

## *Article Review*

# Article Review: Impact of Kissan Credit Cards on the Socio-Economic Life of People in Jammu and Kashmir (2017) by Nasir Ahmad Ganaie and Ramdas Rupavath

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### **1. Outline**

The authors in this scholarly work titled "Impact of Kissan Credit Cards on the Socio-Economic Life of People in Jammu and Kashmir" by (Ganaie & Rupavath, 2017) have tried to examine the impact and success rate of the Kissan Credit Cards (KCCs) besides evaluating the efficiency of this centrally sponsored scheme on the life of the people in Jammu and Kashmir. The authors have tried to explore the relationship between unemployment and the Kissan Credit Cards, as we all are aware that India up to its independence from the British colonial forces in the year 1947 had been a victim of the colonialism. Jammu and Kashmir, which was a princely state at that time and before the merger with the Union of India had/has been a victim of British and Dogra colonial powers (Ganaie, 2015a, 2015b, 2015c). India has been considered as an agricultural nation, and its majority of the population depends on this agricultural production, besides this, the agricultural sector of our country has been generating enormous sources of employment generation methods. The government of India particularly at the intermediate level always initiate policies for the wellbeing of the farmers besides trying to revolutionize the agricultural sector, in order to enhance their agricultural production during the last decade of the twentieth century, the government of India in association with the Reserve Bank of India

(RBI) and National Bank for Agricultural and Rural Development (NABARD) established a new scheme widely known as KCC (Kissan Credit Card). The KCC was introduced in the society as a preventive tool for farmers from preharvest to the post-harvest stage to make farmers self-reliant and independent from the highest commission granting agencies and agents.

The authors in this brilliant scholarly work have used rich literature for compiling this paper, and they were successful in finding out how the agricultural sector had become a prey of inefficiency due to the lack of timely credit availability and how the agrarian price and credit subsidy policies may raise the interest rate of informal credit markets.

## 2. Politics of KCC in Jammu & Kashmir

The economy of the union territory of Jammu and Kashmir has always been challenged by the unpredictable weather conditions besides unforeseen extremist rise, rise in separatism, armed insurgency (Ganaie, 2018a, 2018b, 2018c) and in addition to that the farmers of the Jammu and Kashmir have always seen a non-availability of the credit at the needy time. The authors argued that all the inescapable needs of the farmers were fulfilled by this centrally subsidized scheme which was brought there in collaboration with the highest private lending bank of Jammu and Kashmir which is officially called as Jammu and Kashmir Bank.

The authors strongly argue that Kissan credit card remained politically active in Jammu & Kashmir till the abrogation of the article 370, it was used as a political toy between the political parties of Jammu, and Kashmir (Ganaie, 2017), an incense of this can be quoted from authors paper on p. 5

*“The People’s Democratic Party (PDP) along with other Political parties, had used this tool to convenience voters. They promised the innocent voters that they are going to exempt them from paying the KCC loans if voted to power. The voters blindly voted for them in huge numbers and with this tool of propaganda they retained most of the seats in Kashmir region”* (Ganaie, 2016).

According to the authors mentioned Table 1 on p. 3 reported by the government of Jammu and Kashmir during the initial years, the scheme got no expectation success as compared to the last 5-7 years. Moreover, it was mainly due to the less interest of the Jammu and Kashmir Bank in this centrally sponsored scheme. As per the authors, soon after the speedy growth of the programme at the central level the J&K bank also finally got stepped in and too keen and serious interest in the implementation of the programme and tried to enhance the credit delivery schemes in each and every part of the region. The research paper is an excellent read for anyone interested in knowing about the ‘socio-economic life of the Jammu and Kashmir.’ Regarding the primary and secondary sources, the authors have used a variety of observational methods, collected data from respondents of 336 people irrespective of their age group and religion from 877 villages in the selected districts of Union Territory of Jammu and Kashmir namely Shopian, Kulgam, Pulwama, Baramullah, and Bandipora.

As we know, Kashmir is a populated Muslim region where men in most of the families regarded as the bread earner and this scope of earning are also influential in all the sectors of the society. All the KCC

holders were males, and on the other hand, 43% of the studied cardholders were employed while the rest were unemployed.

93%, 86%, and 70.8% of the selected cardholders agreed that through the successful implementation of the said scheme they were economically uplifted, became financially self-reliant besides becoming independent on highest commissioned agencies respectively. However, the authors have claimed that there was vastly observed misconception and misinformation about the interest rate and renewal process regarding the said scheme.

Irrespective of the limitations the authors in this scholarly contribution suggest the collaborations of the scheme especially from the Jammu & Kashmir bank side, the authors strongly recommend that firstly J&K bank should recruit a generous instructor or counsellor who should clarify or counsel the beneficiaries about the benefits of the scheme in advance and clear their doubts. Secondly, there must be a crop insurance and payment deferment while production failure due to the natural calamities or other sorts of crop failures. The authors deserve the appreciation of the way in which they have dealt with all significant issues and touched almost all the aspects of this centrally subsidized scheme for the people of Jammu and Kashmir.

### 3. Acronyms

**GoI:** Government of India

**IR:** Interest Rate

**J&K:** Jammu and Kashmir

**KCC:** Kissan Credit Card

**NABARD:** National Bank for Agricultural and Rural Development

**NC:** National Conference

**PDP:** Peoples Democratic Party

**RBI:** Reserve Bank of India

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