of landholding and KCC amount of loan. Analysis clearly revealed that nearly three-fourths of the farmers (73.68%) who had marginal sized of own land holding i.e. up to 2.5 acres, took KCC amount of loan between Rs. 75,001 - 2,00,000/-. Contrary to that, nearly two-fifths of the farmers (58.63%) who had a medium-sized of own land holding i.e. 10.1 - 25.0 acre took KCC amount of loan above Rs. 3,25,000/-. Type of family was found significantly associated with KCC amount of loan. Further analysis revealed that maximum numbers of the farmers (47.72%) who belonged to nuclear family took KCC amount of loan between Rs. 2,00,001 - 3,25,000/-. The size of family was found highly significantly associated with KCC amount of loan. Further analysis revealed that

more than three-fifths of the farmers (60.54%) who had more than eight members in their families took KCC loans above Rs. 3,25,000/-. On the other hand, nearly three-fifth of the farmers (59.02%) who had between 5-8 members in their family took KCC loan between Rs. 2,00,001 - 3,25,000/-.

The annual family income of the farmers was found highly significantly associated with KCC amount of loan. Analysis clearly revealed that more than two-thirds of the farmers (69.23%) who earned annual family income between Rs. 1,00,000 - 2,00,000/- took the KCC amount of loan between Rs. 75,000 - 2,00,000/-. On the other hand, the maximum number of farmers (46.88%) who earned an annual family income above Rs. 4,00,000/- had taken KCC amount of loan above Rs. 3,25,000/-. A highly significant association was found between social participation of the farmers and KCC amount of loan taken by the farmers. It was found that the majority of the farmers (52.18%) who had participated in more than one social organisation took KCC amount of loan above Rs. 3,25,000/-. Mass media exposure was found significantly associated with KCC amount of loan taken by farmers. Analysis clearly revealed that the maximum number of farmers (45.28%) who had low exposure to mass media took KCC amount of loan between 75,000 - 2,00,000/-. On the other hand, more than two-fifths of the farmers (41.67%) who had high exposure to mass media took KCC amount of loan above Rs. 3,25,000/-. The socio-economic status of the farmers was also found significantly associated with KCC amount of loan taken by the farmers. Analysis further revealed that nearly half of the farmers (48.27%) who had low socio-economic status took KCC amount of loan between Rs. 75,000 - 2,00,000/-. On the other hand, more than two-fifths of the farmers (42.42%) who had high socio-economic status had taken KCC amount of loan above Rs. 3,25,000/-.

