Study Number - 199

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with special reference to Animal Husbandry in West Bengal

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Visva-Bharati, Santiniketan,
West Bengal-731235

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Preface

The present study, entitled "**An Assessment of Kisan Credit Cards (KCC) with Special Reference to Animal Husbandry in West Bengal,**" has been undertaken to examine the role of Kisan Credit Cards in strengthening the animal husbandry sector of the state. The study focuses on the extent of KCC coverage, the utilisation of credit by beneficiary farmers, the economic impact of the scheme, and the constraints faced by both beneficiaries and non-beneficiaries.

Animal husbandry is an important component of West Bengal's rural economy. The state has considerable potential in dairy, goat rearing, poultry, and other livestock-based activities. These enterprises provide regular income, employment, nutrition security, and livelihood support to a large number of rural households. In this context, access to timely and adequate institutional credit becomes essential for improving productivity, expanding farm operations, and ensuring better management of livestock enterprises.

The National Bank for Agriculture and Rural Development (NABARD) introduced the Kisan Credit Card scheme to provide affordable and flexible credit to farmers in agriculture and allied activities, including animal husbandry. The scheme is intended to help farmers meet working capital requirements such as purchase of feed, maintenance of sheds, veterinary care, labour, insurance, and other operational expenses. However, the utilisation of KCC for animal husbandry in West Bengal has remained limited compared to its potential. This calls for a detailed assessment of the scheme's outreach, effectiveness, and implementation challenges in the state.

The present study therefore attempts to assess Kisan Credit Cards with special reference to animal husbandry in West Bengal through an analysis of both beneficiaries and non-beneficiaries. The study examines the ownership and spread of KCC in the animal husbandry sector, the impact of credit access on farm income and profitability, the patterns of loan utilisation, and the procedural and institutional difficulties experienced by the farmers. It also seeks to identify policy measures that may improve the effectiveness of the scheme and enhance its contribution to the development of the livestock sector.

The study conducted by the research team led by Mr Mehedi Haan deserves appreciation, along with other researchers involved in the field survey. The successful completion of this study would not have been possible without the guidance and support of several individuals and institutions. In particular, the contributions of Prof. A.K. Das, Honorary Director, AERC for NE India and Dr Gautam Kakaty, Research Associate, AERC for NE India, AAU, Jorhat, for effective coordination and for offering suggestions for the study are gratefully recognized. The encouragement and direction provided by the former Directors of the Centre, Prof. B.C. Roy (2018-22) and Prof. D. Bhattacharya (2022-25), during different phases of the study, are gratefully acknowledged. The sincere efforts of the researchers, administrative, and supporting staff of the Centre are duly appreciated. We appreciate the important contributions made by the Director, research teams, and employees of the coordinating centre (AERC for NE India, AAU, Jorhat) in carrying out this study. The efforts of Dr. Achiransu Acharyya, Deputy Director, in reviewing this research report are appreciated.

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Most importantly, we sincerely thank all the farmers who responded during the survey and spared their valuable time. We thank one and all who directly and indirectly supported this research.

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List of Abbreviations

ADA	Assistant Director of Agriculture
AERC	Agro-Economic Research Centre
AH	Animal Husbandry
AHIDF	Animal Husbandry Infrastructure Development Fund
AIRCSC	All India Rural Credit Survey Committee
APL	Above Poverty Line
BCR	Benefit-Cost Ratio
BPL	Below Poverty Line
CMFRI	Central Marine Fisheries Research Institute
CSCs	Common Service Centres
DAHD	Department of Animal Husbandry and Dairying
DAWF	Department of Agriculture and Farmers Welfare
DBT	Direct Benefit Transfer
DLTC	District Level Technical Committee
e-NAM	e-National Agriculture Market
FPC	Farmer-Producer Company
FPOs	Farmer-Producer Organizations
GDP	Gross Domestic Product
GOI	Government of India
HHs	Households
ICAR	Indian Council of Agricultural Research
ICICI	Industrial Credit and Investment Corporation of India
ICRIER	Indian Council for Research on International Economic Relations
I-O Ratio	Input-Output ratio
JLG	Joint Liability Group
KCC	Kisan Credit Card
KCC-AH	Kisan Credit Card for Animal Husbandry
KPS	Krishi Prayukti Sahayak
KVK	Krishi Vigyan Kendra
LPG	Liquefied Petroleum Gas
MISS	Modified Interest Subvention Scheme

LHDCP	Livestock Health & Disease Control Programme
MoA&FW	Ministry of Agriculture and Farmers Welfare
MoS&PI	Ministry of Statistics and Programme Implementation
NABARD	National Bank for Agriculture and Rural Development
NCAER	National Council of Applied Economic Research
NDDB	National Dairy Development Board
NLM	National Livestock Mission
NGO	Non-governmental organization
PACS	Primary Agricultural Credit Societies
PAIS	Personal Accident Insurance Scheme
PDS	Public Distribution System
PHCs	Primary Health Centres
PIB	Press Information Bureau
RGM	Rastriya Gokul Mission
RBI	Reserve Bank of India
RRBs	Regional Rural Banks
SHGs	Self Help Groups
SLTC	State Level Technical Committee
SoF	Scale of Finance
TPDS	Targeted Public Distribution System
UCO Bank	United Commercial Bank

Executive Summary

Introduction

West Bengal has good potential for dairy farming in India. According to the 20th livestock census (2019), cattle accounted for 35.94%, buffaloes for 20.45% and goats for 27.80% of the total livestock population in the state. The state recorded about 0.76 metric tonnes (MT) of milk in 2023-24, and per capita per day milk availability was 211 grams (NDDB, 2024). The National Bank for Agriculture and Rural Development (NABARD) developed a model system for issuing Kisan Credit Cards (KCC) to agriculture and allied sectors (Crop, Livestock, Forestry and Fishery) so that they may easily purchase different working capital components in Animal Husbandry, but farmers in West Bengal were found not to use the KCC credit scheme as much as farmers in other states. The low usage rate of 2.80% in West Bengal indicates room for improvement. If more farmers in West Bengal use the KCC, they could invest more in their livestock business, buy more animals and sell their products, build better animal shelters, buy good feed, and pay for veterinary care. The state needs to encourage more farmers to use this credit scheme to grow its animal husbandry sector.

The present study aims to assess the effectiveness of the KCC with special reference to Animal Husbandry in West Bengal, focusing on both cardholder beneficiaries and non-beneficiaries. This section outlines the specific objectives of the study and the methodology adopted to achieve them.

Based on the aforementioned background, the specific objectives of the study are as follows:

1. To study the status of Kisan Credit Card ownership in the Animal Husbandry sector
2. To understand the impact of KCC on AH
3. To identify the problems and impediments encountered by the KCC holders in AH
4. To suggest effective measures in terms of policy interventions

Main Findings:

- The Kisan Credit Card program showed strong growth from 2021 to 2025, with 21 lakh new cards issued and total loans increasing by Rs. 74,413 crores. The most remarkable trend was the explosive growth in animal husbandry loans, which increased by 181.04% and doubled their share from 2.85% to 6.34% of all loans.
- While the number of KCC cards grew steadily by 2.54% per year, the total loan amounts grew much faster at 5.42% per year, meaning farmers were taking larger loans on average. Animal husbandry loans grew ten times faster than crop loans and twice as fast as term loans.
- Commercial banks dominated KCC distribution across India from 2018-2025, issuing 37.48% of cards and sanctioning 58.91% of total loans. RRBs and cooperative banks played supporting roles with 19.07% and their respective shares.

- Commercial banks led KCC issuance in West Bengal with 33.54% of cards and 54.28% of loans from 2018 to 2025. Overall growth showed 2.56% yearly for cards and 4.48% for loan amounts across institutions.
- Total operative KCCs fell from approximately 2.93 million to 2.74 million, while the AH-specific KCCs saw a sharper decline, dropping from 19,826 to 14,389. A key observation is that every district listed saw a decrease in KCC in Animal Husbandry.
- Hooghly is particularly noteworthy, as it ranks among the top districts with the highest number of total operative KCC-AHs, 2579 in 2021-22 and 1855 in 2022-23. The data also highlights severe fluctuations in districts like Birbhum, where the total number of operative KCCs reduced by more than half (55.27%).
- Overall, the average annual income for KCC beneficiaries stands at Rs. 148768, while non-beneficiaries earn Rs. 127840, indicating that KCC holders earn Rs. 20928 more on average.
- The study revealed that all 60 loans were sanctioned exclusively to individual farmers who are Kisan Credit Card (KCC) holders under the Animal Husbandry Scheme, accounting for 100% of the total beneficiaries.
- Out of 60 sanctioned loans, it was noticed that dairy farming clearly dominates the landscape, with about 50 out of 60 beneficiaries (83.34%) engaged in dairy-related activities. Goat farming followed at approximately 15.00%, while poultry farming accounted for just a single case, with a share of barely 1.67%.
- In dairy farming, a total loan of Rs. 42.91 lakh was sanctioned, and 100% of it was utilized in the intended activity. Similarly, in goat farming and poultry farming, the full sanctioned amounts of Rs. 3.68 lakh and Rs. 1.64 lakh were also properly utilized in the respective trades.
- Overall, the combined loan amount of Rs. 48.25 lakh was fully utilized for better housing for animals, feed management, veterinary aid, insurance of the milch animals, labour, water and electricity supply, which reflects efficient and disciplined use of credit by the beneficiaries.
- The overall annual return for dairy beneficiaries was Rs. 110618 per farm, while non-beneficiaries earned only Rs. 94221 per farm. Due to higher returns, both groups experienced positive net returns, driven by the inclusion of family labour and moderate milk prices during the study period. The Benefit-Cost Ratio (BCR) further clarifies profitability differences: beneficiaries had a BCR of 1.32, meaning every rupee spent returned Rs. 1.32, while non-beneficiaries had a much lower BCR of 1.11, indicating profitability and economic efficiency.
- Beneficiary poultry farmers earned an overall annual return of Rs. 9.00 lakh, resulting in a net return of Rs. 5.40 lakh and achieved a Benefit-Cost Ratio (BCR) of 2.51, meaning that every rupee invested yielded Rs. 2.51 in return. On the other hand, non-

beneficiary poultry farmers earned Rs. 5.25 lakh incurred a benefit of Rs. 2.45 lakh, and had a BCR of 1.88, indicating profitability and efficient operations.

- The overall annual return per farm for beneficiary farmers was Rs. 1.08 lakh, while non-beneficiaries earned Rs. 1.02 lakh. Despite slightly higher returns for beneficiaries, both groups recorded positive net returns, with profits of Rs. 20440 and Rs. 14349 respectively. The Benefit-Cost Ratio (BCR) was almost similar for both beneficiaries (1.23) and non-beneficiaries (1.16), indicating that for every rupee spent, the return was more than one rupee, reflecting profitable operations.
- Regarding the cost of accessing credit, 92 percent reported satisfaction, and 93 percent of borrowers were satisfied with the reliability and transparency of operational procedures, which reflects that the banking system is fair, systematic, and free from major complications.
- The cooperation of bank staff also received a favourable response, with 90 percent fully satisfied and 10 percent partially satisfied, which shows that while most farmers experience cordial and supportive behaviour, a small group may still face communication or service-related issues.

Constraints:

- Table 5.1 shows that all respondents (100%) are fully aware of the repayment period, the interest rate and the interest subvention (the government's interest rebate). Moreover, 95% of respondents are unaware of the additional interest or penalties associated with delayed repayment. This indicates that the scheme has been implemented transparently, enabling farmers to make informed decisions regarding credit use and timely repayment.
- Section 5.2 reveals that only a small proportion of farmers faced procedural or administrative difficulties. For instance, 3.33% of respondents reported problems during the loan application, and 6.67% felt that the waiting time for loan sanction was too long. Similarly, 8.33% perceived the terms and conditions of lending institutions as rigid, while 1.67% experienced minor issues in handling bank paperwork. The smooth, accessible loan application process under the KCC-AH scheme is attributed to the guidance and assistance provided by Pranimitra or Pranibandhu to beneficiaries. Most farmers (98.33%) were well aware of the terms and conditions of interest under the KCC-AH scheme.
- Some challenges were noticed in repayment and support services. About 16.67% of farmers felt the repayment period was too short, and 83.33% said the installment amounts were too high. As a result, 81.67% had difficulty repaying loans on time. This suggests that repayment schedules may not always align with income-flow patterns in livestock farming, where returns are gradual rather than immediate.

- On the positive side, none of the respondents reported facing problems related to middlemen or hidden charges, showing that the KCC loan process is largely transparent due to Pranimitra or Pranibandhu. Only 1.67% experienced difficulties related to collateral or obtaining land records, indicating that documentation requirements are not a major barrier. However, 16.67% reported not receiving proper extension services, indicating a lack of technical guidance or follow-up support from government departments.
- All non-beneficiary farmers (100%) had bank accounts and were aware of the KCC AH scheme, which means that lack of awareness or banking access was not a problem. Additionally, 95% of them reported that they had applied but were not selected for the scheme for unknown reasons.
- All non-beneficiary farmers (100%) had bank accounts and were aware of the KCC-AH scheme, which means that lack of awareness or banking access was not a problem. All non-beneficiary farmers reported that they had applied but were not selected for the scheme, for reasons unknown.
- Most unselected farmers believed middlemen interference and limited institutional funds were not the problems. A small proportion, 5% , felt that biased selection and inability to submit the required documents may have been the reason. So, the non-adoption of KCC-AH among these farmers is not due to a lack of awareness or access, but rather to administrative or procedural issues during the selection process, such as delays in documentation or perceptions of bias.

Policy Recommendations:

Based on the findings of this study, the following recommendations and policy suggestions are proposed:

- **Flexible Repayment Structure:** The current fixed monthly repayment system creates a fundamental mismatch with livestock income patterns. Livestock farming generates daily or seasonal income (like milk sales), while banks demand fixed monthly payments. This disconnect has led to 97% non-repayment rates. Income-linked repayment schedules that align with actual cash flow would help farmers repay. Options include seasonal adjustments, graduated repayment plans starting with smaller amounts, and milk collection-based deductions. These changes will make loans sustainable for farmers, significantly improving bank recovery rates.
- **Enhanced Farmer Support System:** Farmers lack critical knowledge and skills despite receiving loans. With 83% reporting insufficient training, we must establish mandatory support programs. These should cover animal nutrition, healthcare, financial management, and modern farming techniques. Regular visits from veterinary experts and business advisors will help farmers optimize operations. Comprehensive training

will transform loan recipients from mere borrowers into successful entrepreneurs who can maximize their investments and repay loans comfortably.

- **Market Infrastructure Development:** Weak market access severely limits farmer profitability, especially for goat farmers who face losses regardless of loan status. Only 8% of farmers have access to proper markets. Therefore, it is important to establish collection centres, implement price stabilization mechanisms, and create direct market linkages. Developing cold chain facilities and storage infrastructure will enable farmers to get fair prices and reduce post-harvest losses. Proper market access is essential for loan repayment capacity.
- **Scheme Administration Improvements:** While farmers praise bank transparency and service quality, selection processes remain unclear to rejected applicants. We need transparent, published eligibility criteria and simplified documentation requirements. Expanding the Pranimitra/Pranibandhu network will provide local support. Regular monitoring systems should track both financial performance and indicators of farmer welfare. Clear communication about selection reasons will build trust and encourage more applications.
- **Sector-Specific Interventions:** Different livestock sectors face unique challenges. Dairy farming (chosen by 82% of loan recipients) needs enhanced support systems for milk collection and processing. Goat farming requires market revitalization and price support mechanisms. Poultry farming shows excellent potential (Rs. 1.61 return per rupee) and should be expanded. Tailored interventions for each sector will maximize the scheme's impact across West Bengal's diverse animal husbandry landscape.
- **Implementation Strategy**: A phased approach should be taken, starting with immediate repayment structure revisions and pilot training programs (0-6 months). Medium-term goals (6-18 months) should include developing market infrastructure and scaling training. Long-term objectives (18-36 months) focus on full scheme optimization and integration with other agricultural programs. This gradual implementation allows for continuous learning and adjustment based on farmer feedback and performance data.
- **Monitoring and Evaluation Framework:** Effective policy requires robust monitoring. Key performance indicators should include loan utilization rates, repayment percentages, farmer income growth, production increases, and satisfaction scores. Quarterly reviews will identify challenges early, while continuous farmer feedback ensures responsiveness. This data-driven approach will enable evidence-based policy adjustments and demonstrate the scheme's impact on the development of West Bengal's animal husbandry sector.
- **Insurance Integration with Credit Scheme:** Livestock farming faces multiple risks, including animal mortality, disease outbreaks, and price fluctuations. Integrating

insurance products with KCC-AH loans can protect both farmers and lenders. Bundling livestock insurance with credit, possibly with government subsidies for premiums, can solve the problem. This would reduce default risks from unforeseen events and give farmers confidence to invest more in their operations. Insurance payouts could also be structured to cover loan payments during crises.

- **Value Chain Development Support:** Farmers need help beyond production to reach profitable markets. Farmer-producer organizations (FPOs) need to be established specifically for livestock products. These FPOs can negotiate better prices, access processing facilities, and develop branded products. The policy should provide grants or low-interest loans for value-added infrastructure, such as milk processing units, meat packaging facilities, and product marketing initiatives.
- **Digital Payment and Monitoring Systems:** The implementation of digital systems for loan disbursement, milk collection payments, and loan repayments is crucial for efficient transactions. Digital payment trails create transparency and reduce cash handling risks. Mobile-based monitoring can track animal health, milk production, and sales data. This digital infrastructure would also provide banks with real-time data on farmer performance, enabling more accurate risk assessment and potentially better loan terms for successful farmers.

Chapter - 1: Introduction

1.1 Background

Agriculture is a key sector of the Indian economy as it contributes significantly to gross domestic product and generates employment. Most of India's population depends on agriculture and the allied sector. Indian agriculture and allied sector broadly cover four activities, viz., crop, livestock, forestry and fisheries. Hence, there is a need for financial support for rural people. Credit is crucial in agriculture and livestock to increase productivity and improve livestock management. Agricultural credit (Crop, Livestock, Forestry, and Fishery) plays a vital role in the development of the farm sector and facilitates the adoption of new technologies. It helps maintain agricultural and allied sector production by allowing producers to meet their comprehensive credit requirements throughout the agricultural year and, at the same time, provides funds for investment. However, even at the most reasonable rates, credit alone cannot guarantee adequate income for farmers, as success depends on many other supporting factors, including the availability of inputs, services, and remunerative markets for their products.

