

An Empirical Analysis of Farmers' Awareness, Attitude and Adoption Behaviour Towards Kisan Credit Card Scheme in District Pilibhit, Uttar Pradesh¹*Ali Hasan¹, Ruqaiya Bano¹, Ambreesh Singh Yadav¹, Bharat Lal Meena²*¹*Department of Agriculture, Integral Institute of Agricultural Science and Technology (IIAST), Integral University, Lucknow- 226026, India.*²*CSIR - National Botanical Research Institute, Rana Pratap Marg, Lucknow - 226 001, India.**Corresponding author's email: aliworld007@gmail.com, bharatlalnbri143@gmail.com***Abstract**

Agriculture remains the backbone of the Indian economy, with a large proportion of the rural population depending on it for livelihood. Access to timely and affordable credit is essential for improving agricultural productivity and reducing dependence on informal lending sources. In this context, a case study conducted on 'an empirical analysis of farmers' awareness, attitude and adoption behaviour towards kisan credit card scheme in district Pilibhit, Uttar Pradesh, the (KCC) scheme was introduced to ensure adequate and flexible institutional credit support to farmers. The present study aims to empirically analyze farmers' awareness, attitude and adoption behaviour towards the KCC scheme in District Pilibhit, Uttar Pradesh. The study is based on primary data, collected from 250 farmers using a structured questionnaire. Statistical tools such as descriptive analysis, reliability test, correlation, and regression analysis were applied using SPSS software. The findings reveal a very high level of awareness regarding the KCC scheme, and most farmers perceive it as beneficial. The public lacks of knowledge about alternative rural credit programs which exist as their least preferred option. The attitude scale achieved acceptable internal consistency according to the reliability analysis which showed a Cronbach's Alpha score of 0.753. The results of the correlation study found no significant connection between awareness and learning score. The regression analysis results show that the overall model establishes statistical significance yet the model explains only 4.9 percent of the variance in the data ($R^2 = 0.049$). Among the predictors, awareness of other rural credit schemes shows a significant negative influence on perceived benefits of KCC, while awareness of KCC and attitude score are not significant predictors. The study concludes that awareness and attitude alone are insufficient to explain adoption behaviour and other institutional and structural factors play a more important role in shaping farmers' perceptions and adoption of the KCC scheme.

Keywords: Kisan Credit Card (KCC), Farmers' Attitude, Adoption Behaviour, Rural Credit, Financial Inclusion, Agricultural Credit, Awareness, Pilibhit District, Uttar Pradesh.

1. Introduction

The Indian economy has depended on agriculture as its main economic force throughout history which has helped maintain rural communities while driving national economic growth and providing employment opportunities and creating social stability (Chaudhary et. al., 2018). The agricultural sector together with its related activities continues to produce a significant portion of India's economic output although their share of Gross Domestic Product (GDP) decreased because industrial and service sectors expanded. The agricultural sector enables India to grow various food grains and horticultural products and commercial crops because of its diverse farming methods and climate patterns. Indian agriculture has achieved impressive production results but still faces ongoing structural problems which include all three issues of land fragmentation and monsoon dependency and insufficient irrigation systems and poor mechanization and low capital funding (S & Singh, 2025). The existing constraints make farmers vulnerable to income instability which demonstrates the need for institutional support systems that provide farmers access to timely and affordable credit. Credit serves as a fundamental resource that enables farmers to acquire farming materials and implement better agricultural methods while they protect themselves from potential losses and boost their overall efficiency. Farmers who lack access to official banking services must rely on informal moneylenders who impose exorbitant interest rates which results in their financial distress and inability to repay debts. The (KCC) scheme which the Government of India established in 1998 provides farmers with agricultural credit that meets their needs through flexible and timely delivery of sufficient funds (Chaudhary et. al., 2018). The scheme is designed to enable farmers to access credit through a revolving credit facility that operates according to crop production cycles which will help them avoid informal funding sources and achieve financial access in rural regions (Gopal & Mazhar, 2023). The KCC scheme delivers benefits to farmers yet its implementation across different regions and farmer groups remains inconsistent. Small and marginal farmers continue to face multiple challenges which include limited knowledge about the program, complicated application processes, insufficient banking facilities in rural regions, and their economic status. The study requires research into farmers' knowledge about the KCC scheme and their attitudes and behaviour towards the program at district level for better policy development to enhance program reach and operational performance (Gurgaon, 2025).