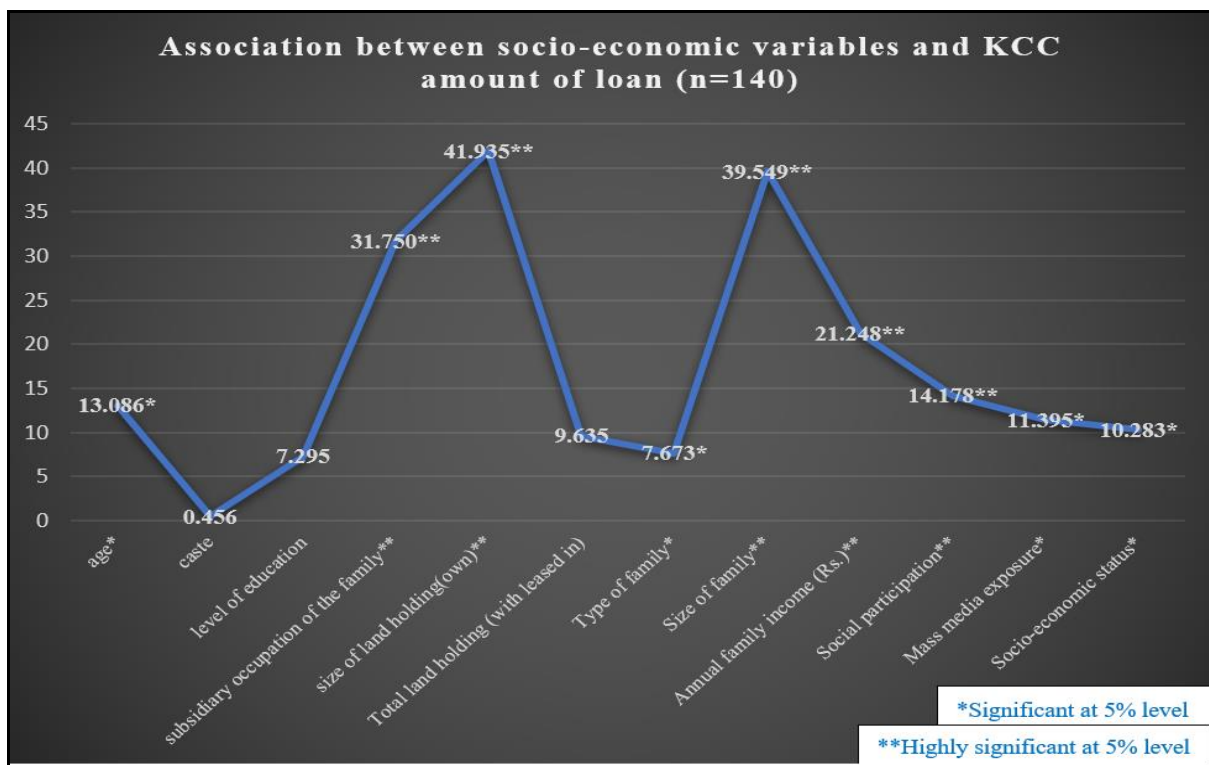


Fig 6: Association between socio-economic variables and KCC loan

**Socio-economic variables and rate of interest on KCC amount of loan taken by farmers**

Analysis clearly revealed from the field of the study that caste and rate of interest on KCC amount of loan taken by the farmers were significantly associated. It was found that three-fourths of the farmers (75.00%) who belonged to backward classes were paying rate of interest of 4 percent on KCC amount of loan. A highly significant association was found between the education of the farmers and the rate of interest on KCC loan. Analysis clearly revealed that more than three-fourths of the farmers (77.77%) who were educated at the secondary and senior secondary school levels were paying a rate of interest of 4 percent on KCC amount of the loan. On the other hand, nearly two-fifths of the farmers (39.13%) were paying 10 percent interest on KCC loan. A highly significant association was found between size of own land holding and rate of interest on KCC amount of loan. Analysis clearly revealed that more than three-fourths of the farmers (75.87%) who had medium-sized of own land holding i.e. 10.1 acres were paying 4 percent rate of interest on KCC amount of loan. A highly significant association was found between size of land holding including contractual and rate of interest on KCC amount of loan. The maximum number of farmers (46.68%) who had small sized of land holdings including contractual i.e. 2.6 -5.0 acres were paying 10 percent rate of interest on KCC amount of loan. The type of family was found significantly associated with rate of interest on KCC amount of loan. Analysis revealed that nearly three-fourths of the farmers (73.87%) who belonged to the nuclear family were paying 4 percent rate of interest.

The annual family income of the farmers was found significantly associated with rate of interest. Analysis clearly revealed that more than three-fourths of the farmers (75.48%) who earned annual family income between Rs.

3,00,001 - 4,00,000/- were paying rate of interest of 4 percent on KCC amount of loan. On the other hand, the majority of the farmers (53.86%) who earned annual income between Rs. 1,00,000 - 2,00,000/- were paying 10 percent rate of interest. Mass media exposure was found highly significantly associated with rate of interest on KCC amount of loan taken by the farmers. More than three-fourths of the farmers (75.47%) who had low exposure to mass media were paying 4 percent rate of interest. On the other hand, the maximum number of farmers (41.68%) who had high exposure to mass media were paying 10 percent rate of interest. The socio-economic status of the farmers was also found highly significantly associated with rate of interest on KCC loan. The overwhelming majority of the farmers (82.05%) who had medium socio-economic status were paying 4 percent rate of interest. On the other hand, nearly two-fifths of the farmers (39.39%) who had high socio-economic status were paying 7 percent rate of interest on KCC loan.