The Finance Minister Yashwant Sinha first proposed the Kisan Credit Card (KCC) scheme in the annual budget of 1998-99 to provide short-term credit to farmers for allied and non-farm activities to meet their immediate credit needs during the crop season. Accordingly, NABARD prepared a Model KCC scheme, based on the recommendations of the R. V. Gupta Committee, to provide term loans for agricultural needs. According to the need of credit for agriculture and allied sector development, KCC scheme was launched in August 1998 by GOI, RBI and NABARD to simplify credit delivery mechanisms to provide short term formal credit to farmers based on their land holding, cropping pattern and scale of finance, so that the farmers may use them for purchase of agriculture inputs such as seeds, fertilizers and pesticides etc. and also drawn cash for their production needs. The Government of India gives KCC loans up to Rs. 1.6 lakh without a guarantee to small farmers having KCC. Nowadays, KCC is not limited to farming only. The scheme was further extended in 2004 to include investment credit requirements for allied and non-farm activities.

Subsequently, in 2019, the KCC scheme was extended to include fisheries, animal husbandry, and dairying sectors recognizing the importance of allied agricultural activities. This extension was aimed at providing financial support to farmers engaged in these sectors, helping them meet their working capital requirements. Under this extension, banks were authorized to provide collateral-free loans up to Rs. 1.6 lakh for allied activities, and for new KCC holders in animal husbandry, the credit limit was set at Rs. 2 lakh. Existing KCC holders can avail of benefits up to Rs. 3 lakhs, including for fisheries activities. The scheme offers loans at concessional interest rates, with the Government of India providing a 2% interest subvention and an additional 3% prompt repayment incentive, effectively reducing the interest rate to 4% per annum for loans up to Rs. 2 lakhs. This support is intended to help farmers manage their working capital needs for cultivation, allied activities, and maintenance of farm assets.

The scheme has made rapid progress, with the banking system issuing KCC. Owner cultivators and tenant farmers can avail loans to meet their agricultural needs and working capital needs under this scheme at attractive interest rates. The government has simplified the application process to increase interest among farmers. Repayment is also simplified and depends on the harvesting period of crops or on a one-year period from disbursement. The scheme gives farmers greater flexibility to use credit to meet cultivation needs or build working capital in a hassle-free, cost-effective manner.

KCC is a cash credit facility sanctioned to farmers for various farming needs (Cultivators, Fisheries, Poultry and Animal Husbandry. Farmers can avail of credit at any time during the financial year for working capital, with repayment due within one year from the date of disbursement. The credit limit is sanctioned based on recurring costs for feeding, veterinary aid, insurance of milch animals, labour, and water and electricity supply.

1.2 Similar Studies

The Kisan Credit Card scheme, launched by the Government of India in 1998 on the recommendations of the R.V. Gupta Committee, was a landmark initiative to ensure farmers' access to timely institutional credit. The scheme initially focused on crop cultivation and aimed to simplify credit delivery through a unified, low-cost system that reduced procedural delays and dependence on informal sources of finance (NABARD, 2020). By enabling farmers to access short-term credit flexibly and on a revolving basis, the KCC scheme sought to meet seasonal production needs while promoting financial inclusion within the formal banking system.

Over time, the scope of the KCC scheme was progressively widened to reflect the evolving and diverse credit needs of the agricultural sector. Coverage was extended beyond crop cultivation to include post-harvest expenses, marketing of produce, household consumption needs, and term loans for farm-related investments such as the purchase of agricultural implements, irrigation equipment, and land development. Features such as simplified documentation, flexible repayment schedules aligned with crop cycles, interest subvention, and insurance coverage further enhanced the attractiveness and usability of KCC among small and marginal farmers (RBI, 2018; NABARD, 2020).

A major policy shift occurred during 2018–2019 when the KCC scheme was extended to farmers engaged in animal husbandry. This expansion acknowledged the growing economic significance of allied activities in India's agrarian landscape, particularly for income diversification, employment generation, and livelihood security for rural households (Ministry of Finance, 2019). By bringing dairy farmers, livestock rearers, fishers, and aquaculture practitioners under the KCC framework, the scheme aimed to provide affordable working capital for recurring expenses such as feed, medicines, seed, fuel, and maintenance, thereby reducing their reliance on non-institutional credit sources.

This expansion into allied activities represented a progressive and inclusive shift in agricultural credit policy, aimed at broadening the scope of institutional finance and reducing the long-standing dependence of rural households on informal and high-cost sources of lending. By formally integrating animal husbandry into the KCC framework, the policy acknowledged the growing contribution of these sectors to farm income, employment generation, and livelihood resilience, particularly for small and marginal farmers, landless households, and tenant farmers who often rely more on allied activities than on crop cultivation alone.

Under the expanded KCC scheme, credit support now covers a wide range of recurring and operational expenses in animal husbandry. These include expenditure on feed and fodder, veterinary care, medicines and vaccines, fuel and electricity, labour costs, maintenance of sheds, ponds and equipment, as well as the purchase of small tools and accessories required for daily operations. The provision of subsidized interest rates and collateral-free loans up to ₹2 lakh for eligible farmers has significantly lowered entry barriers to formal credit, making the scheme more accessible to vulnerable sections of the rural economy (RBI, 2020). The revolving credit nature of KCC further enables beneficiaries to withdraw funds as needed and repay them flexibly, in alignment with production and income cycles specific to livestock activities.

Institutional support from agencies such as the RBI and the NABARD has been instrumental in operationalizing this expanded mandate. These institutions have issued revised guidelines, standardized documentation requirements, and encouraged banks to adopt simplified procedures for sanctioning and renewing KCCs for allied sector beneficiaries. Special emphasis has been placed on improving outreach through measures such as doorstep delivery of banking services, use of Business Correspondents, and digital platforms to facilitate account opening, credit disbursement, and repayment (RBI, 2020).

Collectively, these measures have strengthened KCC's role as a comprehensive financial instrument for agriculture and allied sectors, contributing to improved credit penetration, reduced transaction costs, and enhanced livelihood security. Nevertheless, the effectiveness of the expanded KCC coverage continues to depend on awareness-raising, grassroots-level institutional capacity, and region-specific implementation strategies to ensure that the intended benefits reach animal husbandry stakeholders in an equitable and timely manner.

The scheme has shown considerable promise in expanding the reach of institutional agricultural credit, with more than 7 crore Kisan Credit Cards issued nationwide by 2021, reflecting its widespread acceptance among farming households (DAFW, 2022). Although crop cultivation continues to account for the majority of KCCs issued, recent policy emphasis on allied sectors has gradually begun to reshape the credit landscape by extending formal financial support to previously underserved groups.

In the animal husbandry sector, targeted initiatives have played a crucial role in improving coverage. Notably, the identification of over 2.3 crore dairy farmers as eligible KCC beneficiaries in 2022 marked a significant step toward integrating livestock-based livelihoods into the formal banking system (NDDB, 2022). This initiative has been particularly important for small and marginal farmers who depend on dairy as a steady source of supplementary income. Access to KCC-enabled credit has enabled these farmers to manage recurring expenses on feed, healthcare, and maintenance more efficiently, thereby improving productivity and income stability.

Research evidence suggests that including animal husbandry and fisheries within the KCC framework has played a meaningful role in enhancing access to low-cost working capital for rural producers, thereby strengthening the economic viability of allied-sector activities. By providing timely and flexible credit, the KCC has enabled livestock rearers and fishers to manage recurring expenditures more efficiently, improve herd and flock health, and maintain continuity of operations during lean and off-season periods when cash flows are often constrained (NABARD, 2021). This has been particularly beneficial for smallholders who depend on allied activities as a primary or supplementary source of income.

State-level experiences further highlight the positive outcomes of integrating KCC into existing institutional structures. In states such as Gujarat and Tamil Nadu, where strong dairy cooperative networks are well established, integrating KCC with cooperative-based procurement and extension systems has yielded tangible benefits. Farmers linked to cooperatives have leveraged KCC credit to access quality feed, veterinary services, and improved breeding practices, leading to higher milk yields, better animal health, and greater income stability over time (NCAER, 2020). The assured market access provided by cooperatives has also facilitated smoother loan repayments, reinforcing the sustainability of the credit cycle.

The Government of India further strengthened implementation of the Kisan Credit Card scheme by launching a nationwide saturation drive in 2020, with a specific focus on extending coverage to dairy farmers, livestock rearers, and fishers who had historically remained outside the formal credit system. This drive emphasized last-mile financial inclusion by leveraging digital platforms, Common Service Centres (CSCs), and mobile-based applications to simplify the application, verification, and issuance processes (Ministry of Agriculture, 2021). By reducing paperwork and enabling assisted digital onboarding, the initiative significantly lowered entry barriers for smallholders, tenant farmers, and landless producers engaged in allied activities.

The use of CSCs and mobile applications proved particularly effective in rural and remote areas, where access to bank branches is limited. These platforms facilitated real-time data capture, Aadhaar-based authentication, and faster credit sanctioning, thereby improving the efficiency and reach of the KCC scheme. In parallel, convergence with broader financial inclusion initiatives, such as the Pradhan Mantri Jan Dhan Yojana, ensured that beneficiaries had functional bank accounts, while integration with electronic platforms enhanced the flow of credit directly into farmers' accounts. Linking KCCs with e-NAM further improved transparency by enabling better price discovery and smoother market transactions, thereby indirectly supporting farmers' repayment capacity and financial discipline.

In addition to these operational improvements, policy support through interest subvention has reinforced the affordability of institutional credit. The Modified Interest Subvention Scheme (MISS) has continued to play a pivotal role in reducing the effective cost of borrowing for farmers, thereby incentivizing the use of formal credit channels. The enhancement of the credit limit to ₹5 lakh under MISS, as announced in the Union Budget 2025–26, signals the government's renewed commitment to scale up rural credit flows and meet the growing capital requirements of agriculture and allied sectors (PIB, 2025). This enhancement is particularly relevant for allied activities, where rising input costs and greater capital intensity require greater working capital support.

Despite notable advancements in policy design and outreach, several structural and operational challenges continue to constrain the effective uptake of Kisan Credit Cards in allied sectors such as animal husbandry and fisheries. Low awareness of eligibility, benefits, and application procedures remains a significant barrier, particularly among small-scale livestock rearers, artisanal fishers, and landless households who often operate outside formal institutional networks. Inadequate or non-standard documentation, such as proof of land ownership, tenancy records, or formal registration of allied activities, further limits access, especially in regions where informal production arrangements are prevalent (ICRIER, 2020; Singh et al., 2021).

On the supply side, the cautious lending behaviour of financial institutions continues to pose challenges. Banks often perceive allied-sector activities as higher risk due to income variability, exposure to climatic shocks, disease outbreaks, and market volatility. As a result, reluctance to extend collateral-free credit persists in practice, despite policy provisions and guarantees, leading to delays or partial sanctioning of KCC limits (Singh et al., 2021). These constraints are more pronounced in small-scale livestock enterprises, where asset valuation and income assessment are less standardized compared to crop agriculture.

Recognizing these bottlenecks, policymakers and implementing agencies have initiated corrective measures aimed at improving both demand-side and supply-side readiness. Awareness campaigns at the village and cluster levels, often conducted through extension services, cooperatives, and local institutions, have been instrumental in disseminating information about KCC benefits and procedures. Parallel efforts to build capacity among bank staff through sensitization programs, revised risk assessment frameworks, and simplified appraisal norms have sought to reduce institutional hesitancy and improve credit delivery efficiency (Deshpande & Patnaik, 2019).

Moreover, stronger integration of cooperatives, Farmer Producer Organizations (FPOs), and self-help groups into the KCC ecosystem has helped bridge informational and trust gaps between beneficiaries and banks. These collective institutions play a critical role in aggregating credit demand, facilitating documentation, and providing informal guarantees through group-based accountability mechanisms. Recent empirical evidence indicates a growing recognition among fishers and livestock farmers of the advantages of institutional credit accessed through KCC, particularly due to its low interest rates, flexible repayment structure, and government-backed guarantees that reduce borrowing risk (Ghosh et al., 2021)

Despite this favourable production base, the adoption and penetration of KCC in allied sectors within the state have remained relatively limited. One primary constraint has been institutional gaps and fragmented administrative coordination among departments responsible for agriculture, fisheries, animal husbandry, and rural development. The absence of a centralized and regularly updated beneficiary database for livestock and fisheries producers has made the identification, verification, and targeting of eligible KCC beneficiaries a challenging task

(DAHD, 2022). As a result, many genuine smallholders and backyard producers remain outside the formal credit net.

Additionally, the relatively weaker presence of well-functioning cooperatives and producer collectives in certain regions has constrained the effective dissemination and facilitation of KCC services. Unlike states with strong dairy cooperative structures, West Bengal's limited cooperative strength has reduced the ability to aggregate demand, support documentation, and provide institutional linkages between farmers and banks. This challenge is compounded by an inadequate bank–farmer interface, characterized by limited outreach of bank branches in remote and coastal areas, low awareness of allied-sector-specific KCC provisions, and cautious lending attitudes toward small-scale fisheries and livestock activities (CMFRI, 2022).

These constraints underscore the need for a more coordinated, state-specific strategy to unlock the full potential of KCC in West Bengal's allied sectors. Strengthening inter-departmental convergence, developing a centralized digital registry of fisheries and livestock producers, enhancing the role of cooperatives and Farmer Producer Organizations, and improving banking outreach through Business Correspondents and digital platforms could significantly improve KCC adoption. Addressing these institutional and administrative bottlenecks is essential to translating the state's substantial production potential into inclusive, sustainable rural credit access.

In recent years, a series of encouraging initiatives driven by digitalization and state-sponsored outreach programmes have begun to address the earlier constraints in KCC adoption across animal husbandry and fisheries in West Bengal. Targeted digital drives, coupled with door-to-door campaigns and assisted enrolment through Common Service Centres and local extension offices, have improved awareness and made it easier for livestock rearers and fishers to access KCC facilities. As a result, adoption rates in allied sectors, though still modest, have shown a gradual upward trend.

At the banking level, leading public sector institutions such as the State Bank of India and Bank of Baroda have taken proactive steps by introducing specialized KCC products tailored to the operational realities of fishers and dairy farmers in the state. These products incorporate features such as mobile app processing, simplified documentation, and faster turnaround times, thereby reducing transaction costs for beneficiaries. Additional provisions, including bundled insurance coverage, interest rebates for timely repayment, and customized repayment schedules aligned with harvesting or milk procurement cycles, have further enhanced the appeal of KCCs among allied sector participants (Bank of Baroda, 2024).

To fully realize the transformative potential of the Kisan Credit Card scheme in West Bengal, a set of targeted and context-specific strategic interventions is essential. Strengthening the role of Panchayati Raj Institutions (PRIs) and Farmer Producer Organizations in beneficiary identification and mobilization can significantly enhance outreach, particularly among small-scale, backyard, and landless producers engaged in fisheries and livestock activities. Given their proximity to local communities, PRIs can facilitate verification of occupation and activity status, while FPOs can aggregate credit demand, assist with documentation, and act as an effective interface between beneficiaries and financial institutions.

The creation of a dedicated and continuously updated digital registry of inland and marine fishers, as well as livestock rearers, is another critical requirement. Such a registry would address current data gaps by providing reliable information on production systems, scale of operations, and geographic distribution of beneficiaries. Integration of this registry with Aadhaar, bank accounts, and relevant departmental databases would streamline KCC processing, reduce duplication, and improve targeting efficiency.

Capacity-building of local bank branches and field-level banking staff is equally important to ensure effective implementation. Sensitization programs focused on the economic viability, risk profiles, and seasonal income patterns of animal husbandry and fisheries can help reduce institutional reluctance and promote informed lending decisions. Training on revised KCC guidelines, use of digital platforms, and engagement with producer institutions would further improve service delivery and turnaround times

In conclusion, the Kisan Credit Card scheme remains a pivotal instrument within India's rural development and agricultural finance framework. Its extension to animal husbandry and fisheries is both timely and essential, reflecting the evolving structure of rural livelihoods and the growing importance of allied activities in income generation. The scheme's impact is increasingly evident in improved access to institutional credit, gains in productivity, and enhanced financial resilience among farmers engaged in these sectors.

For a state such as West Bengal, realizing the full potential of KCC depends on sustained inter-institutional coordination, deeper digital integration, and community-driven implementation strategies that enable livestock rearers and fishers to effectively access and utilize credit. The progressive vision underpinning the KCC scheme, when complemented by localized and inclusive execution, holds significant promise for fostering long-term livelihood security and driving sustainable rural prosperity across India.

1.3 Need and Scope of the Study

In the present situation, low agricultural production and productivity are serious problems due to the poor socio-economic status of farmers. In this context, the livestock sector is of great significance, and the application of a modern technology package is essential for enhanced income generation in the context of doubling farmers' income. As a large majority of farmers cannot afford to acquire modern inputs and equipment from their own sources, adequate support through KCC can be a viable option for farmers to augment income from these sectors. KCC is linked with animal health and insurance. KCC has become one of the innovative credit tools to enhance the flow of institutional agricultural credit in India. In this situation, the KCC loan scheme helps animal husbandry farmers by providing financial support at a low interest rate, but many farmers remain unaware of it, and even those who use it often struggle with various challenges. If conducted from the right perspective, the study can provide insight into the progress of the scheme's implementation and the associated factors, enabling timely intervention.

1.4 Objectives and Methodology

The present study aims to assess the effectiveness of the Kisan Credit Card Scheme with special reference to Animal Husbandry in West Bengal, focusing on both cardholder beneficiaries and non-beneficiaries. This section outlines the study's specific objectives and the methodology used to achieve them.