2. Literature Review

The literature review provides an overview of existing studies related to farmers' awareness, attitude and adoption behaviour towards the Kisan Credit Card KCC scheme and other rural credit programs. The research work shows all important findings and methods which previous agricultural finance researchers used to find research gaps. The current study uses previous research to build its theoretical and empirical base while showing the requirement to study farmers' views and adoption patterns within the research location.

2.1 Overview of Research on the Kisan Credit Card (KCC) Scheme: The (KCC) scheme, which the Government of India, Reserve Bank of India and NABARD established in 1998, enabled farmers to obtain economical credit which they could use for their agricultural and related production needs. The program has developed into a crucial mechanism that enables rural Indian citizens to obtain formal credit services through financial inclusion. The researchers found that farmers faced ongoing institutional barriers and socio-economic barriers, which affected their ability to use the program (Kumar et. al., 2024).

Ali Hasan et. al. (2026) the assessment shows that institutional limitations through their complicated application processes and insufficient banking services in rural areas and the inadequate financial knowledge of the population continue to prevent successful KCC implementation. The authors (A. Singh et. al., 2018) show that digital banking integration through e-KCC and expanded eligibility for tenant farmers and women has increased outreach but still needs additional improvements to achieve better adoption rates by smallholders. The research conducted by Sharma, 2020 and Singh, et.al., 2025 about KCC development since its establishment shows that there has been a major rise in card distribution which allows commercial banks and cooperative banks and rural banks to serve more customers but the system still struggles to assist all farmers with their credit needs (Hasan et. al., 2025).

2.2 Accessibility, Outreach, and Determinants of Adoption: The study of KCC access and its coverage determinants through empirical analysis shows that different regions have distinct patterns of KCC adoption. Pavithra and Singh (2025) used the NSSO 77th round dataset to show that KCC scheme coverage in India varies by state because education and landholding size and non-farm income determine program access and utilization. The results show that farmers' socio-economic status impacts their scheme uptake even when the program remains accessible (S & Singh, 2025). Singh, and Prakash (2023) examine credit adequacy under the KCC scheme through their district level study in Budaun district (UP). Their findings demonstrate that farmers receive enough credit to meet basic needs but credit adequacy affects their agricultural spending which creates a secondary effect on their scheme attitudes and future participation (S. P. Singh & Prakash, 2021).

2.3 Farmers' Perceptions and Attitude towards KCC: Research specifically examining farmers' perception of the KCC scheme provides direct insight into attitude and behavioural aspects. Venugopal, Boniface, and (Venugopa et. al., 2022) the researchers studied KCC holders in Kerala to evaluate their opinions about the scheme which showed positive results for interest rates and credit limits while farmers considered procedural requirements to have moderate value. The research demonstrates that people's attitude toward adoption depends on two factors which include financial advantages and operational simplicity (Lahiri, 2016). The shift in credit source preferences post-KCC adoption, noted by (S. P. Singh & Prakash, 2021), the study shows that beneficiary farmers used institutional financing sources more after they started using KCC. The study shows that farmers' understanding of formal credit benefits leads them to adopt these financial programs.

2.4 Impact on Small and Marginal Farmers: Marginal and small farmers, who constitute the majority of India's agricultural population, face distinct challenges in accessing and utilising credit. The KCC functions as a revolving cash credit facility which lets beneficiaries access funds and make repayments according to their agricultural needs (Yadav and Tiwary, 2025). The researchers assert that this flexible system enables farmers to better connect with formal financial institutions which will result in more farmers using these institutions while improving their financial practices because some problems still exist (Hasan et. al., 2025).