**Utilization and mis-utilization pattern:** The utilization pattern of KCC loans by farmers reflects their diverse agricultural needs and priorities, aimed at improving farm productivity, sustainability and resilience to various challenges. In this regard, analysis revealed that the majority of the farmers (51.43%) had utilized the KCC amount of loan for a specific purpose properly and misutilized it for other purposes (48.57%). Parwate *et al.*, (2012) [6] investigated that 95.66 percent of farmers utilized the Kisan Credit Card benefits for crop insurance and 85.33 percent utilized the full credit limit for the purpose and 40.00 percent of farmers utilized the loan facilities under the Kisan Credit Card for the whole cropping season.

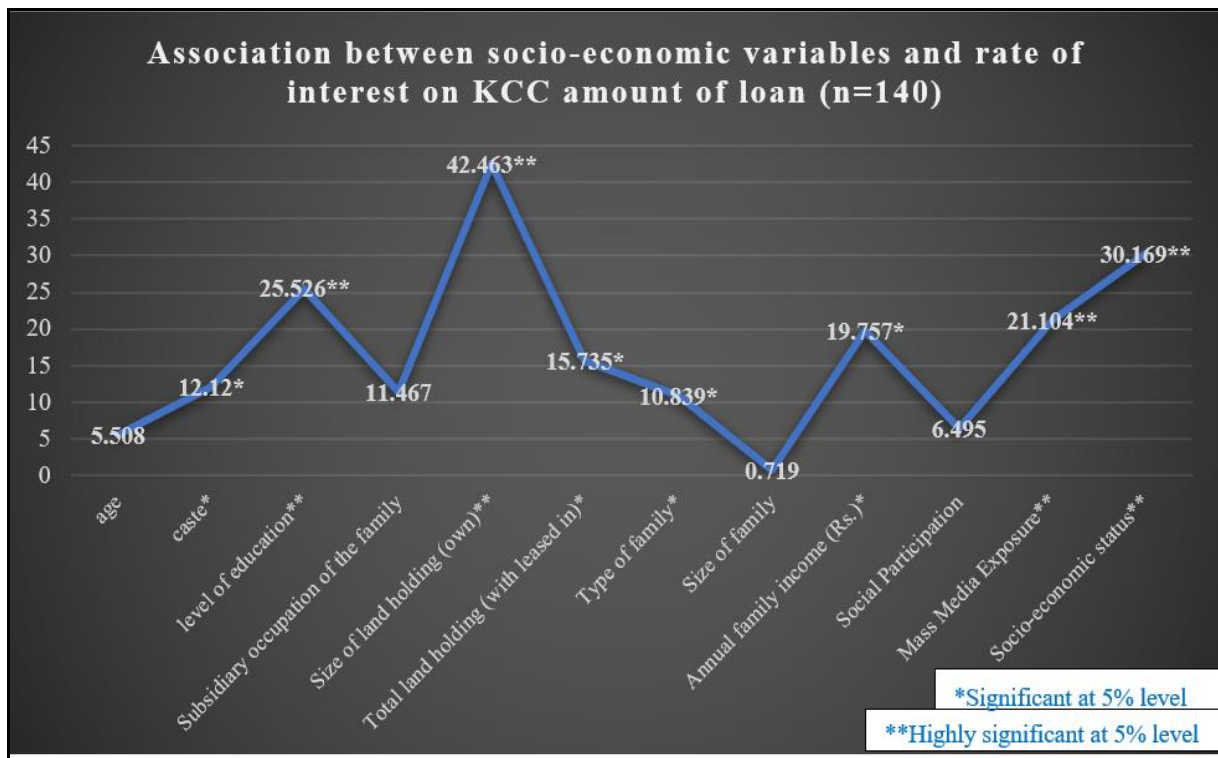


Fig 7: Association between socio-economic variables and rate of interest on KCC loan