Based on the aforementioned background, the specific objectives of the study are as follows:

i. To study the status of the Kisan Credit Card in the Animal Husbandry sector
ii. To intercept the visible changes with the introduction of KCC in AH
iii. To identify the problems and impediments encountered by the KCC-AH holders
iv. To suggest ameliorative measures in terms of policy interventions

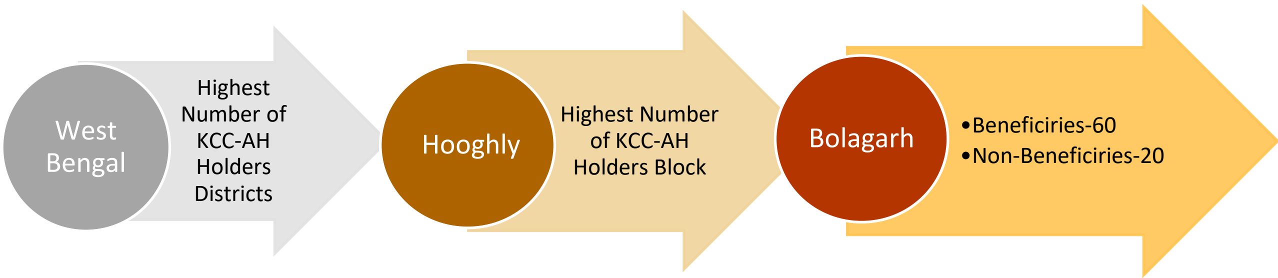
1.5 Methodology for the current study

This study and report are confined to the state of West Bengal and are part of an All-India study coordinated by the Agro-Economic Research Centre (AERC) in Jorhat, Assam, under the aegis of the Ministry of Agriculture and Farmers Welfare, Government of India. The study was conducted in West Bengal, one of the country's major states in terms of the number of KCC cardholders. To achieve the specified objectives, the Agro-Economic Research Centre (AERC) in Santiniketan took the lead in carrying out the study.

This study draws on both primary and secondary data. For primary data collection, 80 households were surveyed in 2024-2025, comprising 60 beneficiary households and 20 non-beneficiary households. Based on the highest number of beneficiaries, the two blocks, Hooghly and Bolagarh, were selected. From these blocks, 60 beneficiary households and 20 non-beneficiary households were randomly selected to participate in the survey, as shown in Flowchart 1.1 below. Secondary data were collected from various existing reports, government records, and other published sources.

To analyse the collected information, the study used descriptive statistics including simple arithmetic calculations, graphical representations such as charts and graphs, and regression analysis. These methods helped us compare KCC beneficiaries with non-beneficiaries, understand the scheme's impact on farmers, and provide insights for improving agricultural credit systems.

Flowchart 1.1: Sampling Flowchart



Chapter - 2: Present Status of KCC-AH in West Bengal

2.1 Overview of the KCC Scheme

In India's agricultural credit policy, the emphasis has been on adequate credit availability at lower interest rates, when required. Based on the All-India Rural Credit Survey Committee (1954) recommendations, institutional agricultural credit policy has undergone many changes to meet this objective. The cooperative credit institutions catering to the farming community were reorganized and strengthened. After their nationalization in 1969, commercial banks were directed to lend to the agriculture and allied sector by fixing the norms for priority sector lending. The mandate of financial institutions dealing with the agriculture sector was three-pronged. First, farmers should be protected from the cruel hands of moneylenders by increasing the flow of institutional agricultural credit. Secondly, they should be encouraged to adopt new production technologies to meet their short- and long-term credit requirements, thereby increasing agricultural production, especially food grain production. Thirdly, special attention should be paid to the credit requirements of small and marginal farmers and other weaker sections of rural areas so that they can also participate in the technology-driven agricultural growth process and reap their due share. New initiatives like Kisan Credit Cards (KCC) and micro-finance are recent developments in that direction. Kisan Credit Card Scheme (KCC) aims to provide farmers adequate and timely support from the banking system for their short-term credit needs including purchase of all inputs (like different working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply) in a flexible and cost-effective manner. The number of Kisan Credit Cards (KCCs) sanctioned to Animal Husbandry, Dairy and Fisheries Farmers in West Bengal was 6299 (2022-2023, up to 22.07.2022)

KCC offers credit to farmers in two types: a. **Cash Credit**: Farmers can use this short-term loan to meet immediate agricultural needs, such as purchasing seeds, fertiliser, pesticides, and other cultivation-related inputs. It also includes marketing and post-harvest costs. b. **Term Credit**: This long-term loan is intended for investments in agricultural infrastructure, such as buying livestock, irrigation systems, or farm equipment. KCC holders are covered under the Personal Accident Insurance Scheme (PAIS) up to Rs. 50,000 for accidental death or permanent disability, and up to Rs. 25,000 for other risks, such as partial disability. KCC offering top banks includes State Bank of India, Bank of Baroda, Bank of India, Bank of

Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, Punjab and Sind Bank, Union Bank of India, UCO Bank, ICICI, Bangiya Gramin Vikash Bank, Paschim Banga Gramin Bank, and Uttarbanga Kshetriya Gramin Bank. Its primary objective is to provide easily attainable short-term loans to farmers. The scheme aims to provide adequate and timely credit for the comprehensive credit requirements of farmers under a single window for their capital formation and other needs, as indicated below:

i. Credit to meet the financial requirements of their livestock and fisheries operations.
ii. Designed to cover working capital needs for animal husbandry, including expenses like feed, veterinary care, labour costs, water and electricity supply.
iii. Produce marketing loan
iv. Consumption requirements of a farmer household
v. Working capital for maintenance of farm assets, shades, agriculture and allied agricultural activities like inland poultry, etc.
vi. Investment credit requirement for animal husbandry activities, allowing farmers to make long-term investments in their farms.
vii. Short-term credit requirement for the rearing of animals, fish, birds, etc.
viii. Insurance coverage for KCC holders, including asset insurance and Personal Accident Insurance Scheme (PAIS).

Salient features of the KCC scheme:

i. Eligible farmers to be provided with a Kisan Credit Card and a passbook or a card cum-passbook.
ii. Revolving cash credit facility involving any number of withdrawals and repayments within the limit.
iii. Limit to be fixed on the basis of the Scale of Finance (SoF), which is calculated based on the number of animals a farmer owns and the costs associated with their care.
iv. Sub-limits may be fixed at the discretion of banks.
v. The card is valid for three years, subject to annual renewal. As an incentive for good performance, credit limits could be increased to cover increased costs, changes in the number of animals, etc.
vi. Each withdrawal is to be repaid within a maximum period of twelve months.
vii. Conversion/rescheduling of loans is also permissible in case of the death of an animal due to accident or natural calamities.
viii. Security, margin, rate of interest, etc., are as per RBI norms.
ix. Operations may be through the issuing branch (and PACs in the case of Cooperative Banks), through other designated branches at the discretion of the bank.
x. Withdrawals through slips/cheques accompanied by card and passbook.

Eligibility to apply for the KCC Scheme:

i. An individual farmer or dairy farmer who is a cultivator or owner of animals.
ii. The agricultural land should be under cultivation and actively generating a crop.
iii. Should belong to a group and be joint borrowers. The group must be owner-cultivators.

iv. Sharecroppers, tenant farmers and oral lessees are also eligible.
v. A self-help group (SHG)or joint liability group (JLG) of sharecroppers, farmers, tenant farmers having owned/rented/leased sheds.
vi. The minimum age of the applicant should be 18 years, and the maximum age is 75 years at the end of the loan tenure.
vii. Applicants above 60 years of age should have a co-applicant whose age is less than 60 years and who should be a legal or immediate family member of the main applicant.

Documents required for KCC:

i. Application Form.
ii. Two passport-size photographs.
iii. ID proof such as Driving License / Aadhaar Card / Voter Identity Card / Passport
iv. Address Proof such as Driving License, Aadhaar Card.
v. Proof of landholding duly certified by the revenue authorities.
vi. Cropping pattern (Crops grown) with acreage.
vii. Security documents for loan limit above Rs. 1.60 lakhs / Rs. 3.00 lakhs, as applicable.
viii. Any other document as per the sanction.

How to apply for KCC online:

To avail the facility of KCC, one can apply in the online mode as follows~~,~~:

i. Firstly, visit the website of the bank you wish to apply to for the Kisan Credit Card scheme.
ii. From the list of options, choose the Kisan Credit Card.
iii. On clicking the option of ‘Apply’, the website will redirect you to the application page.
iv. Fill the form with the required details and click on ‘Submit’.
v. On doing so, an application reference number will be sent. If you are eligible, the bank will get back to you for further processing within 3-4 working days.

Scale of finance in KCC:

Based on the type of farming undertaken, the KCC limit varies, which is as follows,

i. The scale of finance will be fixed by the District Level Technical Committee (DLTC)/State Level Technical Committee (SLTC) based on local cost worked out on the basis of per unit/per animal/per bird, etc. The maximum period for assessing the working capital requirement may be based on the cash flow statement or on the completion of one production cycle. Animal Husbandry experts of the Government may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.
ii. For animal husbandry activities, the working capital loan under KCC can be up to Rs. 3 lakhs. Loans of up to Rs. 2.00 lakh are offered at a subsidized interest rate of 7%. (Says RBI)
iii. The limit for each successive year will be increased by 10%.

Interest Rate:

The KCC provides short-term and working capital loans to farmers engaged in animal husbandry/fisheries activities at a 7% interest rate. The government provides an additional interest subvention of 3% per annum to those farmers repaying in time, i.e., from the date of disbursement of the working capital loan up to the actual date of repayment by farmers or up to the due date fixed by the banks for repayment of the loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement.

Repayment period:

i. The loan will be in the nature of a revolving cash credit limit. The repayment period for short-term loans may be fixed to align with the borrower's cash flow and income-generating patterns.
ii. The term loan component will normally be repayable within a period of 5 years, depending on the type of activity/investment, as per the existing guidelines applicable for investment credit.
iii. The term loan is generally renewable annually and may have flexibility for a longer repayment period for a term loan, depending on the type of investment.
iv. In addition, there are certain subsidies and schemes that the government offers farmers with regard to the interest rate. These would depend on the cardholder's repayment history and overall credit history.

Advantages of the KCC scheme:

i. Access to adequate and timely credit to animal husbandry farmers for their working capital needs.
ii. Making loans more affordable due to interest subvention and repayment incentives.
iii. Minimum paperwork and simplified documentation are required to withdraw money from the bank.
iv. Flexibility to draw cash and buy feed, medicines, veterinary care and other inputs.
v. Some banks provide free personal accidental insurance.
vi. Some banks (Bank of Baroda) offer no processing/inspection/penal interest charges for loans under the KCC scheme.
vii. The KCC scheme ensures credit availability at any time of the year, enabling farmers to reduce their interest burdens.
viii. The facility will be sanctioned for five years, subject to annual review and satisfactory operations and provision for enhancement.
ix. The bank may allow draws from branches other than the issuing branch.

Hence, the KCC Scheme is an important government policy initiative to provide institutional credit for the agriculture and allied sectors.

According to RBI guidelines, the bank must issue this card within 15 days of the farmer's application. If the card is not issued within 15 days, the farmer can file a complaint against the bank. For this, the farmer can make a complaint to the Banking Ombudsman under whose jurisdiction the branch or office of the bank is located. Also, one can visit the RBI's official website at https://cms.rbi.org.in or contact the help desk via the credit card helpline number 0120-6025109 / 155261 and customer email pmkisan-ict@gov.in.

2.2 KCC in Animal Husbandry Sectors in India

Kisan Credit Cards are expanding in India. More farmers are getting access to credit. Table 2.1 shows information about Kisan Credit Cards in India. These cards help farmers get loans. The data covers four years from 2021-2022 to 2024-2025. The data shows steady growth in agricultural credit. It also shows that animal husbandry and fisheries are getting more attention. Farmers in these sectors are getting more financial support through Kisan Credit Cards.

Table 2.1: Number of Operatives of Kisan Credit Cards (KCCs), Outstanding Loan in KCCs

Year	No of Operative KCCs (in Lakh)	Amount Outstanding (in Crore)			Total (in Crore)	% of AH and Fisheries Loan Out of Total Amount of Loans
		Crop Loan	Term Loan	Animal Husbandry and Fisheries		
2021-2022	269	433408	29306	13559	476273	2.85
2022-2023	283	461391	37551	19694	518636	3.80
2023-2024	298	493362	46332	35279	574974	6.14
2024-2025	290	507821	55047	38107	600975	6.34

Source: Reserve Bank of India

From Table 2.1, it is observed that the number of active Kisan Credit Cards grew from 269 lakh to 290 lakh from 2021 to 2025. That means about 21 lakh more cards were issued in four years. The highest number of cards was in 2023-2024 with 298 lakh cards. The total loan amount increased significantly. It went from ₹4,33,408 crore to ₹5,07,821 crore. That is an increase of ₹74,413 crore over four years. Loans grew faster than the number of cards. Both crop loans and term loans grew over the years. However, animal husbandry and fisheries loans grew much faster. From 2021-2022 to 2024-2025, crop loans increased by 17.16%. Term loans increased by 87.83%. But animal husbandry and fisheries loans increased by 181.04%. This means animal husbandry loans grew more than ten times faster than crop loans. They also grew more than twice as fast as term loans. The most important trend is in animal husbandry and fisheries loans. These loans became much more important over time. In 2021-2022, they were only 2.85% of all loans. By 2024-2025, they reached 6.34% of all loans. This share more than doubled in just three years. The overall growth rates show interesting patterns. The number of operative KCCs grew about 2.54% per year. But total loan amounts grew faster at 5.42% per year. This means each cardholder is getting larger loans on average.

2.3 Performance of KCC in India

The Kisan Credit Card (KCC) data in India was collected from various financial institutions and obtained through time-series data from published sources. This data covered the number of KCCs issued and the amount sanctioned under the KCC scheme nationwide. An exponential function was used to estimate the growth in the number of KCCs issued and the amount sanctioned. This helped in understanding the KCC scheme's performance. The results of the data analysis are presented in Table 2.2.

To understand how different banks have issued Kisan Credit Cards (KCCs) across India, Table 2.2 presents information on which financial institutions issued KCCs and the amounts they sanctioned from 2018 to 2025. Table 2.2 shows that from 2018 to 2025, Regional Rural Banks (RRBs) issued 1.47 crore KCC cards in the country. This accounted for 19.07% of all KCCs distributed by banks in India. These banks grew at 2.42% each year. The total money they sanctioned during this time was about 19.49% of all money distributed by RRBs. This money grew at a rate of 7.28% per year. Co-operative banks issued 3.36 crore KCCs and sanctioned about Rs. 220343 crores during 2018 to 2025. The growth rate for Co-operative Banks' KCC cards was 0.05% per year, and the growth rate for sanctioned money was 7.40% per year. Among all financial institutions in the region, commercial banks performed the best. Commercial banks issued about 37.48% of all KCCs during this period and sanctioned 58.91% of all money from 2018 to 2025. The growth rates were 1.41% for cards issued and 5.43% for money sanctioned by commercial banks. This happened because the government continuously advised banks to make loans to farmers through KCCs easily and to cover all farmers. The Government of India introduced the Personal Accident Insurance Scheme (PAIS) in the 2001-02 budget, making it more popular with both farmers and bankers. As a result, there was an increasing trend in the issuance of KCCs. Later, NABARD extended KCC services by introducing term loans in 2004 to meet farmers' larger loan requirements, further boosting KCC issuance. The growth in total KCCs issued and money sanctioned showed the importance of credit for farmers to produce crops and carry out farming activities.

Table 2.2: Number of Operative Kisan Credit Cards (KCCs) Issued and Amount Outstanding in India. (Amount: Rs. in Crore)

Year	Co-operative Banks		Regional Rural Banks (RRBs)		Scheduled Commercial Banks (Excluding RRBs)		Total	
	Number of Operative KCCs	Amount Outstanding under Operative KCCs	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs
2018	33495	124484	12193	113363	23521	430473	69209	668320
2019	30414	127436	12253	127071	23632	413670	66299	668177
2020	28938	136734	12197	136695	24145	423587	65280	697016
2021	30183	146980	12891	149415	30696	456736	73770	753131
2022	31131	175615	13348	162060	26870	476271	71349	813946
2023	31389	189436	13868	177999	28290	518485	73547	885920
2024	33162	208893	14528	197897	29814	574974	77504	981764
2025	33628	220343	14765	198836	29016	600975	77409	1020154
CAGR (in %)	0.05	7.40	2.42	7.28	2.66	4.26	1.41	5.43

Source: Reserve Bank of India

2.4 KCC in the Animal Husbandry Sector in West Bengal

West Bengal is not justifiably renowned as India's livestock capital; it is mostly an agricultural state. It is home to the world-famous Sahiwal cow, and the most famous goat breed in West Bengal is the Black Bengal. According to the 20th livestock census (2018-19), cattle accounted for 35.94%, buffaloes for 20.45%, and goats for 27.80% of the state's total livestock population. The state recorded about 0.76 MT of milk in 2023-24, with a per capita daily milk availability of 211 grams (NDDB, 2024). The focus of the Animal Resources Development Department, Government of West Bengal, has been on increasing milk productivity through genetic improvement of breeds and reducing input costs. For creating infrastructure, for strengthening the production of quality milk, livestock health, procurement, processing, and marketing of milk and milk products and livelihoods for farmers, the Central and State Governments have been implementing several schemes like the Rashtriya Gokul Mission (RGM), National Livestock Mission (NLM), Livestock Health & Disease Control Programme (LHDCP), Animal Husbandry Infrastructure Development Fund (AHIDF). The Indian government has facilitated dairy farming infrastructure through initiatives such as the National Dairy Plan, a sustainable development-focused framework for the sector, as well as general empowerment schemes such as the Jan Dhan Yojana and the Start-up India initiative (GoI, 2022). Similarly, the West Bengal Government has been assisting in the control of animal diseases, scientific management and upgradation of genetic resources, increasing the availability of nutritious feed and fodder, sustainable development of processing and marketing facilities, and enhancement of the production and profitability of livestock enterprises.