2.5 Gaps in Existing Literature: The research investigates institutional performance and credit adequacy and regional factors which determine KCC access yet the studies do not examine how farmers' attitudes and mental factors influence their adoption decisions at the district level. Research primarily focuses on national and state levels which create a research gap because Pilibhit district presents different socio-economic conditions and bank access and public knowledge about the area. The current study needs to examine both attitude and adoption decisions which will take place in a specific agricultural environment.

3. Materials and Methods: The study was conducted with the help of mixed research design of descriptive and exploratory nature to analyse the attitudes and adoption behaviour of farmers towards Kisan Credit Card (KCC) system in District Pilibhit, Uttar Pradesh. The descriptive section analysed farmers'

knowledge, attitude and use of KCC and other rural credit programs while the exploratory part found characteristics that influenced acceptance particularly among small and marginal farmers. The research was conducted to examine the degree of awareness and attitude and to test the hypothesis that the more the awareness and positive attitude the higher is the adoption of KCC. Stratified random sample and multistage sampling were used to achieve sufficient representation across various landholding categories and socio-economic groups, beginning with the village selection, household and lastly individual farmers. Primary and secondary data were used, Primary data were acquired using a structured questionnaire including awareness, usage, satisfaction, and attitudes, Secondary data were sourced from NABARD, RBI website, publications, and past research. The sample consisted of individual farmers involved in agriculture, proportionally chosen to be statistically valid. The questionnaire was pilot tested for reliability (0.753) and clarity and contained both closed-ended and open-ended items (Meena et al. 2025). The data were analysed using SPSS for descriptive statistics, factor analysis, correlation and regression to explore the association between socio-economic characteristics, attitudes and KCC adoption behaviour.

3.1. Objective: To measure the attitude and awareness of farmers towards KCC and other rural credit schemes.

3.2 Hypothesis: H1: Farmers with higher awareness and positive attitudes towards the Kisan Credit Card (KCC) and other rural credit schemes are more likely to adopt the KCC scheme.

4. Result and Discussion : The Results and Discussion section provides an extensive examination of data which was gathered to study farmers' attitudes and their use of the Kisan Credit Card (KCC) scheme. The findings are interpreted using appropriate statistical tools and are discussed in relation to the objectives of the study.

Table 1. Descriptive Analysis of Awareness and Attitude towards KCC Scheme

Questions	N (250)	%
Aware of the Kisan Credit Card (KCC)		
Yes	249	99.60%
No	1	0.40%
Learn about the KCC scheme		
Government officials	10	4.00%
Bank representatives	52	20.80%
Media (TV, radio, newspapers)	5	2.00%
Friends/relatives	183	73.20%
Other	0	0.00%
KCC scheme is beneficial for farmers		
Yes	200	80.00%
No	50	20.00%
Not sure	0	0.00%
Aware of other rural credit schemes besides KCC		
Yes	13	5.20%
No	237	94.80%