Utilization and misutilization pattern

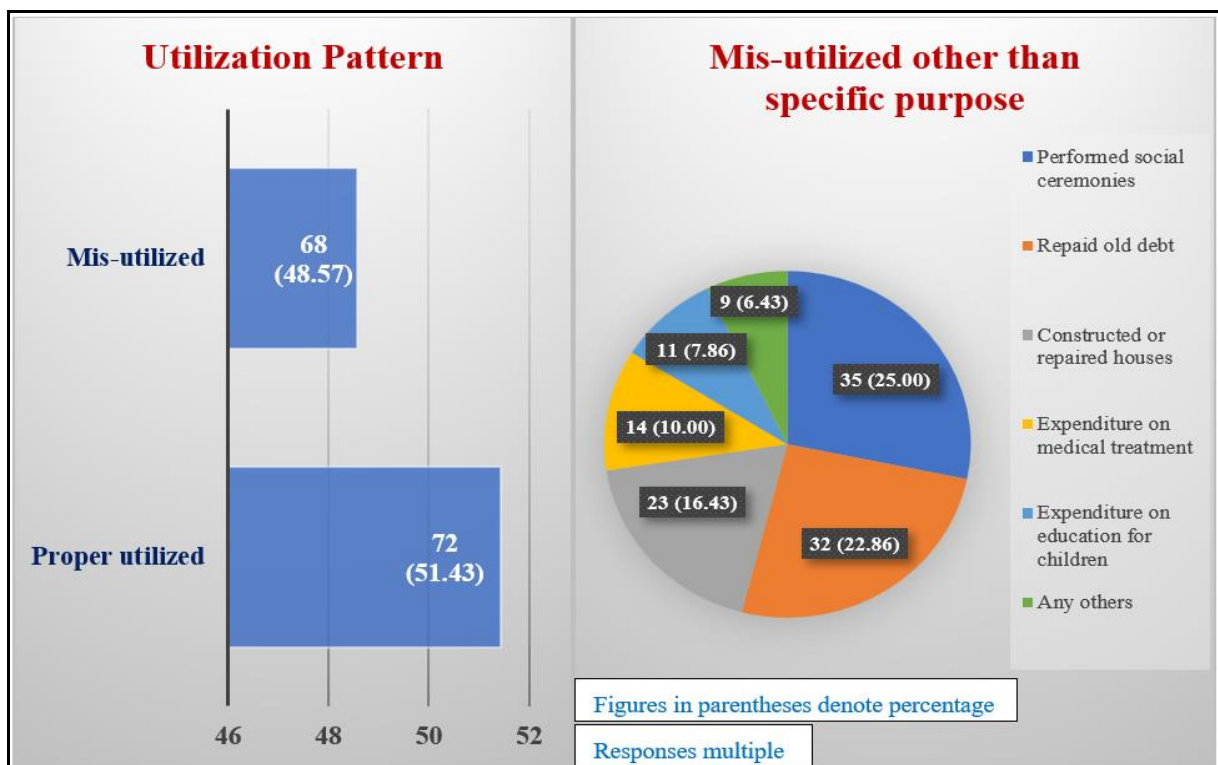


Fig 8: Utilization and misutilization pattern

Mis-utilization of KCC loans by farmers poses significant challenges to the effectiveness of the scheme and the sustainable development of agriculture. Further analysis revealed that one-fourth of the farmers (25.00%) misutilized other than specific purposes in performing social ceremonies followed by repaying old debt (22.86%) and

constructing or repairing houses (16.43%). Singh *et al.*, (2020) [8] also revealed that social ceremonies were found to be the main reason for misutilization of credit at 21.11 percent. The other important reasons for misutilization of credit were house construction and settling of old debts at 18.89 and 15.56 percent, respectively.