The Kisan credit cards and cash credit facilities were introduced within the financial sector as part of these efforts. In conjunction with major banks, the National Bank for Agriculture and Rural Development (NABARD) developed a model system for issuing Kisan Credit Cards (KCC) to agriculture and allied sectors (Crop, Livestock, Forestry and Fishery) so that they may easily purchase different working capital components in Animal Husbandry, including recurring cost towards feeding, veterinary aid, insurance of the mitch animals, labour, water and electricity supply and also draw cash for their production needs. Kisan Credit Cards, a groundbreaking credit delivery innovation, promise to provide farmers with timely and sufficient support from the banking system for their needs, including the purchase of vital equipment and service supplies, in a flexible and cost-effective manner.

In 2019, all banks, including nationalized banks, public sector banks, cooperative banks, and regional rural banks, adopted the Kisan Credit Card (KCC) scheme, which was originally introduced back in 1998-1999. This move significantly expanded the scheme's reach and benefits. Under the revised scheme, new KCC holders involved in fisheries and animal husbandry were eligible for a credit limit of up to ₹2 lakhs. One major advantage of the scheme is the concessional interest rates on loans. The Government of India offers a 2% interest subvention and an additional 3% incentive for timely repayment. This means that farmers effectively pay just 4% interest per year on loans up to ₹2 lakhs. The aim of the scheme is to ease the financial burden on farmers by helping them meet their working capital needs for Animal Husbandry and the upkeep of farming equipment and assets. Kisan Credit Card is a core part of any agricultural and allied sector development initiative. Because most farmers are poor, there is a huge demand for affordable agricultural and allied-sector loans. However, the amount of credit sanctioned to farmers by banks remains insufficient to meet their needs, and small and marginal farmers have received less attention. Moneylenders used to be the principal source of this type of credit in the local area, charging exorbitant interest rates and engaging in a variety of illegal tactics when issuing and retrieving loans.

Table 2.3 presents state-wise data on the total number of operative Kisan Credit Cards (KCCs) and those specifically issued under the Animal Husbandry (AH) sector, along with the percentage share of AH-KCCs relative to total KCCs in each state. The data also highlight that KCC outreach is uneven across sectors and regions.

Table 2.3: State-wise Number of Operative Kisan Credit Cards (KCCs) and KCCs of the Animal Husbandry sector in India (Year 2023-2024).

Sl No.	States	No. of Operative KCCs	No. of Operative KCCs in AH	Percentage (%)
1	Uttar Pradesh	10917000	612266	5.61
2	Maharashtra	7218000	104948	1.45
3	Rajasthan	6846000	628648	9.18
4	Madhya Pradesh	6500000	220537	3.39
5	Karnataka	5499000	220805	4.02
6	Andhra Pradesh	4853000	182591	3.76
7	Telangana	4509000	11752	0.26
8	Odisha	4466000	30119	0.67
9	Tamil Nadu	4032000	713732	17.70
10	Gujarat	3137000	474965	15.14
11	**West Bengal**	**3005000**	**84142**	**2.80**
12	Bihar	2683000	290061	10.81
13	Kerala	2592000	87642	3.38
14	Haryana	2362000	216482	9.17
15	Punjab	2235000	379902	17.00
	Overall India	**77249000**	**4703323**	**6.09**

Source: Press Information Bureau dated 03.12.2024.

From Table 2.3, it is observed that Uttar Pradesh rank first with 10.9 million operative KCCs, followed by Maharashtra (7.2 million), Rajasthan (6.8 million), and Madhya Pradesh (6.5 million). Some states show a relatively stronger integration of AH into the KCC framework, such as Tamil Nadu, which has the highest proportion of Animal Husbandry KCCs at 17.70%; Punjab (17.00%) and Gujarat (15.14%) also report significant shares. On the other hand, states like West Bengal (2.80%) display a moderate to low share of AH-KCCs, suggesting a more balanced adoption. A low share of AH-KCCs generally indicates limited emphasis on livestock-based livelihoods and less diversification within the agricultural sector.

2.5 Performance of KCC in West Bengal

Table 2.4 shows how different banks issued Kisan Credit Cards in West Bengal from 2018 to 2025. Table 2.4 lists the financial institutions that issued KCCs and the amounts they sanctioned between 2018 and 2025 in West Bengal. During this period, Regional Rural Banks (RRBs) issued 4.05 lakh KCCs in the State, accounting for 11.50% of all KCCs distributed by banks in India, with an annual growth rate of 2.52%. The total money sanctioned by RRBs in West Bengal during the period accounted for about 12.22% of their total distributed funds, showing an annual growth rate of 5.83%. Co-operative banks issued 19.37 lakh KCCs and sanctioned approximately Rs. 5848 crores between 2018 and 2025 in West Bengal. Their annual growth rates for KCC cards and sanctioned money were 2.90% and 6.46%, respectively. Commercial banks emerged as the top performers among all financial institutions in the State. They issued 33.54% of all KCCs and sanctioned 54.28% of the total money during the same period, with annual growth rates of 2.05% for cards and 3.14% for sanctioned money. These positive results were partly due to the government's ongoing encouragement of banks to provide farmers with easy loans via KCCs, ensuring broad coverage. Overall, the compound annual growth rate for KCCs issued across all financial institutions was 2.56%, and for sanctioned money, it was 4.48%. The Personal Accident Insurance Scheme (PAIS), introduced by the Government of India in the 2001-02 budget, increased the scheme's popularity among both farmers and bankers, contributing to a rising trend in KCC issuance. Subsequently, NABARD enhanced the KCC scope in 2004 by introducing term loans to address farmers' larger credit needs, further stimulating KCC issuance. The growth in total KCCs issued and money sanctioned underscored the critical role of credit for farmers in crop production and allied agricultural activities.

Table 2.4: Number of Operative Kisan Credit Cards (KCCs) Issued and Amount Outstanding in West Bengal. (Amount: Rs. in Crore)

Year	Co-operative Banks		Regional Rural Banks (RRBs)		Scheduled Commercial Banks (Excluding RRBs)		Total	
	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs	Number of Operative KCCs (In '000)	Amount Outstanding under Operative KCCs
2018	1540	3543	332	1356	1004	7399	2876	12298
2019	1538	3276	324	1515	1003	6152	2865	10943
2020	1703	4223	299	1324	1232	9338	3234	14885
2021	1732	4355	391	1751	1589	7536	3712	13642
2022	1787	4501	401	1916	1034	7367	3222	13784
2023	1727	4970	417	2085	988	7477	3132	14532
2024	1477	4755	410	2199	1118	8902	3005	15856
2025	1935	5848	405	2134	1181	9477	3521	17459
CAGR	2.90	6.46	2.52	5.83	2.05	3.14	2.56	4.48

Source: Reserve Bank of India

2.6 District-Wise Distribution of KCC in Animal Husbandry in West Bengal

Table 2.5 illustrates a concerning downward trend in both the number of operative KCCs and KCC in Animal Husbandry (AH) adoption across West Bengal between the 2021-22 and 2022-23 financial years. Overall, total operative KCCs fell from approximately 2.93 million to 2.74 million, while the AH-specific KCCs saw a sharper decline, dropping from 19,826 to 14,389. A key observation is that every district listed saw a decrease in KCCs in Animal Husbandry. This was true even in districts like Hooghly and Purba Burdwan, where the total number of operational KCCs increased. While Purba Medinipur maintains the highest total number of KCCs (561132 in 2021-22 and 548415 in 2022-23), its contribution to the animal husbandry sector remains disproportionately low. Hooghly is particularly noteworthy, as it ranks among the top districts in total operative KCC-AHs, with 2579 in 2021-22 and 1855 in 2022-23. The data also highlights severe fluctuations in districts like Birbhum, where the total number of operative KCCs was slashed by more than half (55.27%). Ultimately, the table demonstrates that credit penetration for livestock-based livelihoods is not only low compared to the national average but is declining across the state, signalling a potential gap in policy implementation or a lack of sustained credit access for small-scale animal husbandry farmers in West Bengal.

Table 2.5: Major District-wise Number of Operative Kisan Credit Cards (KCCs) and KCCs of the Animal Husbandry sector in West Bengal (Year 2021-2022 and 2022-2023).

Districts	**(2021-22)**		**(2022-23)**	
	No. of Operative KCCs	**No. of Operative KCCs in AH**	**No. of Operative KCCs**	**No. of Operative KCCs in AH**
Alipurduar	25753	971	32276	703
Bankura	182585	1380	170116	990
Birbhum	202281	1132	90476	811
Darjeeling	19135	1531	12492	1097
Hooghly	269548	**2579**	306399	**1855**
Howrah	42419	777	40027	567
Murshidabad	75700	1727	63621	1236
Nadia	65704	1464	88597	1049
Paschim Medinipur	271634	1318	292029	946
Purba Burdwan	291069	1640	314299	1175
Purba Medinipur	561132	801	548415	582
Purulia	51851	597	29476	440
North 24 Parganas	183210	1076	155306	774
South 24 Parganas	143828	667	158987	488
TOTAL	**2930504**	**19826**	**2743394**	**14389**

2.7 Chapter Summary:

- According to the 20th livestock census, cattle accounted for 35.94%, buffaloes for 20.45%, and goats for 27.80% of the total livestock population in West Bengal. The state recorded about 0.76 MT of milk in 2023-24, and per capita per day milk availability was 211 grams (NDDB, 2024).
- The scale of finance is fixed by the District Level Technical Committee /State Level Technical Committee based on local cost worked out on a per unit/per animal/per bird basis, etc.
- The National Bank for Agriculture and Rural Development (NABARD) developed a model system for issuing Kisan Credit Cards to agriculture and allied sectors (Crop, Livestock, Forestry and Fishery) so that they may easily purchase different working capital components in Animal Husbandry, including recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply and also draw cash for their production needs.
- For animal husbandry activities, the working capital loan under KCC can be up to Rs. 3 lakhs. Loans of up to Rs. 2.00 lakh are offered at a subsidized interest rate of 7%. (RBI)
- The limit for each successive year is increased by 10%.
- Total Number of Kisan Credit Cards sanctioned to Animal Husbandry, Dairy and Fisheries Farmers in West Bengal was 6299 (2022- 2023, up to 22.07.2022)
- The KCC holders are covered under the Personal Accident Insurance Scheme up to Rs. 50,000 against accidental death or permanent disability and up to Rs. 25,000 for other risks, such as partial disability.
- The Central and State Governments have been implementing several schemes like the Rashtriya Gokul Mission (RGM), National Livestock Mission (NLM), Livestock Health & Disease Control Programme (LHDCP), Animal Husbandry Infrastructure Development Fund (AHIDF) for creating infrastructure for strengthening the production of quality milk, livestock health, procurement, processing, and marketing of milk and milk products and livelihoods for farmers.
- The Kisan Credit Card program showed strong growth from 2021 to 2025, with 21 lakh new cards issued and total loans increasing by ₹74,413 crore. The most remarkable trend was the explosive growth in animal husbandry and fisheries loans, which increased by 181.04% and doubled their share from 2.85% to 6.34% of all loans.
- While the number of KCC cards grew steadily by 2.54% per year, the total loan amounts grew much faster at 5.42% per year, meaning farmers were taking larger loans on average. Animal husbandry and fisheries loans grew ten times faster than crop loans and twice as fast as term loans.
- The data revealed a significant transformation in agricultural financing patterns, with traditional crop loans growing modestly at 17.16% while animal husbandry and fisheries loans surged by 181.04% over four years. The fact that loan amounts grew faster than the number of cards indicated that existing farmers were accessing more credit to expand their operations.

- Commercial banks dominated KCC distribution across India from 2018-2025, issuing 37.48% of cards and sanctioning 58.91% of total loans. RRBs and cooperative banks played supporting roles with 19.07% and their respective shares.
- Rising KCC numbers and sanctioned amounts from 2018 to 2025 highlighted farmers' critical demand for credit in agricultural production. While card issuance grew modestly at 1-2% yearly, loan amounts grew faster at 5-7% annually, indicating that farmers needed larger credit amounts for expanding farming activities and allied operations.
- Table 2.4 highlighted that KCC outreach is uneven across sectors and regions. Uttar Pradesh rank first with 10.9 million operative KCCs, followed by Maharashtra (7.2 million), Rajasthan (6.8 million), and Madhya Pradesh (6.5 million).
- Some states show a relatively stronger integration of AH into the KCC framework; for example, Tamil Nadu has the highest proportion of Animal Husbandry KCCs at 17.70%; Punjab (17.00%) and Gujarat (15.14%) also report significant shares. On the other hand, states like West Bengal (2.80%) display a moderate to low share of AH-KCCs, suggesting a more balanced adoption.
- Commercial banks led KCC issuance in West Bengal with 33.54% of cards and 54.28% of loans from 2018-2025. Overall growth showed 2.56% yearly for cards and 4.48% for loan amounts across institutions.
- Total operative KCCs fell from approximately 2.93 million to 2.74 million, while the AH-specific KCCs saw a sharper decline, dropping from 19,826 to 14,389. A key observation is that every district listed saw a decrease in KCC in Animal Husbandry.
- Hooghly is particularly noteworthy, as it ranks among the top districts with the highest number of total operative KCC-AH, 2579 in 2021-22 to 1855 in 2022-23. The data also highlights severe fluctuations in districts like Birbhum, where the total number of operative KKCs was slashed by more than half (55.27%).

Chapter - 3: Socio-Economic Profile of KCC Beneficiaries and Non-Beneficiaries

To understand the socio-economic condition in the study area, as well as the constraints of KCC cardholders, primary data have been collected and analysed in this chapter.

3.1 Basic Socio-Economic Profile of the Sample KCC-AH Beneficiary and Non-beneficiary Farmers

The Socio-economic characteristics of the sample farmers provide background information on the farmers' resource endowment in the selected area. This includes information on family members' gender, education, caste status, occupation, income, landholding size, and desired changes in the farm economy. Understanding these factors is therefore essential. However, before going through the details of these factors, it is worthwhile to mention the size of the family and the number of efficient working members in the sample households in the study area.

3.1.1 Social Category of the Sample Households

KCC loan holders in the animal husbandry sector constitute a distinct credit system among all social groups in the study area. Table 3.1 shows that 26.67% of KCC beneficiaries are scheduled caste, whereas 30% of KCC non-beneficiaries are scheduled caste. However, 51.67% and 55% of KCC holders are general caste among beneficiaries and non-beneficiaries, respectively.

Table 3.1: Social Identification of the Sample Households:

Caste	Beneficiaries		Non-Beneficiaries	
	Number	%	Number	%
SC	16	26.67	6	30.00
ST	1	1.67	0	0.00
OBC	12	20.00	3	15.00
General	31	51.67	11	55.00
Total	**60**	**100.00**	**20**	**100.00**

Source: Primary data, 2025

3.1.2 Economic Status of the Sample Households (based on PDS Card)

Economic Status based on PDS Card means classifying households according to the type of Public Distribution System (PDS) ration card they hold, which reflects their officially recognized income category as determined by the government. In the two pie charts, most households in both groups belong to the APL category, but the proportion is slightly higher among non-beneficiaries (65%) than among beneficiaries (60%). A significant share of beneficiaries is BPL (38.33%), slightly higher than non-beneficiaries (35%). Only one beneficiary household falls under the AAY category, and none among the non-beneficiaries.

Fig-3.1.2. A

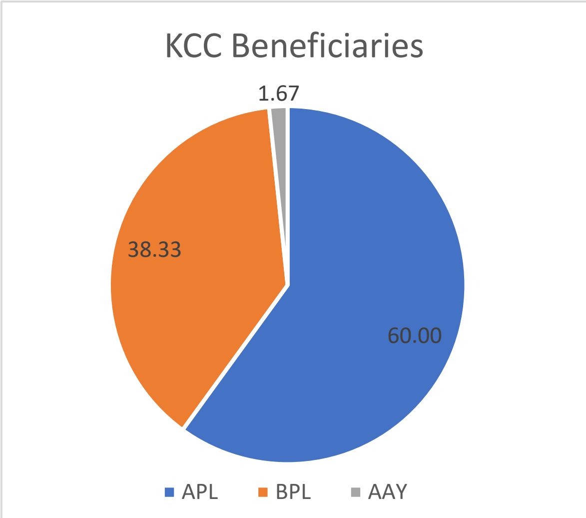
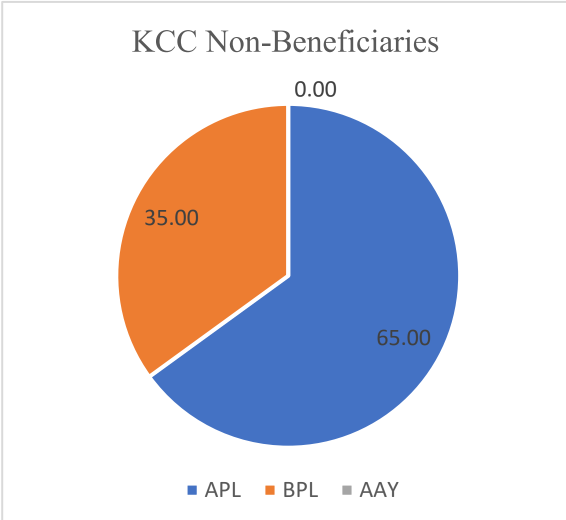


Fig-3.1.2.B



Source: Primary data, 2025

3.1.3 Family Size of the Sample Households

Table 3.2 presents the number of family members in the sample households (i.e., family size). Most families of KCC-AH holders consist of medium-sized households (4 to 6 members). The percentage of medium-sized (4- to 6-member) families is about 60% among beneficiaries and 55% among non-beneficiaries, respectively. Followed by 33.33% and 45% in the case of a small family (up to 3 members).

Table 3.2: Family Size of the Sample Households

Family Size	Beneficiaries		Non-Beneficiaries	
	No of HHs	Percentage (%)	No of HHs	Percentage (%)
Small (Up to 3 members)	20	33.33	9	45.00
Medium (4-6 members)	36	60.00	11	55.00
Large (7 members & above)	4	6.67	0	0.00
Total Households	**60**	**100.00**	**20**	**100.00**

Source: Primary data, 2025

3.1.4 Educational Qualifications of Household Head

The educational status of household heads shows that the percentage of illiterate persons among beneficiaries (11.67%) is the same as among non-beneficiaries (10%) (Table 3.3). Most sample households have secondary education in both groups: beneficiaries (70%) and non-beneficiaries (75%). It is also observed that primary-level and higher secondary-level education are similar in beneficiaries (11.67% and 3.33%) and non-beneficiaries (10 % and 5 %). Overall distribution of educational attainment shows that most of the household heads are moderately educated.