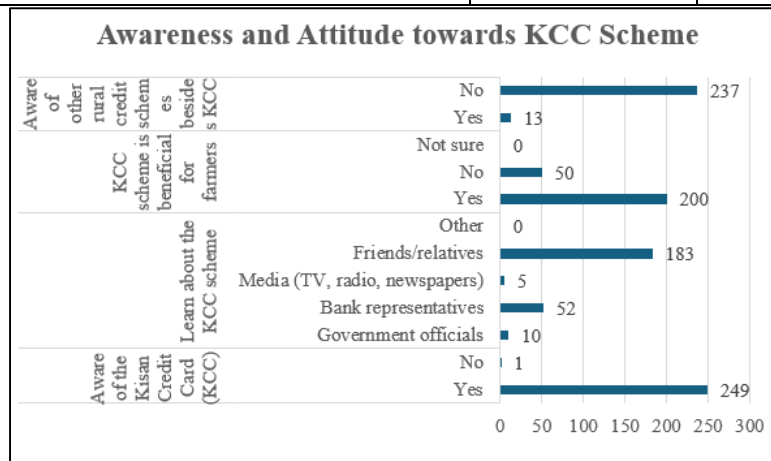


Figure 1. Awareness and Attitude towards KCC Scheme

The study area farmers exhibit knowledge about the Kisan Credit Card (KCC) scheme which exceeds all other studied regions. Almost all respondents (99.60%) reported that they are aware of the KCC scheme with only a negligible proportion (0.40%) indicating lack of awareness. The farming community in this area has received extensive coverage through the program which demonstrates its successful outreach efforts. The KCC scheme acquired most of its awareness through social networks because 73.20% of farmers learned about it from their friends and relatives. Bank representatives accounted for 20.80% of awareness while government officials contributed only 4.00% and media sources such as television radio and newspapers played a minimal role 2.00%. The process of spreading information about the scheme shows that people prefer to connect with each other instead of using official channels which include mass media for information distribution. A large majority of farmers (80.00%) hold the view that the KCC scheme brings them benefits while 20.00% of farmers think otherwise about the program. The complete absence of uncertainty among respondents indicates that farmers developed definite opinions based on their personal experiences and what they have seen. The awareness of other rural credit schemes remains very low because only 5.20% of respondents know about alternative options. The widespread recognition of the KCC scheme by farmers serves as proof of its acceptance, yet farmers lack knowledge about other financial programs, which limits their ability to access various credit solutions. The research results demonstrate that people have high knowledge of the KCC scheme and they maintain a positive view of it, yet they require better methods for official information sharing and improved understanding of other rural credit programs.

Table 2. Descriptive Analysis of Attitude of Farmers towards Kisan Credit card Schemes.

Factors	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Financial stability improvement	7 (2.80%)	4 (1.60%)	5 (2.00%)	76 (30.40%)	158 (63.20%)
Affordable interest rates	6 (2.40%)	9 (3.60%)	22 (8.80%)	110 (44.00%)	103 (41.20%)
Easy loan access	9 (3.60%)	20 (8.00%)	60 (24.00%)	80 (32.00%)	81 (32.40%)
Timely input support	19 (7.60%)	29 (11.60%)	75 (30.10%)	85 (34.10%)	41 (16.50%)
Farming productivity impact	19 (7.60%)	53 (21.20%)	56 (22.40%)	92 (36.80%)	30 (12.00%)
Easy application process	29 (11.60%)	54 (21.60%)	54 (21.60%)	66 (26.40%)	47 (18.80%)
Understanding terms	40 (16.00%)	36 (14.40%)	41 (16.40%)	68 (27.20%)	65 (26.00%)
Documentation ease	13 (5.20%)	9 (3.60%)	22 (8.80%)	37 (14.80%)	169 (67.60%)
Comfort in usage	9 (3.60%)	18 (7.20%)	20 (8.00%)	122 (48.80%)	81 (32.40%)
No repeated loan need	19 (7.60%)	12 (4.80%)	30 (12.00%)	110 (44.00%)	79 (31.60%)
Reliable operations	19 (7.60%)	31 (12.40%)	82 (32.80%)	92 (36.80%)	26 (10.40%)
Adequate loan amount	26 (10.40%)	44 (17.60%)	62 (24.80%)	84 (33.60%)	34 (13.60%)
Guidance from officials	27 (10.80%)	39 (15.60%)	67 (26.80%)	69 (27.60%)	48 (19.20%)
Reasonable charges	34 (13.60%)	57 (22.80%)	47 (18.80%)	61 (24.40%)	51 (20.40%)
Flexible recovery system	53 (21.20%)	47 (18.80%)	37 (14.80%)	54 (21.60%)	59 (23.60%)