**Reasons for non-repayment of KCC amount of loan (n=140):** Non-repayment of KCC loans by farmers in Haryana can be attributed to various factors, including economic, social, and structural challenges. In this regard, analysis clearly revealed that nearly two-fifth of the farmers (39.29%) could not repay due to repayment of previous loans, followed by crop failure (32.14%) and performing social ceremonies (23.57%). Even 15.71 percent of farmers

could not repay due to the medical treatment of member of their family. Rathore *et al.*, (2017) [7] showed the different reasons for non-repayment of agricultural loans as reported by the loan defaulters. The overwhelming majority of defaulters (98.00%) reported that they did not repay the loan amount because low income and high living expenses reduced their ability to repay the loan (90.00%), respectively.

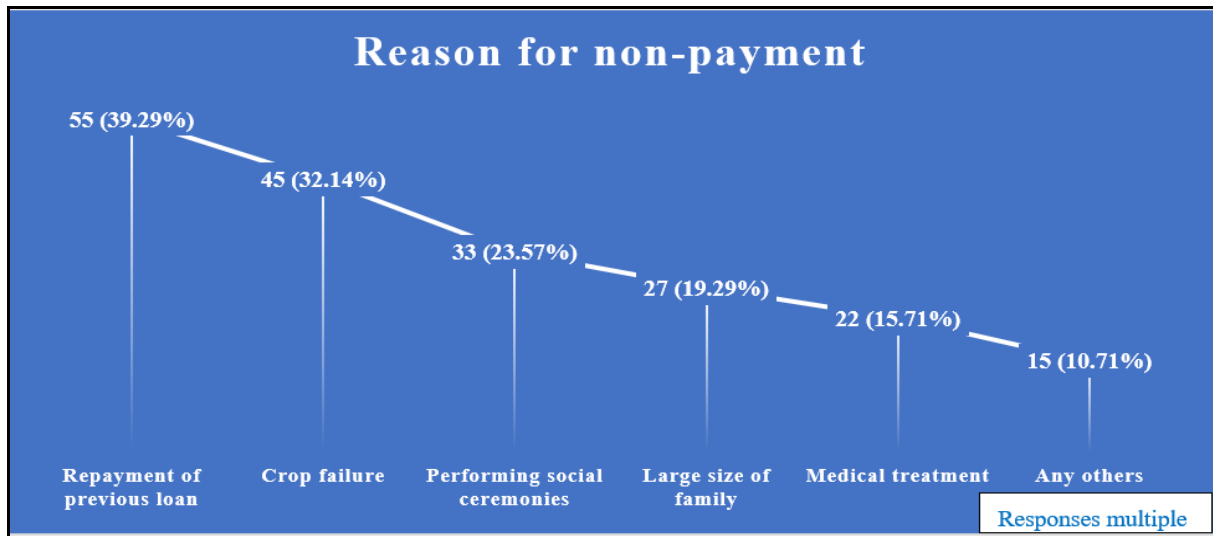


Fig 9: Reasons for non-repayment of KCC amount of loan

**Socio-economic problems before taking the KCC amount of loan**

These socio-economic problems require holistic interventions aimed at improving agricultural productivity, market access, rural infrastructure, social welfare, and

financial inclusion. It was also found from the field of the study that half of the farmers (50.00%) were facing the problem of declining their income before taking the KCC amount of the loan followed by psychological stress (39.29%) and lowering their social status (30.71%).