Table 3.3: Distribution of Sample Households by Educational Status

Educational Qualification	Beneficiaries		Non-Beneficiaries	
	No of HHs	Percentage	No of HHs	Percentage
Illiterate	7	11.67	2	10.00
Primary	7	11.67	2	10.00
Secondary	42	70.00	15	75.00
Higher Secondary	2	3.33	1	5.00
Graduate	2	3.33	0	0.00

Source: Primary data, 2025

3.1.5 Dwelling House Type in Number and Percentage

Table 3.4 shows the distribution of three house types, such as Kutcha, Semi-Pucca and Pucca, across districts. It was observed that beneficiaries have a much higher share of pucca houses (70%) than non-beneficiaries (35%), suggesting they may enjoy better housing conditions. In contrast, non-beneficiaries have a higher proportion living in kutcha (30%) and semi-pucca (35%) houses, indicating less permanent housing and possibly lower living standards.

Table 3.4: Dwelling House Type in Number and Percentage

House Type	Beneficiaries		Non-Beneficiaries	
	No of HHs	Percentage	No of HHs	Percentage
Kutcha	10	16.67	6	30.00
Semi-pucca	8	13.33	7	35.00
Pucca	42	70.00	7	35.00
Total	**60**	**100.00**	**20**	**100.00**

Source: Primary data, 2025

3.1.6 Fuel Used for Cooking of the Sample Households

Table 3.5 presents the distribution of cooking fuel among KCC-AH beneficiary and non-beneficiary households. Among the beneficiaries, the vast majority, about 90% (54 households), used a combination of LPG and firewood, followed by 8.33% (5 households) who used LPG, and a small fraction, about 1.67% (1 household), who relied solely on firewood. It reflects growing access to cleaner energy and a reduced dependence on traditional fuels among this group. In contrast, non-beneficiaries showed a slightly different pattern. While 80% (16 households) used both LPG and firewood, 10% (2 households) used firewood, and another 10% (2 households) used LPG. Overall, the data indicate that while both groups are gradually adopting LPG, complete transition to clean cooking fuel remains limited.

Table 3.5: Fuel Used for Cooking of the Sample Households

Fuel Used for Cooking	Beneficiaries		Non-Beneficiaries	
	No of Households	Percentage	No of Households	Percentage
LPG	5	8.33	2	10.00
Firewood	1	1.67	2	10.00
Both (LPG and Firewood)	54	90.00	16	80.00
Overall	60	100.00	20	100.00

Source: Primary data, 2025

3.1.7 Source of drinking water of the Sample Households

Table 3.6 outlines the sources of drinking water used by KCC-AH beneficiary and non-beneficiary households, providing insights into their access to safe, reliable water. In this sample, households used multiple sources of drinking water. Among beneficiaries, the dominant source was tube wells, used by 90% (54 households), followed by government-supplied water (11.67%), indicating that most households relied on groundwater. In comparison, non-beneficiaries rely 100% on tube wells, followed by government supply (5%), with no households accessing open tanks.

Table 3.6: Source of drinking water of the Sample Households

Source of drinking water	Beneficiaries		Non-Beneficiaries	
	No of Households	Percentage	No of Households	Percentage
Govt. Supply	7	11.67	1	5.00
Open Tank	1	1.67	0	0.00
Tube-well	54	90.00	20	100.00

Source: Primary data, 2025

3.1.8 Medical Service of the Sample Households

Across the surveyed households, both groups accessed a mix of public and private medical Practitioners, but their patterns differed. Table 3.7 presents the types of medical services accessed by KCC-AH beneficiaries and non-beneficiaries. The sample households relied on multiple medical services; therefore, the combined percentage exceeds 100%. Most sample households commonly used services from private practitioners (48.33%), followed by Government Primary Health Centres (PHCs) (40%), government hospitals (33.33%), and private hospitals (3.33%). In contrast, non-beneficiaries relied more on government PHCs (45%), followed by 30% who consult private practitioners. Only 25% use government hospitals, and none report using private hospitals. Therefore, the data indicate that beneficiaries have broader and more diversified access to healthcare services, including private options, while non-beneficiaries remain more dependent on public facilities.

Table 3.7: Medical Service of the Sample Households

Medical service	Beneficiaries		Non-Beneficiaries	
	No of Households	Percentage	No of Households	Percentage
Govt. PHC	24	40.00	9	45.00
Govt. Hospital	20	33.33	5	25.00
Private Practitioner	29	48.33	6	30.00
Private Hospital	2	3.33	0	0.00

Source: Primary data, 2025

3.1.9 Sanitary System of the Sample Households

Table 3.8 presents the sanitary system conditions of KCC-AH beneficiary and non-beneficiary households, providing insights into the state of sanitation facilities and hygiene practices. Nearly all beneficiary households (96.67%) used pucca toilets, while 70% of non-beneficiary households used pucca toilets. A small number of beneficiary (3.33%) and non-beneficiary (25%) households relied on kutcha toilets. The data reveals that beneficiaries are well ahead in sanitation standards, with nearly all households enjoying the comfort and reliability of a pucca toilet.

3.8 Sanitary System of the Sample Households

Sanitary System	Beneficiaries		Non-Beneficiaries	
	No of Households	Percentage	No of Households	Percentage
Kutcha	2	3.33	5	25.00
Pucca	58	96.67	14	70.00
Open Defecation	0	0.00	1	5.00
Overall	60	100.00	20	100.00

Source: Primary data, 2025

3.1.10 Mode of transportation for family members of the Sample Households

Table 3.9 outlines the modes of transportation used by family members of KCC-AH beneficiary and non-beneficiary households, which highlight their mobility and access to transport. A significantly higher proportion of beneficiaries used bicycles (73.33%) and two-wheelers (48.33%) than non-beneficiaries (50% and 20%, respectively), indicating better access to personal modes of transport among beneficiaries' households. While over half of beneficiary households (51.67%) also utilized public or private transport, a larger share of non-beneficiaries (70%) relied on these external services, suggesting limited ownership of vehicles.

Table 3.9: Mode of transportation for family members of the Sample Households

Mode of transportation	Beneficiaries		Non-Beneficiaries	
	No of Households	Percentage	No of Households	Percentage
By-cycle	44	73.33	10	50.00
Two-wheeler	29	48.33	4	20.00
Public/ private transport	31	51.67	14	70.00

Source: Primary data, 2025

3.1.11 Average Distance to the Nearest Educational Institute of the Sample Households (Km)

Table 3.10 compares the average distance (kilometres) to various educational institutions for beneficiary and non-beneficiary households, showing relatively similar access across the two groups. For primary schools, households are located in close proximity, averaging around 0.85 to 0.95 kilometres. As the level of education increases, the distance rises gradually, with secondary and higher secondary schools located approximately 2.3 to 2.65 kilometres away. Colleges are notably farther, requiring travel of about 7.6 to 9.4 kilometres, while universities are the most distant, averaging over 70 kilometres for both groups (beneficiaries and non-beneficiaries' households). Overall, the data suggested that although both beneficiary and non-beneficiary households have similar access to educational institutions, beneficiaries tend to live slightly closer to schools and colleges.

Table 3.10: Average Distance to the nearest Educational Institute of the Sample Households (Km)

Educational institute	Beneficiaries	Non-Beneficiaries
Primary School	0.85	0.95
Secondary School	2.31	2.6
Higher Secondary School	2.51	2.65
College	7.59	9.4
University	71.45	70.55

Source: Primary data, 2025

3.2 Status of Occupation and Annual Income of the Sample KCC-AH Beneficiary and Non-beneficiary Households

The status of occupation and annual income reveal that both beneficiary and non-beneficiary households in the Sample KCC-AH engage in a combination of primary and subsidiary occupations, with agriculture and allied activities as the dominant sources of livelihood.

3.2.1 Occupations of the Sample Household Head

The primary occupation and main source of income of the selected household are dairy farming and agriculture (Table 3.11). However, the secondary occupation of the household is livestock farming, business, handloom, craft, transport, masonry, etc. The estimate of primary occupation shows that 45% of beneficiary households and 30% of non-beneficiary households are engaged in dairy farming. Again, 31.67 % and 55% of households are engaged in cultivation as a primary occupation among beneficiaries and non-beneficiaries, respectively. In the case of secondary occupation, it can be noted that 36.67 % of households in the beneficiary group have agricultural activity, and 65% in the non-beneficiary group are livestock farmers in the study area. However, in secondary occupations, the distribution is 38.33% in dairy farming and 23.33% in livestock farming among beneficiary households. A similar distribution was noticed in non-beneficiary households: 15% in dairy farming and 5 % in agriculture.

Table 3.11: Occupations of the Sample Household Head

Occupation	Beneficiaries		Non-Beneficiaries	
	Main Occupation (Percentage)	Subsidiary Occupation (Percentage)	Main Occupation (Percentage)	Subsidiary Occupation (Percentage)
Cultivation	19 (31.67)	22 (36.67)	11 (55.00)	1 (05.00)
Dairy Farming	27 (45.00)	23 (38.33)	6 (30.00)	4 (20.00)
Service	1 (01.67)	0 (00.00)	0 (00.00)	0 (00.00)
Livestock Farming	8 (13.33)	14 (23.33)	3 (15.00)	13 (65.00)
Others	5 (08.33)	1 (01.67)	0 (00.00)	2 (10.00)
Total HHs	**60 (100.00)**	**60 (100.00)**	**20 (100.00)**	**20 (100.00)**

Source: Primary data, 2025

3.2.2 Average Annual Income from Main Occupation and Subsidiary Occupation

Table 3.12 compares the average annual income of Kisan Credit Card beneficiaries and non-beneficiaries in animal husbandry sectors across different family sizes, highlighting income from both main and subsidiary occupations. For small families (0-3 members), KCC beneficiaries earn Rs. 131018 annually, with Rs. 74418 from their main occupation and Rs. 56600 from subsidiary work. In contrast, non-beneficiaries earn only Rs. 113311, showing a significant income gap of Rs. 17707. Medium-sized families (4-6 members) also benefit from

KCC support, earning Rs. 156758 annually compared to Rs. 139727 for non-beneficiaries, a difference of Rs. 17031. Large families (7 or more members) among beneficiaries report the highest income at Rs. 165613. Overall, the average annual income for KCC beneficiaries stands at Rs. 148768, while non-beneficiaries earn Rs. 127840, indicating that KCC holders earn Rs. 20928 more on average. This suggests that access to KCC not only enhances income from primary occupations, such as farming, but also enables families to engage more effectively in subsidiary activities.

Table 3.12: Average Annual Income from Main Occupation and Subsidiary Occupation

	Beneficiaries			Non-Beneficiaries		
	Main Occupation	Subsidiary Occupation	Total Income	Main Occupation	Subsidiary Occupation	Total Income
Small Families (0-3 members)	74418	56600	131018	60222	53089	113311
Medium Families (4-6 members)	99597	57161	156758	71909	67818	139727
Large Families (7 & above)	90613	75000	165613	0	0	0
Overall	90605	58163	148768	66650	61190	127840

Source: Primary data, 2025

3.3 Chapter Summary:

- Table 3.1 shows that 26.67 % of KCC beneficiaries are scheduled caste, whereas 30 % of KCC non-beneficiaries are scheduled caste. However, 51.67% and 55% of KCC holders are general caste among beneficiaries and non-beneficiaries, respectively.
- In the two pie charts (Fig. 3 .1.2. A & Fig. 3 .1.2. B), we have seen that most of the households in both groups belong to the APL category, but the proportion is slightly higher among non-beneficiaries (65%) compared to the beneficiary group (60%). A significant share of beneficiaries is BPL (38.33%), slightly higher than non-beneficiaries (35%).
- Most of the families of KCC-AH holders consist of medium-sized families (4 to 6 members). The percentage of medium-sized (4-6-member) families is about 60% among beneficiaries and 55% among non-beneficiaries, respectively, followed by 33.33% and 45% for small families (up to 3).
- The educational attainment of most of the sample households is secondary in both household groups, beneficiaries (70 %) and non-beneficiaries (75 %). Primary-level and higher secondary-level education are also similar among beneficiaries (11.67% and 3.33%) and non-beneficiaries (10% and 5%).
- The beneficiaries have a much higher share of pucca houses (70%) compared to non-beneficiaries (35%). In contrast, non-beneficiaries have a higher proportion living in kutcha (30%) and semi-pucca (35%) houses, indicating less permanent housing and possibly lower living standards.
- Among the beneficiaries, a vast majority, about 90% (54 households), used a combination of LPG and firewood, followed by 8.33% (5 households) who used LPG, while, among non-beneficiaries, 80% (16 households) also used both LPG and firewood, followed by firewood (10%), and another 10% (2 households) used LPG.
- Most of the sample households commonly used services from private practitioners (48.33 %), followed by Government Primary Health Centres (PHCs) (40%), government hospitals (33.33 %) and private hospitals (3.33%). In contrast, non-beneficiaries rely more on government PHCs (45%), followed by 30% who consult private practitioners.
- Nearly all beneficiary households (96.67%) used pucca toilets, while 70% of non-beneficiary households used pucca toilets. A small number of beneficiary (3.33%) and non-beneficiary (25%) households relied on kutcha toilets.
- A significantly higher proportion of beneficiaries used bicycles (73.33%) and two-wheelers (48.33%) compared to non-beneficiaries (50% and 20%, respectively). While over half of beneficiary households (51.67%) also utilized public or private transport, a larger share of non-beneficiaries (70%) relied on their own vehicle.
- The secondary and higher secondary schools are situated approximately 2.3 to 2.65 kilometres away. Colleges are notably farther, requiring travel of about 7.6 to 9.4 kilometres, while universities are the most distant, averaging over 70 kilometres for both groups (beneficiaries and non-beneficiary households).
- The primary occupation shows that 45% of households among beneficiaries and 30% among non-beneficiaries are engaged in dairy farming. Again, 31.67% and 55% of households are engaged in cultivation as a primary occupation in beneficiary and non-beneficiary households, respectively. For secondary occupation, 36.67% of households

in the beneficiary group and 65% in the non-beneficiary group are involved in agricultural activity, and 65% in the non-beneficiary group are livestock farmers in the study area.

- For small families (0-3 members), KCC beneficiaries earn Rs. 131018 annually, with Rs. 74418 from their main occupation and Rs. 56600 from subsidiary work. In contrast, non-beneficiaries earn only Rs. 113311, showing a significant income gap of Rs. 17707.
- Medium-sized families (4-6 members) also benefit from KCC support, earning Rs. 156758 annually compared to Rs. 139727 for non-beneficiaries, a difference of Rs. 17031. Large families (7 or more members) among beneficiaries report the highest income at Rs. 165613.
- Overall, the average annual income for KCC beneficiaries stands at Rs. 148768, while non-beneficiaries earn Rs. 127840, indicating that KCC holders earn Rs. 20928 more on average.

Chapter - 4: Visible Changes in the KCC-AH Scheme

The Kisan Credit Card on the Animal Husbandry Scheme has undergone several impactful changes in recent years, especially aimed at improving credit access for livestock farmers. Farmers are investing in better animal housing, feed management, and disease control. Enhanced working capital is helping maintain and upgrade farm assets. Individual farmers, tenant farmers, Self Help Groups, Joint Liability Groups and Women's Groups involved in dairy and poultry are increasingly availing KCC benefits. Table 4.1 presents a focused snapshot of loan distribution under the Kisan Credit Card for the Animal Husbandry Scheme. It reveals that all 60 loans were sanctioned exclusively to individual farmers, accounting for 100% of the total beneficiaries. Notably, no loans were extended to tenant farmers, Self Help Groups, Joint Liability Groups, or women groups, each registering zero participation. This pattern highlights a significant concentration of credit access among individual applicants, while collective and vulnerable categories remain unrepresented.

Table 4.1: Sector-wise Distribution of KCC-AH Sample Beneficiaries

Loan Seekers	Number	Percentage
Individual	60	100
Tenant farmers	0	0
SHG	0	0
Joint Liability Group	0	0
Women Group	0	0
Total	60	100

Source: Primary data, 2025

Here's a breakdown of the visible and practical changes that are shaping outcomes on the ground:

4.1 Trade-specific Distribution of KCC Beneficiaries in West Bengal

Between 2021-22 and 2022-23, data were collected from 60 households that received KCC loans under the Animal Husbandry scheme. Table 4.2 shows how the loans were distributed across different trades in the two years: 24 households were from 2021-22, and 36 from 2022-23. When we break down the data by trade, a clear pattern emerged: dairy farming dominates the landscape, with about 50 of 60 beneficiaries (83.34%) engaged in dairy-related activities. Goat farming accounted for around 15%, while poultry farming accounted for just a single case (1.67%). This suggests that most livestock farmers accessing KCC support focus on dairy, followed by goat farming, with relatively few involved in poultry.

Table 4.2: Trade-specific Distribution of KCC Beneficiaries in West Bengal

Particulars Trade	Number of Sample Beneficiaries			
	2021-22	**2022-23**	**Total**	**Percentage**
Dairy farming	18	32	50	83.34
Poultry farming	1	0	1	01.67
Goat Farming	5	4	9	15.00
Overall KCC-AH Loan Holder	**24**	**36**	**60**	**100**

Source: Primary data, 2025

4.2 Trade-wise Utilization Pattern of the Loan

Trade-wise utilization pattern of the loan in Table 4.3 presents how the sanctioned loans were utilized across different trades. The data show that in all three trades, i.e. dairy farming, poultry farming and goat farming, the entire loan amount was fully used (100%) for the purpose for which it was sanctioned. There was no diversion of funds toward unrelated expenses. In dairy farming, a total loan of Rs. 42.91 lakh was sanctioned, and 100% of it was utilized in the intended activity. Similarly, in goat farming and poultry farming, the full sanctioned amounts of Rs. 3.68 lakh and Rs. 1.64 lakh were also properly utilized in the respective trades. Overall, the combined loan amount of Rs. 48.25 lakh was 100% utilized for better housing for animals, feed management, veterinary aid, insurance of the milch animals, labour, water and electricity supply, which reflects efficient and disciplined use of credit by the beneficiaries.