The Kisan Credit Card (KCC) scheme received an overall positive assessment from farmers because the program provided financial advantages and showed easy accessibility to its benefits. The majority of respondents strongly agreed that the scheme has improved their financial stability and provides affordable interest rates which 41.20 percent of respondents strongly agreed with while 44.00 percent of respondents agreed with this statement. The farmers showed positive opinions about loan access and the removal of multiple loan application requirements since more than 60 percent of farmers showed their approval toward these two factors. The documentation process showed the highest level of strong agreement at 67.60 percent which indicates that people consider the documentation requirements to be simple. Farmers also reported a high level of comfort in using the KCC system which 81.20 percent of users agreed to. The study found that people responded in the middle about how fast they received support and how it affected their work. The application procedure together with term comprehension and system functioning showed lower user approval while users rejected, it more than they accepted it. The farmers faced operational difficulties because various elements required their approval to function properly. The institutional support and service delivery of the organization needed improvement because people held divided views about the loan amount adequacy and official guidance and charge reasonableness. The recovery system showed its greatest response variation because farmers expressed different opinions about it which created inconsistent results. The KCC scheme provides financial access and convenience to users but needs better awareness and support services and operational clarity to achieve greater effectiveness.

Table 3. Attitude Measurement Cronbach's Alpha

Reliability Statistics	
The value of Cronbach's Alpha	Number of Items
0.753	15

The table above shows that a 15-item attitude measurement scale achieved an internal consistency reliability score of 0.753 according to Cronbach's Alpha. Psychometrics research considers reliability coefficients above 0.70 to be adequate for research purposes. The scale items show acceptable consistency when measuring the same underlying attitude construct. The scale provides sufficient dependability for further analysis, but researchers should examine each item to determine which ones should be removed or improved for better reliability.

Table 4. Correlation

		Aware of the (KCC)	learn about the KCC scheme	Attitude Score
Aware of the (KCC)	The value of Pearson Correlation	1	.015	0.045
	Sig. (2-tailed)		.815	0.478
	N	250	250	249
learn about the KCC scheme	The value of Pearson Correlation	.015	1	-0.084
	Sig. (2-tailed)	.815		0.184
	N	250	250	249
Attitude_Score	Pearson Correlation	-.045	-.084	1
	Sig. (2-tailed)	.478	.184	
	N	249	249	249

Table 4 displays correlation analysis results which demonstrate how Kisan Credit Card (KCC) program knowledge affects KCC scheme understanding and overall attitude score. The results show that KCC awareness and scheme learning do not show a significant link because the correlation coefficient remained at 0.015 with a p-value of 0.815 which shows no relationship.

According to the study findings, there is a very weak negative link between KCC awareness and mental state scores, with a correlation coefficient of -0.045 as well as a p-value of 0.478. According to study findings, there is a modest negative link between learning about the method used by the K and attitude score (correlation coefficient = -0.084, p-value = 0.184).

The study results show that all p-values exceed the 0.05 significance threshold which means that all relationships tested in the study fail to show statistical significance. The study results demonstrate that understanding and studying the KCC scheme do not affect the attitude score. The study results show that people develop attitudes toward the KCC scheme based on factors that extend beyond their knowledge and educational background.

Regression

The regression analysis studies how three factors awareness of the Kisan Credit Card (KCC) and other rural credit schemes and attitude score respond to the perception that KCC scheme brings benefits to farmers.

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.221 ^a	.049	.037	.394

a. Predictors: (Constant), Attitude Score, Aware of the (KCC) scheme, Aware of other rural credit schemes besides KCC

The model summary shows that the predictors show only a weak connection to the dependent variable because their relationship with the dependent variable has an R value of 0.221. The R² value of 0.049 suggests that only 4.9% of the variation in the perception that KCC is beneficial is explained by the independent variables included in the model. The adjusted R² (0.037) shows that the model explains only a small amount of data because most of the data variations come from factors that this study did not measure. The standard error of estimate (0.394) reflects a moderate level of prediction error.