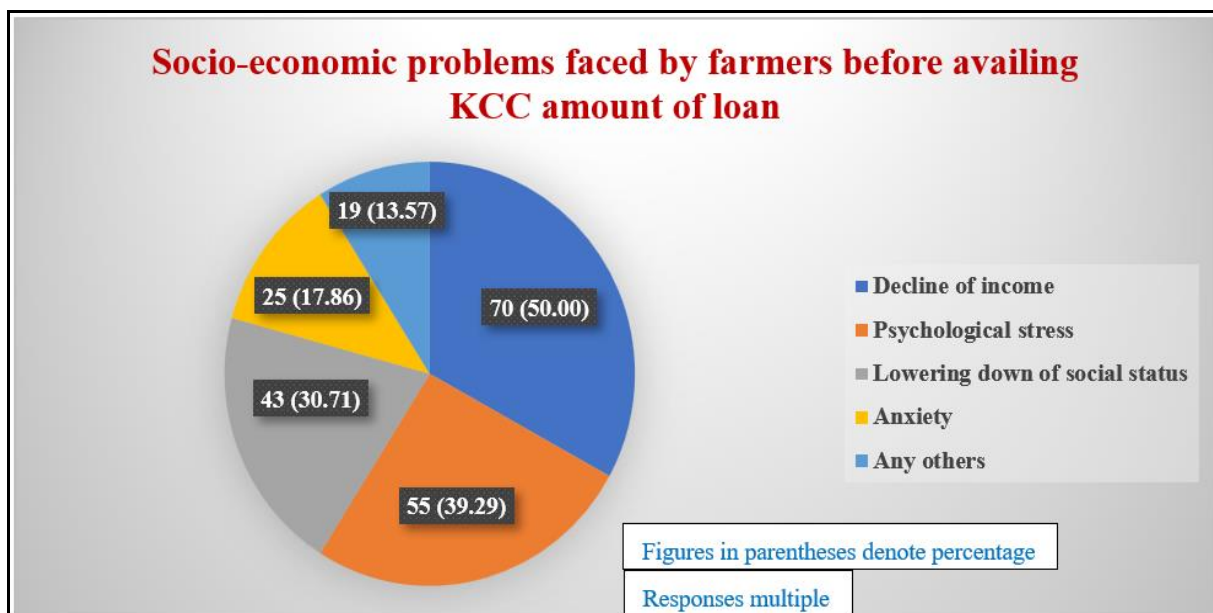


Fig 10: Socio-economic problems before taking the KCC amount of loan

**Socio-economic impact after taking KCC amount of loan**

After obtaining a KCC loan, farmers may experience various socio-economic impacts, both positive and negative. Further analysis clearly revealed that the maximum number of farmers (47.86%) became free from psychological

problems after taking loan followed by increased land area on lease (38.57%) and helped with household expenses (35.00%). Even 13.57 percent of farmers had improved in education for children and medical treatment after taking the KCC loan. Ahlawat and Singh (2020) [4] found in the study

that production of crops among marginal and small farmers increased from 40 q./ha. to 43 q./ha. It was also found that

net income among large farmers increased from 16599.51 Rs./ha. to 25085.05 Rs./ha.