Table 4.3: Trade-wise Utilization Pattern of the Loan

Trade	Amount Utilized in the main purpose for which the loan was sanctioned		Utilized for any other purpose not related to the trade		Total amount of the Loan sanctioned	
	Amount (in Rs.)	%	Amount (in Rs.)	%	Amount (in Rs.)	%
Dairy farming	4291900	100.00	0	0.00	4291900	100.00
Poultry farming	164760	100.00	0	0.00	164760	100.00
Goat Farming	368900	100.00	0	0.00	368900	100.00
Overall	**4825560**	**100.00**	**0**	**0.00**	**4825560**	**100.00**

Source: Primary data, 2025

4.3 Repayment Status of KCC-AH Sample Beneficiaries across Farm Types (trade)

Table 4.4 highlights a systemic issue in loan recovery under the KCC-AH scheme across all farm types, i.e., dairy, poultry, and goat farming. Despite the financial support extended, the repayment performance is extremely poor, indicating either low profitability from dairy operations or challenges in financial discipline and follow-up mechanisms. It reveals a concerning trend of poor loan recovery among sample beneficiaries. Dairy farming, which involves the largest number of households (50), received the highest total loan amount of Rs. 42.91 lakh. However, repayment has been minimal, with only Rs. 0.47 lakh returned, leaving an outstanding balance of Rs. 42.44 lakh. This translates to a staggering 98.90% of the loan still unpaid. Goat farming, involving 9 households, received a cumulative loan of Rs. 3.68 lakh. Here too, repayment has been zero, leaving 100% of the total loan outstanding. Poultry farming, though represented by just one household, shows an even more alarming scenario. The entire loan amount of Rs. 1.64 lakh remains unpaid, resulting in a 100% outstanding balance. These figures suggest critical gaps in loan recovery under the KCC-AH scheme due to poor income generation from funded activities.

Table 4.4: Repayment Status of KCC-AH Sample Beneficiaries across Farm Types

Trades	No. of HH.	Total Amount of Loan	Amount Repaid	Outstanding Loan Amount	Overall Remark (% of outstanding)
Dairy farming	50	4291900	47400	4244500	98.90
Poultry farming	1	164760	0	164760	100.00
Goat Farming	9	368904	0	368904	100.00

Source: Primary data, 2025

4.4 Comparative Assessment of Cost, Returns, and Profitability in Dairy Farming: Insights from KCC-AH Beneficiary and Non-Beneficiary Farmers

A comparative assessment of costs, returns, and profitability between KCC beneficiaries and non-beneficiaries in Animal Husbandry examines how access to the Kisan Credit Card (KCC) for Animal Husbandry changes the economics of dairy, poultry, and goat farming. In simple terms, it compares what farmers spend (costs) in terms of production costs, including feed, fodder, veterinary electricity and water cost and labour cost; what they get back (returns) in terms of milk, meat, egg sales or by-products; and the resulting net profits they ultimately derive after meeting all expenses for both groups, beneficiary and non-beneficiary, those who used KCC credit and those who did not.

4.4.1 Comparative Assessment of Cost, Returns, and Profitability in Dairy Farming

A comparative assessment of costs, returns, and profitability between KCC beneficiaries and non-beneficiaries in Animal Husbandry examines how access to the Kisan Credit Card for Animal Husbandry changes the economics of dairy farming. In plain terms, it compares what farmers spend (costs), what they get back (returns), and the resulting profits for both groups, beneficiaries and non-beneficiaries. Beneficiary farmers use formal credit through the KCC scheme, while non-beneficiary farmers depend on personal savings or informal loans. This comparison helps to understand how timely and affordable credit supports farmers. It shows that access to KCC credit helps improve farm productivity and income. Table 4.4.1 highlights that beneficiary farmers incurred a total annual cost of Rs. 110618, while non-beneficiary farmers spent only Rs. 94221 However, the cost structure and spending pattern differ notably between the two groups. Among beneficiaries, feed and fodder cost accounted for the highest share (59.85%), followed by labour cost (28.41%), and veterinary cost (8.38%). These figures indicate that beneficiary farmers engaged more family and hired labour and invested heavily in feed and fodder to enhance milk production. In contrast, non-beneficiary farmers spent 67.10% on labour, but only 20.40% on feed and fodder, and 3.13% on veterinary care.

Table 4.4.1: Comparative Assessment of Cost, Returns, and Profitability in Dairy Farming

Particulars		Beneficiary in Rs. (%)	Non-beneficiary in Rs. (%)
Current Expenditure	Labour Cost (own)	31424 (28.41)	63225 (67.10)
	Feed/ Fodder Cost	66210 (59.85)	19220 (20.40)
	Veterinary. Cost	9270 (8.38)	2950 (3.13)
	Electricity (for water supply, light, fan, etc.)	478 (0.43)	0 (0.00)
	Miscellaneous Cost	2225 (2.01)	2610 (2.77)
	Total Paid Out Cost	109608 (99.09)	88005 (93.40)
Capital Expenditure	Farm Building/ Shed	1010 (0.91)	6216 (6.060)
Overall Annual Cost		110618 (100)	94221 (100)
Overall Annual Return		145837	104160
Overall Net Return		35219	9939
BCR		**1.32**	**1.11**

Source: Primary data, 2025

The total paid-out cost was 99.09% of total expenditure for beneficiaries, compared with 93.40% for non-beneficiaries. Interestingly, capital expenditure on farm buildings or sheds was higher for non-beneficiaries (6.60%) than for beneficiaries (0.91%), implying that some non-beneficiaries invested more in infrastructure rather than operational improvements. The overall annual return for beneficiaries was Rs.110618 per farm, while non-beneficiaries earned only Rs.94221 per farm. Due to higher returns, both groups experienced positive net returns, driven by the inclusion of family labour and moderate milk prices during the study period. The Benefit-Cost Ratio (BCR) further clarifies profitability differences: beneficiaries had a BCR of 1.32, meaning every rupee spent returned Rs.1.32, while non-beneficiaries had a much lower BCR of 1.11, indicating profitability and economic efficiency.

4.4.2 Comparative Assessment of Cost, Returns, and Profitability in Poultry Farming

Table 4.4.2 presents a comparative analysis of cost, returns, and profitability in poultry farming between KCC-Animal Husbandry beneficiaries and non-beneficiaries in the poultry sector. It shows that beneficiary farmers spent a total of Rs. 3.59 lakh annually on poultry farming, whereas non-beneficiaries spent only Rs. 2.79 lakh. Among beneficiaries, capital expenditure accounted for a major share of total costs, with 10.24% spent on farm buildings or sheds. This indicates that KCC-supported farmers invested in better housing and infrastructure for their poultry units, thereby improving management and productivity. Current expenditure accounted for 89.76% of total costs, with feed and fodder as the major items (37.05%), followed by chicks cost (31.34%), labour (12.53%), electricity (6.90%), and veterinary (1.39%). This spending pattern reflects that beneficiary farmers maintained modernized operations with investment in housing, feed, and electricity for maintaining optimum temperature and lighting, all contributing to better poultry growth and output. In contrast, non-beneficiary farmers spent almost all their total cost (99.85%) on current expenses, mainly on feed and fodder (39.18%), chicks cost (30.59%), labour (24.15%), and veterinary care (1.07%). They had almost no capital investment, as only 0.15% of their cost went toward housing or infrastructure.

Beneficiary farmers earned an overall annual return of Rs. 9.00 lakh, resulting in a net return of Rs. 5.40 lakh, and achieved a Benefit-Cost Ratio (BCR) of 2.51, meaning that every rupee invested yielded Rs. 2.51 in return. On the other hand, non-beneficiary farmers earned Rs. 5.25 lakh, incurred a benefit of Rs. 2.45 lakh, and had a BCR of 1.88, indicating profitability and efficient operations.

Table 4.4.2: Comparative Assessment of Cost, Returns, and Profitability in Poultry Farming

Particulars		Beneficiary in Rs. (%)	Non-beneficiary in Rs. (%)
Current Expenditure	Labour Cost (own)	45000 (12.53)	67500 (24.15)
	Cost of Chicks	112500 (31.34)	85500 (30.59)
	Feed/ Fodder Cost	133000 (37.05)	109500 (39.18)
	Veterinary. Cost	5000 (1.39)	3000 (1.07)
	Electricity (for water supply, light, fan, etc.)	24760 (6.90)	13500 (4.85)
	Miscellaneous Cost	2000 (0.56)	0 (0.00)
	Total Paid Out Cost	322260 (89.76)	279050 (99.85)
Capital Expenditure	Farm Building/ Shed	36750 (10.24)	420 (0.15)
Overall Annual Cost		359010 (100.00)	279470 (100.00)
Overall Annual Return		900000	525000
Overall Net Return		540990	245530
BCR		**2.51**	**1.88**

Source: Primary data, 2025

4.4.3 Comparative Assessment of Cost, Returns, and Profitability in Goat Farming

Table 4.4.3 presents a comparative analysis of the cost structure, returns, and profitability of goat farming between KCC-Animal Husbandry beneficiaries and non-beneficiaries. It shows that the overall annual cost per farm for beneficiary farmers was Rs. 8.78 lakh, whereas for non-beneficiaries it was slightly higher at Rs. 8.84 lakh. Among the beneficiaries, labour cost accounted for the highest share of expenditure at 74.48%, followed by feed and fodder costs (19.70%) and veterinary expenses (2.74%). In comparison, non-beneficiary farmers also had labour as their major cost component (77.78%), followed by feed and fodder (14%) and veterinary costs (3.03%). However, they spent a limited proportion on capital expenditure, mainly for farm buildings or sheds (4.24%), compared to only 1.5% among beneficiaries. This implies that non-beneficiaries invested more in fixed assets than in operational improvements, possibly because institutional credit did not provide working capital support.

The overall annual return for beneficiary farmers was Rs. 1.08 lakh, while non-beneficiaries earned Rs. 1.02 lakh. Despite slightly higher returns for beneficiaries, both groups recorded positive net returns, with profits of Rs. 20440 and Rs. 14349 respectively. The Benefit-Cost Ratio (BCR) was almost similar for both beneficiaries (1.23) and non-beneficiaries (1.16), indicating that for every rupee spent, the return was more than one rupee, reflecting profitable operations.

Table 4.4.3: Comparative Assessment of Cost, Returns, and Profitability in Goat Farming

Particulars		Beneficiary in Rs. (%)	Non-beneficiary in Rs. (%)
Current Expenditure	**Labour Cost (own)**	65400 (74.48)	68778 (77.78)
	Feed/ Fodder Cost	17300 (19.70)	12378 (14.00)
	Veterinary. Cost	2405 (2.74)	2678 (3.03)
	Electricity (for water supply, light, fan, etc.)	0 (0.00)	0 (0.00)
	Miscellaneous Cost	1390 (1.58)	844 (0.95)
	Total Paid Out Cost	86495 (87.35)	84678 (70.33)
Capital Expenditure	**Farm Building/ Shed**	1316 (1.50)	3751 (4.24)
Overall Annual Cost		87811 (100.00)	88249 (100.00)
Overall Annual Return		108250	102778
Overall Net Return		20440	14349
BCR		**1.23**	**1.16**

Source: Primary data, 2025

4.5 Level of Satisfaction of KCC-AH Borrowers (Percentage)

The satisfaction level of KCC-AH borrowers indicates a highly positive response across various aspects of the scheme. As Table 4.5 shows, most farmers expressed 95% full satisfaction with the timely availability of credit, showing that loans are disbursed promptly and farmers can meet urgent needs for purchasing inputs, feed, or animals without unnecessary delay. Regarding the credit limit, 88% were fully satisfied, and 12% were partially satisfied, suggesting that although most borrowers found the sanctioned amount sufficient, a small section still felt their actual requirements, especially for large-scale activities, were not adequately met. Regarding the cost of accessing credit, 92% reported full satisfaction, indicating that procedures and related expenses are minimal and reduce the financial burden on farmers. Similarly, 93% of borrowers were satisfied with the reliability and transparency of operational procedures, reflecting that the banking system is fair, systematic, and free from major complications. The low interest rate emerged as the most appreciated feature, with 97% showing complete satisfaction, as it significantly lowers repayment pressure and makes credit more affordable than other sources of borrowing. Finally, cooperation from bank staff also received a favourable response, with 90% fully satisfied and 10% partially satisfied, showing that while most farmers experience cordial and supportive behaviour, a small group may still face communication or service-related issues. Overall, the findings reveal that the KCC-Animal Husbandry scheme has been highly successful in meeting the expectations of borrowers by ensuring timely, affordable, and transparent credit facilities.

Table 4.5: Level of Satisfaction of KCC-AH Borrowers (Percentage)

Sl. No.	Particulars	Fully Satisfied	Partially Satisfied	Least Satisfied
1	Timely availability of credit	95	5	0
2	Sufficient credit limit as per requirement	88	12	0
3	Minimum cost in accessing credit	92	8	0
4	Reliable and transparent operational procedure	93	7	0
5	Low interest rate	97	3	0
6	Cooperation of staff of the Banking Institute	90	10	0

Source: Primary data, 2025

4.6 Chapter Summary:

- The study revealed that all 60 loans were sanctioned exclusively to individual farmers who are Kisan Credit Card (KCC) holders under the Animal Husbandry Scheme, accounting for 100% of the total beneficiaries.
- The loans were distributed across different trades in two different years: 24 households for the year 2021-22 and 36 households for the year 2022-23.
- Out of 60 sanctioned loans, it was noticed that dairy farming clearly dominates the landscape, with about 50 out of 60 beneficiaries (83.34%) engaged in dairy-related activities. Goat farming followed at approximately 15%, while poultry farming accounted for just a single case, with a share of barely 1.67%.
- In dairy farming, a total loan of Rs. 42.91 lakh was sanctioned, and 100% of it was utilized in the intended activity. Similarly, in goat farming and poultry farming, the full sanctioned amounts of Rs. 3.68 lakh and Rs. 1.64 lakh were also properly utilized in the respective trades.
- Overall, the combined loan amount of Rs. 48.25 lakh was 100% utilized for better housing for animals, feed management, veterinary aid, insurance of the milch animals, labour, water and electricity supply, which reflects efficient and disciplined use of credit by the beneficiaries.
- Dairy farming, which involves the largest number of households (50), received the highest total loan amount of Rs. 42.91 lakh. However, repayment has been minimal, with only Rs. 0.47 lakh being repaid, leaving an outstanding balance of Rs. 42.44 lakh. This translates to a staggering 98.90% of the loan still unpaid.
- Goat farming, involving 9 households, received a cumulative loan of Rs. 3.68 lakh. Here, repayment has been zero, leaving Rs. 3.68 lakh outstanding, which amounts to 100% of the total loan.
- Poultry farming, though represented by just one household, similarly shows the same scenario as goat farming. The entire loan amount of Rs. 1.64 lakh remains unpaid, resulting in an outstanding balance of 100%.
- Table 4.4.1 highlights that beneficiary dairy farmers incurred a total annual cost of Rs.110618 per farm, while non-beneficiary farmers spent only Rs. 94221 per farm. However, the cost structure and spending pattern differ notably between the two groups. Among beneficiaries, feed and fodder cost accounted for the highest share (59.85%), followed by labour cost (28.41%), and veterinary cost (8.38%). In contrast, non-beneficiary farmers spent 67.10% on labour, but only 20.40% on feed and fodder, and 3.13% on veterinary care.
- The overall annual return for beneficiaries was Rs.110618 per farm, while non-beneficiaries earned only Rs.94221 per farm. Due to higher returns, both groups experienced positive net returns, driven by the inclusion of family labour and moderate milk prices during the study period. The Benefit-Cost Ratio (BCR) further clarifies profitability differences: beneficiaries had a BCR of 1.32, meaning every rupee spent returned Rs. 1.32, while non-beneficiaries had a much lower BCR of 1.11, indicating profitability and economic efficiency.
- Among beneficiaries, capital expenditure accounted for a major share of total costs, with 10.24% spent on farm buildings or sheds. Current expenditure accounted for

89.76% of total costs, with feed and fodder as the major items (37.05%), followed by chicks cost (31.34%), labour (12.53%), electricity (6.90%), and veterinary (1.39%).

- The spending pattern reflects that beneficiary poultry farmers maintained modernized operations with investment in housing, feed, and electricity for maintaining optimum temperature and lighting, all contributing to better poultry growth and output.
- In contrast, non-beneficiary farmers spent almost all their total cost (99.85%) on current expenses, mainly on feed and fodder (39.18%), chicks cost (30.59%), labour (24.15%), and veterinary care (1.07%). They had almost no capital investment, as only 0.15% of their cost went toward housing or infrastructure.
- Beneficiary farmers earned an overall annual return of Rs. 9.00 lakh, resulting in a net return of Rs. 5.40 lakh and achieved a Benefit-Cost Ratio (BCR) of 2.51, meaning that every rupee invested yielded Rs. 2.51 in return. On the other hand, non-beneficiary farmers earned an overall annual return of Rs. 5.25 lakh, resulting in a net return of Rs. 2.45 lakh, and had a BCR of 1.88, indicating profitability and efficient operations.
- The overall annual cost for beneficiary farmers was Rs. 8.78 lakh, whereas for non-beneficiaries it was slightly higher at Rs. 8.84 lakh. Among the beneficiaries, labour cost accounted for the highest share of expenditure at 74.48%, followed by feed and fodder costs (19.70%) and veterinary expenses (2.74%). In comparison, non-beneficiary farmers also had labour as their major cost component (77.78%), followed by feed and fodder (14 %) and veterinary costs (3.03%).
- The overall annual return for beneficiary farmers was Rs. 1.08 lakh, while non-beneficiaries earned Rs. 1.02 lakh. Despite slightly higher returns for beneficiaries, both groups recorded positive net returns, with profits of Rs. 20440 and Rs. 14349 respectively. The BCR was almost similar for both beneficiaries (1.23) and non-beneficiaries (1.16), indicating that for every rupee spent, the return was more than one rupee, reflecting profitable operations.
- Most of the farmers expressed 95 % full satisfaction with the timely availability of credit, which shows that loans are disbursed promptly and farmers are able to meet their urgent needs for purchasing inputs, feed or animals without unnecessary delay.
- In terms of the credit limit, 88 % were fully satisfied, and 12 % were partially satisfied, which suggests that although most borrowers found the sanctioned amount sufficient, a small section still felt that their actual requirements, especially for large-scale activities, were not adequately met.
- Regarding the cost of accessing credit, 92 % reported full satisfaction, and 93 % of borrowers were satisfied with the reliability and transparency of operational procedures, which reflects that the banking system is fair, systematic, and free from major complications.
- The cooperation of bank staff also received a favourable response, with 90 % fully satisfied and 10 % partially satisfied, which shows that while most farmers experience cordial and supportive behaviour, a small group may still face communication or service-related issues.