Table 5. Table of ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.956	3	.652	4.203	.006 ^b
	Residual	38.004	245	.155		
	Total	39.960	248			

a. Dependent Variable: KCC scheme is beneficial for farmers

b. Predictors: (Constant), Attitude Score, Aware of the (KCC) scheme, Aware of other rural credit schemes besides KCC

The ANOVA results demonstrate that the entire regression model shows statistical significance through its test results (F = 4.203, p = 0.006). The independent variables together demonstrate a strong effect on the dependent variable, though the total explanatory capacity remains restricted.

Table 5. The Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.378	.492		4.833	0.000
	Aware of the (KCC) scheme	-.209	.395	-.033	-0.530	0.596
	Aware of other rural credit schemes besides KCC	-.370	.113	-.205	-3.284	0.001
	Attitude Score	-.005	.003	-.095	-1.520	0.130

a. Dependent Variable: KCC scheme is beneficial for farmers

The coefficients show that awareness of the KCC scheme itself does not impact people the way they perceive its benefits. (β = -0.033, p = 0.596) The attitude score functions as a measurement indicator which shows no effect on perception according to its results. People who have knowledge about other rural credit programs show decreased likelihood to view KCC scheme as advantageous according to the study results which display a significant negative correlation. (β = -0.205, p =

0.001) The results show that the model shows statistical significance because people need to know about rural credit programs to understand KCC scheme advantages. The low R^2 value suggests that additional variables should be considered to better explain farmers' perceptions.

The study results show important information about how farmers understand Kisan Credit Card benefits which links their awareness of the program to their attitude toward it. The attitude measurement scale achieved acceptable internal consistency according to reliability analysis results which showed a Cronbach's Alpha value of 0.753. The correlation analysis demonstrated that people who knew about KCC and learned about the program showed no significant relationship with their attitude scores. The study results showed that farmers who learned about the program showed weak learning results which did not lead to changes in their attitudes about the program. The regression analysis results showed that the overall model reached statistical significance at $p = 0.006$ while its explanatory power remained low with $R^2 = 0.049$. The study found that only awareness of other rural credit schemes established a relationship with the outcomes which resulted in a negative association. Farmers who know about alternative credit options will consider the KCC scheme as less valuable. The study found that KCC awareness and attitude scores did not impact how people understood the program's benefits. The proposed hypothesis (H1) does not receive support from the research findings. The results do not provide sufficient evidence to conclude that farmers with higher awareness and more positive attitudes toward KCC and other rural credit schemes are more likely to adopt the scheme. The findings show that awareness and attitudes do not serve as strong factors which determine either adoption or perceived benefits.

4. Conclusion

The study shows that Kisan Credit Card serves as a significant financial program for farmers but people still need to learn about the program and change their attitudes toward it because these two factors matter for program success. The presence of other rural credit schemes creates a competing option which decreases the KCC program's appeal according to the study results. The study results show that farmers base their decisions more on accessibility requirements and procedural advantages and institutional backing and financial obligations than on KCC program awareness. The KCC scheme needs awareness boost and better implementation methods and unique advantages because these factors will increase its acceptance among farmers according to stakeholders and policymakers.

Acknowledgement

The author expresses sincere gratitude to Registrar and Dean of Faculty of Agricultural Science and Head of Department Agriculture Science, Integral University, Lucknow for providing research platform and supporting. I also thankful Dr. Ruqaiya Bano for her valuable guidance, support, and encouragement throughout the completion of this research work. The author also thanks all the respondents for their cooperation and for providing the necessary data for this study.

Conflict of Interest

The author declares that there is no conflict of interest regarding the publication of this research paper.

Declaration

I hereby declare that this research paper is my original work and has been carried out under the guidance of Dr. Ruqaiya Bano. The work has not been submitted elsewhere for any other degree or publication. All sources of information have been duly acknowledged.

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