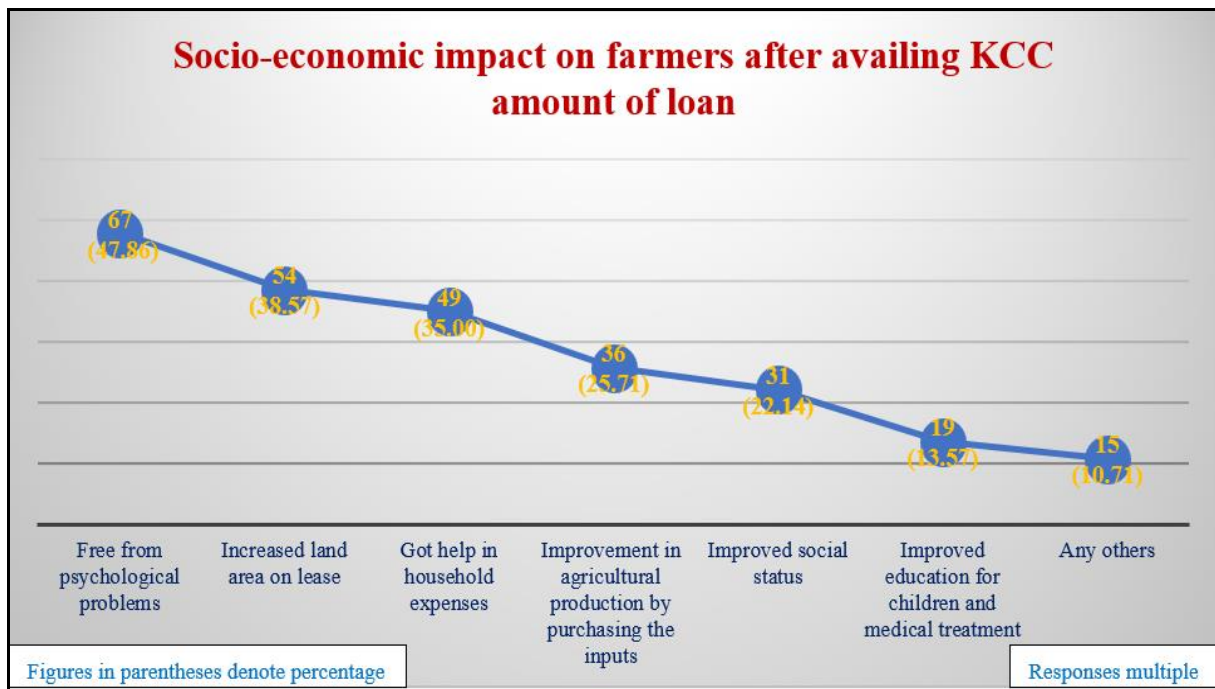


Fig 11: Socio-economic impact after taking KCC amount of loan

Table 2: Problems faced by farmers for Kisan Credit Card (n = 140)

Sr. No.	Problems	Frequency	Percentage
1.	Lack of sufficient knowledge about the scheme	53	37.86
2.	Lack of timely availability of credit	50	35.71
3.	Lack of co-operation and guidance from concerning bank employee	46	32.86
4.	Complicated and long procedure	44	31.43
5.	Recovery procedure is stringent	41	29.28
6.	High interest rate in delay repayment of credit	38	27.14

Responses multiple

The problems faced by farmers in getting KCC are elaborated on in Table 2. Nearly two-fifths of the farmers (37.38%) reported that lack of sufficient knowledge about the scheme was the major problem with KCC followed by lack of timely availability of credit (35.71%) and lack of cooperation and guidance from concerned bank employees (32.86%). Even 29.28 percent felt that the procedure for loan recovery was not good. Yadav *et al.*, (2019) [9] also studied the major problem faced by the farmers: lack of cooperation and guidance from bank employees. Out of the total KCC holders, 58.33 percent of farmers faced this problem. The other major problem faced by the farmer was a lack of sufficient knowledge about the scheme, out of the total selected KCC holders 54.17 percent faced this problem.

**Conclusion**

In conclusion, the Kisan Credit Card scheme has been instrumental in driving societal transformation and financial inclusion in rural communities in Haryana. By providing farmers with access to formal credit, the scheme has empowered them to improve their livelihoods, diversify their income sources, and participate more actively in the economy. However, continuous efforts are needed to

address challenges such as credit misuse, debt burden, and environmental sustainability to ensure the long-term success and impact of the KCC scheme in rural Haryana. By implementing these suggestions, policymakers and financial institutions can further enhance societal transformation and financial inclusion in rural communities in Haryana. Due to an increase or decrease in the rural farmer's credit, it was then observed that the commercial banks should have inculcated saving habits instead of providing credit facilities to the farmers cheaply. These efforts can contribute to the sustainable development of agriculture, poverty alleviation, and inclusive growth in the state.

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