Chapter - 5: Challenges of KCC-AH Implementation

This chapter assesses the awareness level and challenges faced by farmers who avail of KCC in the Animal Husbandry sector. The objective is to understand how well beneficiaries are informed about the scheme's terms and conditions and to identify the practical difficulties they encounter during loan application, utilization, and repayment. The analysis also compares the experiences of KCC-AH beneficiaries with those not covered by the scheme, highlighting the strengths and shortcomings of the implementation process. The findings provide useful insights for improving the accessibility, efficiency, and overall effectiveness of the KCC-AH program in supporting livestock farmers.

5.1 Level of Awareness of the KCC-AH Beneficiaries

Table 5.1 presents the level of awareness among KCC-AH beneficiaries regarding key aspects of the scheme. The data show that all respondents (100%) are fully aware of the repayment period, the interest rate and the interest subvention (the government's interest rebate). Moreover, 95% of respondents are unaware of the additional interest or penalties associated with delayed repayment. This indicates that the beneficiaries have a very high level of understanding of the financial terms and operational conditions associated with the KCC-AH scheme. It also suggests that the scheme has been implemented transparently, enabling farmers to make informed decisions regarding credit use and timely repayment.

Table 5.1: Level of Awareness of the KCC-AH Beneficiaries

Sl No.	Sectors	Yes	No
01	Aware of the Repayment Period	100	0
02	Aware of the Rate of interest	100	0
03	Aware of the interest in Subvention	100	0
04	Aware of the additional interest imposed if the loan is not repaid on time	5	95

Source: Primary data, 2025

5.2 Constraints Faced by KCC-AH Beneficiaries

Table 5.2 presents the various constraints and experiences of the Kisan Credit Card in Animal Husbandry beneficiaries while accessing and using institutional credit. The data reveal that only a small proportion of farmers faced procedural or administrative difficulties. For instance, 3.33% of respondents reported problems during the loan application, and 6.67% felt that the waiting time for loan sanction was too long. Similarly, 8.33% perceived the terms and conditions of lending institutions as rigid, while 1.67% experienced minor issues in handling bank paperwork. The smooth, accessible loan application process under the KCC-AH scheme is attributed to the guidance and assistance provided by Pranimitra or Pranibandhu to beneficiaries. Most farmers (98.33%) were aware of the terms and conditions of interest under the KCC-AH scheme. However, some challenges were noticed in repayment and support services. About 16.67% of farmers felt the repayment period was too short, and 83.33% said the installment amounts were too high. As a result, 81.67% had difficulty repaying loans on time. This shows that repayment schedules may not always align with the income flow patterns in livestock farming, where returns are gradual rather than immediate. On the positive side, none of the respondents reported problems with middlemen or hidden charges, indicating that the KCC loan process is largely transparent through Pranimitra or Pranibandhu. Only 1.67% experienced difficulties related to collateral or obtaining land records, indicating that documentation requirements are not a major barrier. However, 16.67% reported not receiving proper extension services, indicating a lack of technical guidance or follow-up support from government departments. All beneficiaries (100%) confirmed that they repay their loans on time, are aware of market prices, and consider their returns remunerative (93.33%). Nevertheless, only 8.33% reported having access to a proper market yard because of limited marketing infrastructure. Overall, Table 5.2 highlights that while beneficiaries are well-informed and face minimal administrative hurdles, they continue to struggle with high repayment pressure, short repayment periods, and inadequate extension and marketing support.

Table 5.2: Constraints Faced by KCC-AH Beneficiaries

Sl. No.	Queries	% KCC-AH Households	
		Yes	No
1	Have you faced any problems in applying for a loan?	3.33	96.67
2	Do you think the wait time for loan sanction is too long?	6.67	93.33
3	Did you think the lending institution's terms and conditions were very rigid?	8.33	91.67
4	Do you have any problems in handling the bank's paperwork?	1.67	98.33
5	Are you aware of the terms and conditions of interest under the KCC scheme?	98.33	1.67
7	Do you have an ATM card for loan transactions?	3.33	96.67
8	Do you think the repayment period is too short?	16.67	83.33
9	Are you satisfied with the amount of the loan sanctioned?	56.67	43.33
10	Do you feel that the amount of each installment (Repayment) is too high?	83.33	16.67
11	Do you face any problems with the timely repayment of the loan?	81.67	18.33

12	Did you face any problem of a middleman in getting the loan under the KCC scheme?	0	100
13	Did you pay any hidden charges for getting the loan sanctioned under KCC scheme?	0	100
14	Did you face any problems in providing the collateral to the concerned bank?	1.67	98.33
15	Did you face a problem in getting the land records from the Revenue Authority?	1.67	98.33
16	Did you get the required extension services from the concerned department?	83.33	16.67
17	Is there any provision for rescheduling of the loan arising out of any natural disaster?	18.33	13.33
18	Are you repaying the loan on time?	100	0
19	Are you aware of the price at which the produce is to be sold?	100	0
20	Is there any market yard to sale your produce?	8.33	91.67
21	Do you think that your return is remunerative?	93.33	6.67

Source: Primary data, 2025

5.3 Reasons for Non-Adoption of KCC-AH by Non-Beneficiaries

The reasons for the non-adoption of the KCC-AH scheme by non-beneficiary farmers are unclear. Although they applied for the KCC-AH, their applications were rejected without any clear explanation from the bank officials or block livestock officers. As a result, most farmers do not know the exact cause of rejection. However, it is likely that the issues were related to the selection procedure or incomplete documentation. It shows that all non-beneficiary farmers (100%) had bank accounts and were aware of the KCC-AH scheme, indicating that a lack of awareness or banking access was not a problem. Additionally, 95% of them reported that they had applied but were not selected for the scheme for an unknown reason. When asked about the reasons for not being selected, most farmers did not believe that middlemen's interference or limited institutional funds were the causes. A small proportion, 5% (1 respondent), felt that biased selection and the inability to submit required documents were reasons for rejection of loan applications. So, non-adoption of KCC-AH among these farmers is not due to a lack of awareness or access, but rather to unknown reasons or administrative/procedural issues during the selection process, such as delays in documentation or perceptions of bias.

Table 5.3: Reasons for Non-Adoption of KCC-AH by Non-Beneficiaries

Sl.No.	Queries	Animal Husbandry Percentage (No)	
		Yes	No
1	Do not have a Bank Account	0 (0)	20 (100)
2	Lack of awareness	0 (0)	20 (100)
3	Applied but not selected	95 (19)	5 (1)
4	Perception behind not getting selected		
	(i) Interference of the middleman	0 (0)	100 (20)
	(ii) Biasedness in the selection process	5 (1)	95 (19)
	(iii) Limited financial resources of the institution	0 (0)	100 (20)
	(iv) Not able to submit the required documents on time	5 (1)	95 (19)

Source: Primary data, 2025

5.4 Chapter Summary:

- Table 5.1 shows that all respondents (100%) are fully aware of the repayment period, the interest rate and the interest subvention (the government's interest rebate). It was also noted that 95% of respondents are not aware of the additional interest or penalty for delayed repayment. This indicates that the scheme has been implemented transparently, enabling farmers to make informed decisions regarding credit use and timely repayment.
- Table 5.2 shows that only a small proportion of farmers faced procedural or administrative difficulties. For instance, 3.33% of respondents reported problems during the loan application, and 6.67% felt that the waiting time for loan sanction was too long. Similarly, 8.33% perceived the terms and conditions of lending institutions as rigid, while 1.67% experienced minor issues in handling bank paperwork. The smooth, accessible loan application process under the KCC-AH scheme is attributed to the guidance and assistance provided by Pranimitra or Pranibandhu to beneficiaries. Most farmers (98.33%) were aware of the terms and conditions of interest under the KCC-AH scheme.
- Some challenges were noticed in repayment and support services. About 16.67% of farmers felt the repayment period was too short, and 83.33% said the instalment amounts were too high. As a result, 81.67% had difficulty repaying loans on time. This shows that repayment schedules may not always align with the income flow patterns in livestock farming, where returns are gradual rather than immediate.
- On the positive side, none of the respondents reported facing problems related to middlemen or hidden charges, showing that the KCC loan process is largely transparent due to Pranimitra or Pranibandhu. Only 1.67% experienced difficulties related to collateral or obtaining land records, indicating that documentation requirements are not a major barrier. However, 16.67% reported not receiving proper extension services, indicating a lack of technical guidance or follow-up support from government departments.
- All beneficiaries (100%) confirmed that they repay their loans on time, are aware of market prices, and consider their returns remunerative (93.33%). Nevertheless, only 8.33% reported having access to a proper market yard because of limited marketing infrastructure.
- All non-beneficiary farmers (100%) had bank accounts and were aware of the KCC-AH scheme, which means that lack of awareness or banking access was not a problem. Additionally, 95% reported that they had applied but were not selected for the scheme for an unknown reason.
- Most unselected farmers believed middlemen interference and limited institutional funds were not the problems. A small proportion, 5% (1 respondent), felt that biased selection and the inability to submit required documents. So, the non-adoption of KCC-AH among these farmers is not due to a lack of awareness or access, but rather to unknown reasons or administrative and procedural issues during the selection process, such as delays in documentation or perceptions of bias.

Chapter - 6: Conclusion and Policy Implications

6.1 Summary and Conclusion

West Bengal has good potential for dairy farming in India. According to the 20th livestock census (2019), cattle accounted for 35.94%, buffaloes for 20.45% and goats for 27.80% of the total livestock population in the state. The state recorded about 0.76 MT of milk in 2023-24, with a per capita daily milk availability of 211 grams (NDDB, 2024). The National Bank for Agriculture and Rural Development (NABARD) developed a model system for issuing Kisan Credit Cards to agriculture and allied sectors (Crop, Livestock, Forestry and Fishery) so that they may easily purchase different working capital components in Animal Husbandry. It was observed that farmers in West Bengal use the KCC credit scheme less than farmers in other states. The low usage rate of 2.80% in West Bengal indicates room for improvement. If more farmers in West Bengal access this credit system, they could invest more in their livestock businesses, produce more animals and their products, build better animal shelters, buy good feed, and pay for veterinary care. The state needs to encourage more farmers to use this credit scheme to grow its animal husbandry sector.

The study shows that all 60 farmers who received KCC-AH loans used them effectively for animal farming. Among animal farming, Dairy farming was the most popular, with about 83% of farmers focusing on milk production. Goat farming came second with 15% of farmers, and only one farmer chose poultry farming. The key finding is that dairy farmers with loans bought better feed and provided better care for their animals, which increased milk production; after paying all costs, they made a profit. For every rupee they spent, they got back 1 rupee and 32 paise. Farmers without KCC-AH were worse off; they got back 1 rupee and 11 paise for every rupee spent. In the chicken farming sector, one farmer who got a loan did much better. He invested in building modern chicken houses and in buying equipment. As a result, this farmer earned a good profit, getting Rs. 2.51 back for every rupee spent. Farmers without loans also made a profit; they got back 1.88 for every rupee spent. However, goat farmers faced problems regardless of whether they received loans. Both groups of goat farmers made lower profits due to weak market conditions, low prices, and high input costs. This shows that even with a loan, farmers cannot succeed if the market is bad.

The main problem with the KCC-AH scheme was that farmers could not repay their loans. Of the Rs. 42.91 lakh given to dairy farmers, only Rs. 0.47 lakh was repaid. This means 98.90%

of the money was not returned. Goat and poultry farmers also failed to repay, with 100% of the loan still outstanding. Because a cow produces milk every day, a farmer sells milk gradually throughout the year. But the bank wanted farmers to pay fixed monthly amounts. This created a big mismatch. Most farmers (83.33%) said the monthly payment amounts were too high. Another 81.67% of farmers said they could not pay on time because their income was not regular. The repayment system was designed without understanding how livestock farming works. Non-beneficiary farmers were rejected for unknown reasons, with a few (5%) citing unfair selection or documentation problems.

Despite the repayment problems, farmers were very happy with how the scheme was run. 95% of farmers said they received their loans quickly and on time. This helped them buy what they needed for farm inputs, like animal feed, veterinary care, insurance for milch animals, labour, and to pay water and electricity bills on time, without waiting. 88% of farmers said the loan amount was enough for their needs, though 12% wished they could borrow more for bigger plans. 92% were satisfied with the cost of borrowing, meaning they did not think the interest rates were too high. 93% of farmers appreciated that the banks were honest and transparent, with no hidden charges or corrupt officials taking bribes. 90% of farmers praised the bank staff for being helpful and kind. All farmers understood the interest rates, repayment period, government subsidies, and penalties for late payment. This shows the scheme was run fairly and clearly, and farmers made informed borrowing decisions.

The scheme had some minor problems, but not many. Only 3.33% of farmers had tr ouble applying for the loan, and 6.67% felt the approval process was slow. Only 8.33% thought the bank's rules were too strict, and 1.67% had paperwork issues. Local helpers, called Pranimitra or Pranibandhu, helped farmers with the process, making things easier. No farmer complained about corrupt middlemen or hidden charges; only 1.67% had trouble with documents or collateral requirements. However, a big problem was that 83.33% of farmers said they did not get proper training or advice from the government on how to improve their farming. Also, only 8.33% had access to proper markets to sell their products at fair prices. This lack of support and access to marketing limited farmers' ability to earn more money.

Interestingly, all farmers who received loans said they paid them back on time and that their income was good (93.33%). However, this contradicts the actual data, which show that most loans were unpaid. This might mean farmers were embarrassed to admit they could not repay, or they considered their income adequate even if they could not pay the bank regularly, or they were unwilling to pay.

For farmers who did not get loans, the story was different. All of them had bank accounts and knew about the KCC-AH scheme, so lack of information was not the problem. All of them said they had applied but had been rejected for reasons they did not understand. Only 5% believed the selection process was unfair or that they could not provide the required documents.

Overall, the Kisan Credit Card for Animal Husbandry scheme worked well in many ways. It provided loans quickly and fairly; farmers used the money properly, and those who received loans earned much more than those who did not. Farmers were happy with the bank's service and honesty. However, two serious problems stopped the scheme from working perfectly. First, farmers could not repay loans because they thought that the monthly repayments were too high and did not align with when livestock farmers actually earned money. Second, farmers did not receive sufficient government training, and they lacked proper marketing skills to sell their products. To fix these problems, the government should adjust the repayment schedule to reflect how livestock income works, provide better training for farmers, build proper markets for selling milk and meat, and make the loan selection process for farmers clearer and fairer. If these changes are made, the KCC-AH scheme can really help livestock farmers improve their lives and earn better income.

6.2 Policy Implications

I. Flexible Repayment Structure

The current fixed monthly repayment system fundamentally mismatches livestock income patterns. Livestock farming generates daily or seasonal income (like milk sales), while banks demand fixed monthly payments. This disconnect has led to 97% non-repayment rates. We must implement income-linked repayment schedules that align with actual cash flow. Options include seasonal adjustments, graduated repayment plans starting with smaller amounts, and milk collection-based deductions. These changes will make loans sustainable for farmers while significantly improving bank recovery rates.

II. Enhanced Farmer Support System

Farmers lack critical knowledge and skills despite receiving loans. With 83% reporting insufficient training, we must establish mandatory support programs. These should cover animal nutrition, healthcare, financial management, and modern farming techniques. Regular visits from veterinary experts and business advisors will help farmers optimize operations. Comprehensive training will transform loan recipients from mere borrowers into successful entrepreneurs who can maximize their investments and repay loans comfortably.

III. Market Infrastructure Development

Weak market access severely limits farmer profitability, especially for goat farmers who face losses regardless of loan status. Only 8% of farmers have access to proper markets. We need to establish collection centres, implement price stabilization mechanisms, and create direct market linkages. Developing cold chain facilities and storage infrastructure will enable farmers to get fair prices and reduce post-harvest losses. Proper market access is essential for loan repayment capacity.

IV. Scheme Administration Improvements

While farmers praise bank transparency and service quality, selection processes remain unclear to rejected applicants. We need transparent, published eligibility criteria and simplified documentation requirements. Expanding the Pranimitra/Pranibandhu network will provide local support. Regular monitoring systems should track both financial performance and indicators of farmer welfare. Clear communication about selection reasons will build trust and encourage more applications.

V. Sector-Specific Interventions

Different livestock sectors face unique challenges. Dairy farming (chosen by 82% of loan recipients) needs enhanced support systems for milk collection and processing. Goat farming requires market revitalization and price support mechanisms. Poultry farming shows excellent potential (Rs. 1.61 return per rupee) and should be expanded. Tailored interventions for each sector will maximize the scheme's impact across West Bengal's diverse animal husbandry landscape.

VI. Implementation Strategy

We propose a phased approach, starting with immediate revisions to repayment structures and pilot training programs (0-6 months). Medium-term goals (6-18 months) include developing market infrastructure and scaling training. Long-term objectives (18-36 months) focus on full scheme optimization and integration with other agricultural programs. This gradual implementation allows for continuous learning and adjustment based on farmer feedback and performance data.

VII. Monitoring and Evaluation Framework

Effective policy requires robust monitoring. Key performance indicators should include loan utilization rates, repayment percentages, farmer income growth, production increases, and satisfaction scores. Quarterly reviews will identify challenges early, while continuous farmer feedback ensures responsiveness. This data-driven approach will enable evidence-based policy adjustments and demonstrate the scheme's impact on the development of West Bengal's animal husbandry sector.

VIII. Insurance Integration with Credit Scheme

Livestock farming faces multiple risks, including animal mortality, disease outbreaks, and price fluctuations. Integrating insurance products with KCC-AH loans can protect both farmers and lenders. We recommend bundling livestock insurance with credit, possibly with government subsidies, to help cover premiums. This would reduce default risks from unforeseen events and give farmers confidence to invest more in their operations. Insurance payouts could also be structured to cover loan payments during crises.

IX. Value Chain Development Support

Farmers need help beyond production to reach profitable markets. We should establish farmer-producer organizations (FPOs) specifically for livestock products. These FPOs can negotiate better prices, access processing facilities, and develop branded products. The policy should provide grants or low-interest loans for value-added infrastructure, such as milk processing units, meat packaging facilities, and product marketing initiatives.

X. Digital Payment and Monitoring Systems

Implement digital systems for loan disbursement, milk collection payments, and loan repayments. Digital payment trails create transparency and reduce cash handling risks. Mobile-based monitoring can track animal health, milk production, and sales data. This digital infrastructure would also provide banks with real-time data on farmer performance, enabling more accurate risk assessment and potentially better loan terms for successful farmers.

XI. Climate-Resilient Livestock Practices

Climate change affects farming. The policy should encourage practices that address climate problems. This includes loans for animal shelters that handle extreme weather, support for animal feed that withstands dry conditions, insurance for climate-related losses, and training farmers to manage animals in heat. These methods help livestock businesses last longer.

XII. Research and Development Linkages

Connect KCC-AH farmers with research centres. Farmers should have access to better animal breeds suited to local conditions, improved animal feed, disease-resistant animals, and efficient farming methods. If farmers get these at a lower cost through the scheme, production and profits should increase.

XIII. Exit and Rehabilitation Strategies

Some farmers have trouble repaying loans. Like goat farmers with regular losses. We need organized ways to exit or recover. These include adjusting loan terms based on real income, converting debt to ownership for surviving businesses, training for different livelihoods, and gradually cancelling debts with support. This prevents permanent debt and keeps farmers' dignity.

XIV. Inter-Scheme Coordination

KCC-AH should work with other government programs such as the National Livestock Mission, Rashtriya Gokul Mission, Dairy Entrepreneurship Development Scheme, and state programs. Working together provides complete support, not just credit. This makes a stronger impact on the livestock sector.

The KCC-AH scheme has demonstrated strong potential to transform West Bengal's animal husbandry sector. By addressing the critical issues of repayment flexibility, farmer training, and market access, the scheme can move from being a financial instrument to a comprehensive development tool. The recommended policy changes will create a more sustainable ecosystem where farmers can thrive, repay loans comfortably, and contribute significantly to the state's agricultural economy.

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NDDB Milk Data (2024): https://www.nddb.coop/
NABARD KCC Guidelines: https://www.nabard.org/

Actions Taken on Comments for the Draft State Report

1. Title of the Report:

An Assessment of Kisan Credit Cards (KCC) with Special Reference to Animal Husbandry in West Bengal.

2. Date of Receipt of the Draft Report: 26.05.2026

3. Date of Dispatch of the Comments: 17.07.2026

4. Comments on the Methodology:

The methodology is in order and has been described adequately

5. Comments on Analysis, Organization, Presentation etc.:

The analysis is comprehensive and broadly aligned with the objectives of the study. The report is well structured and presents useful field-level information on the implementation of the KCC-AH scheme in West Bengal. However, the following improvements are suggested-

i. Please ensure consistency in chapter numbering and section numbering. For example, Chapter I mentions Section 1.5 before 1.4 in the contents and a few more numbering inconsistencies need corrections.

- **Action Taken:** Revised and solved the issues

ii. The report may be thoroughly proofread to remove typographical, grammatical, and punctuation errors.

- **Action Taken:** Revised the issues of typographical, grammatical and punctuation errors.

iii. The report title and the contents should be consistent. Since the study is confined to Animal Husbandry in West Bengal, all references to fisheries or KCC-AHF may be removed or appropriately modified wherever applicable.

- **Action Taken:** Revised and modified fisheries or KCC-AHF-related issues and references also be revised.

iv. Uniformity in formatting, including font size, heading styles, alignment and spacing, should be maintained throughout the report.

- **Action Taken:** Revised the font size, heading styles, alignment and spacing etc.

v. Certain findings require verification to remove inconsistencies, particularly those relating to loan utilization, repayment status, awareness and constraints, reported by the beneficiaries and non-beneficiaries.

- **Action Taken**: Revised and solved issues with the repayment status, awareness, and constraints section.

vi. The coding and interpretation of Table 5.3 may also be reviewed for consistency with reference to the discussion in the text.

- **Action Taken**: Reviewed section 5.3 and correctly interpreted this section along with the table.

vii. Since the report already includes a List of Abbreviations, there is no need to repeatedly write the full forms of abbreviations such as Kisan Credit Card (KCC) and National Bank for Agriculture and Rural Development (NABARD) etc. throughout the report. After introducing the abbreviation once (or referring to the abbreviation list), use only the abbreviations (e.g., KCC, NABARD etc.) consistently to improve readability and avoid unnecessary repetition.

- **Action Taken:** Revised the abbreviation as per the comment on the whole draft copy.

viii. Another table may be included in Chapter II with district-wise number of KCC beneficiaries in totality (via crop & animal husbandry) for the years 2021-22 and 2022-23 to have a comprehensive preview of the status of KCC in West Bengal. Required data were shared **on 04.10.2025**

- **Action Taken:** Incorporated a Table 2.5 (Major District-wise Number of Operative Kisan Credit Cards (KCCs) and KCCs of the Animal Husbandry sector in West Bengal) as per the comment and correctly interpreted the table in section 2.6 (District-Wise Distribution of KCC in Animal Husbandry in West Bengal) in Chapter II.

ix. Maintain uniformity in the presentation of currency by using either the symbol "₹" or the abbreviation "Rs." consistently throughout the report.

- **Action Taken:** Revised the symbol of (Replace "₹" with "Rs.") as per the comment on the whole draft copy.

x. Revise the conclusions and policy recommendations after addressing the inconsistencies in the analysis so that they are fully supported by the empirical findings.

- **Action Taken:** Revised the conclusions and policy recommendations after addressing the issues and suggestions.

xi. The references are relevant and appropriate. However, a uniform referencing style, preferably APA may be followed.

- **Action Taken:** Revised the references with APA style.

xii. The survey schedule/questionnaire need not be included as an appendix in the State Report unless specifically required under the study guidelines.

- **Action Taken:** The survey schedule/questionnaire has been included in the State Report as required under the study guidelines.

6. General Remarks

The report provides useful insights on the status of implementation of the KCC-AH scheme in West Bengal.

7. Overall View on Acceptability of the Report

The report is acceptable subject to incorporation of the above comments and necessary revisions.

Revised Actions Taken on Comments for the Draft State Report

Thank you for your kind review and valuable comments. We have revised the final version to address your queries. Before proceeding with publication, I have made the following minor corrections in the final version of the report:

1. Page 1: Please correct the spelling of "Executive Summary" (currently appearing as "Executive Summery").

- **Action Taken:** Corrected the spelling of "Executive Summary"

2. Kindly ensure uniform font size and formatting throughout the report. In particular, the font used in the Introduction chapter appears inconsistent with the rest of the document.

- **Action Taken:** Revised the font size and formatting throughout the report including the tables. The introduction chapter has been revised and addressed in response to the queries.

3. Page 55- 56: Kindly review the coding and interpretation of Table 5.3 and ensure that they are consistent with the corresponding discussion in the text.

- **Action Taken**: Revised section 5.3 and corrected the coding of table 5.3, along with the interpretation of that section.

Annexures

Schedule No: ………

An Assessment of Kisan Credit Cards (KCC) with Special Reference to Animal Husbandry and Fishery Sectors in India

<u>Household *Schedule for Beneficiary under Animal Husbandry*</u>

Name of the Investigator: **Date of Survey:**

Name of the State: ____________________ **Name of the District:** ______________________

Name of the Block: ____________________ **Name of the Village / Town:** ______________________

Location: Rural=1/Urban=2 **Post office:** ______________________ **Pin Code:** | | | | | | |

A. Profile of Beneficiary Household (√ where applicable)

1	Name of the Beneficiary								
2	Gender of the Beneficiary	Male-1				Female-2			
3	Father's Name								
4	Phone Number with type	Smart=1				Non- Smart (Key Pad)=2			
5	Do you have Pan Card?	Yes=1				No=2			
6	Do you have ~~Aadhar~~Aadhaar card?	Yes=1				No=2			
7	Do you have Voter ID?	Yes=1				No=2			
8	Age of the Beneficiary	Years (in completed years)							
9	Educational Qualification of the Beneficiary	literate=1	Primary=2	Up to High School =3	HSLC =4	HSSLC=5	Graduate=6	Post Graduate=7	Diploma Holder=8
10	Marital Status of the Beneficiary	Married=1	Unmarried=2	Widower=3	Widow=4	Divorcee=5			
11	Caste of the Beneficiary	SC=1	ST=2	OBC=3	General=4				
12	Family Type	Nuclear-1	Joint=2						
13	Family Members (in Nos.)	Total= M= F=	Adult Male	Adult Female	Children (below 18Yrs.)				
14	Type of dwelling House	Kutcha= 1	Semi-pucca= 2	Pucca= 3					
15	Have you availed dwelling House under PMAY	Yes=1	No=2						
16	Does your family possess PDS card?	Yes=1	No= 0						

17	If yes, mention the type of card holding with item-wise quantity / month	APL=1	BPL=2	AAY =3			
18	Fuel used for cooking	LPG=1	Fire wood=2	Both (LPG and firewood)=3			
19	Sanitary System of the household	Kutcha =1	Pucca=2	Open Defecation=3			
20	Medical service (Multiple Choice)	Govt. PHC=1	Govt. Hospital=2	Private Practitioner =3	Private Hospital=4		
21	Do you have Atal Amrit Abhiyan Card	Yes=1	No=2				
22	Are you a beneficiary under PM-KISAN scheme	Yes=1	No=2				
23	Sources of drinking water	Supply water=1	Open Tank=2	Tube-well=3	Natural Stream/ River=4	Rain Water Harvesting=5	
24	Distance to nearest Educational institute (Km.)	LP School	ME School	Secondary School	College	University	
25	Mode of Transportation of the family (Multiple response)	Bicycle=1	Two wheeler=2	Public/ Private transportation= 3	Any other=4		
26	Do you have any membership of community group ?	SHG=1	Panchyat=1	Municipality=1	Political wing=4	Any other=5 Pl. mention	No=6
27	Do you have own land?	Yes=1	No=2				
28	Quantum of own land with proper or improper land tilting	With proper land tilting area in hectare or bigha	Without proper land tilting(area in hectare/ acre or bigha				
29	Total operational holding (Area in ha/Bigha).)						
30	Categories farmers (As per Agricultural Census)	Marginal	Small	Semi-medium	Medium	Large	
31	Main Occupation (Marked with tick)	Cultivator = 1	Street Meat shop piggery = 8				
		Dairy Farming = 2	Street Meat shop Poultry=9				
		Poultry farming = 3	Street Meat shop (Goat)=10				
		Piggery Farming = 4	Whole ssale poultry supplier= 11				
		Goatery Farming =5	Service=12				
		Wholesale milk supplier = 6	Any other=13 (Pl. specify)				
		Mobile Milk supplier=7					
32	Subsidiary Occupation if any (Multiple options possible from above codes) (Marked with tick)	Cultivator = 1	Street Meat shop piggery = 8				
		Dairy Farming = 2	Street Meat shop Poultry=9				
		Poultry = 3	Street Meat shop (Goat)=10				
		Piggery Farming = 4	Wholesale poultry supplier= 11				
		Goatery Farming =5	Service=12				

		Whole sale milk supplier = 6 Mobile Milk supplier=7	Any other=13 (Pl. specify)
33	Average annual income from main occupation (in Rs.)	Rs.	
34	Average annual income from Subsidiary occupation (in Rs.) (Multiple options possible from above codes)	Cultivator = 1	Rs.
		Dairy Farming = 2	Rs.
		Poultry farming = 3	Rs.
		Piggery Farming = 4	Rs.
		Goat Farming =5	Rs.
		Wholesale milk supplier = 6	Rs.
		Mobile Milk supplier=7	Rs.
		Street Meat shop piggery = 8	Rs.
		Street Meat shop Poultry=9	Rs.
		Street Meat shop (Goat)=10	Rs.
		Wholesale poultry supplier= 11	Rs.
		Service=12	Rs.
		Any other=13 (Pl. specify)	Rs.
35	Average annual expenditure of the family in goods & services	(Average expenditure per month /Rs. X 12 months) = Rs.	
36	Are you benefitted from any other ongoing schemes under Animal Husbandry sector of State or Central Govt. ?	Yes=1	No=2
37	If yes, mention the scheme with reference year	Central Govt. Schemes	Reference Year
		1.	
		2.	
		3.	
		4.	
		5.	
		State Govt. scheme	
		1.	
		2.	
		3.	
		4.	
		5.	

B. Details of loan taken under the KCC scheme by the beneficiary (√ where applicable)

Sl. No	Particulars	Responses (or √ where applicable)

1	Details of the lending institution for accessing Credit	Schedule Commercial Public sector Bank =1	Schedule Commercial Private Sector Bank = 2	Schedule RRB = 3	Cooperative Bank = 4	
2	Bank Name					
	Branch name					
	Do you have S/B A/C No. ?	Yes=1	No=2			
	Do you have a separate Loan A/C No	Yes=1	No=2			
	Name of the nominee with relationship		Relationship			
3	The type of KCC Loan Seeker	Individual=1	Tenant farmers=2	SHG=3		
		Joint Liability Group=4	Women Group= 5			
4	Year of loan	2021-22	2022-23			
5	Mention the trade for which trade under Animal husbandry loan was sought for under KCC scheme.	Dairy farming=1	Poultry farming = 3	Piggery Farming = 4	Goat Farming =5	Whole sale milk supplier = 6
		Mobile Milk supplier=7	Street Meat shop piggery = 8	Street Meat shop (Poultry)=9	Street Meat shop (Goat)=10	Whole sale poultry supplier= 11
		Others=12 (Please Specify) _______________				
6	Do you have license or authentic permission for respective activities?	Yes=1	No=2			
7	Amount of loan Sanctioned					
8	Rate of Interest per year (%)					
9	Rate of Interest if loan is not re-paid timely (%)					
11	Repayment period					
12	No. of Installment for repayment of loan					
13	Amount per installment with interest (in Rs.)					
14	Amount of loan repaid with interest so far (in Rs.)					
15	Present Outstanding loan (in Rs.)					
16	Amount of interest subvention if loan is paid timely					
17	Distance from residence to the lending Institute (in Km.)					
18	No. of visits to get sanctioned of the KCC					
19	Expenditure incurred per visit (in Rs.) on transportation					

20	How much time (average) you spent per visit to the financial Institute (Bank) (in hours) ?			
21	Sources of information about the loan	Relative=1	, Friend=2	Bank officials=3
		Co-villagers=4	Panchyat institution=5	Social media=6
		Any others=7 (Specify) --------		
22	When did you apply for loan under KCC Scheme?	Date:		
23	How much time was taken to get sanctioned of the loan?			

Note. Opinion covers individual and groups as well

C. Utilization of Loan amount

Utilization of loan related to the trade for which loan was sanctioned		
Sl.No.	**Name of the Items**	**Amount (In Rs.)**
1		
2		
3		
4		
5		
6		
7		
Utilization loan for any other purpose/s not related to trade for which loan was sanctioned		
Sl.No	**Name of the Items**	**Amount (In Rs.)**
1		
2		
3		
4		
5		

D. Statement of Capital, Annual Current Expenditure and Production under the specific trade as stated in Sl.No.5 under the Head B

(a) Capital expenditure on different items (based on respondent information)	**Amount (in Rs.)** ⬇
1.	Rs
2.	Rs
3.	Rs
4.	Rs

5.	Rs
6.	Rs
7.	Rs
8.	Rs
Sub-total of (a)	**Rs.**
(b) Annual paid out (current) expenditure on human labour (own and hired with wage rate/day) and inputs, etc.,	**Amount (in Rs.)** ⬇
1.	Rs
2.	Rs
3.	Rs
4.	Rs
5.	Rs
6.	Rs
7.	Rs
8.	Rs
Sub-total of (b)	**Rs.**

c. Annual transaction of the referred trade	**Quantity produced / sold (in Qtl / in Ltr.)**	**Price per unit**
d. Gross Income (Quantity X Price per unit)	**Rs.**	

Note: Net Income will have to work out as per costing accounts rule

E. Constrains faced in accessing KCC Loan and Repayment (√ where applicable)

Sl. No.	Statement of constraint	Opinion of the beneficiary	
1	Have you faced any problem/s in applying for loan?	Yes=1	No=2
2	Do you think waiting time is too long to get loan sanctioned?	Yes=1	No=2
3	Do you think that the terms and conditions of the banking institute are very rigid in nature?	Yes=1	No=2
4	Do you face any problem in handling bank's paper works?	Yes=1	No=2
5	What is your opinion on cooperation of the banking officials?	Cooperative=1	Not up to the mark =2
6	Are you aware of the terms and conditions of interest under KCC scheme?	Yes=1	No=2

7	Do you get relief on interest for timely repayment of loan by the lending banks?	Yes=1	No=2
8	Do you have ATM card for transaction of loan?	Yes=1	No=2
9	If no, did you apply for ATM card?	Yes=1	No=2
10	Do you think repayment period is too short?	Yes=1	No=2
11	Do you satisfy with the amount of loan sanctioned as working capital for the trade for which KCC loan was sought?	Yes=1	No=2
12	Do you feel that the amount of each installment (Repayment) is too high?	Yes=1	No=2
13	Do you face any problem in timely repayment of loan on account of low income from the concerned trade for which the loan was sanctioned?	Yes=1	No=2
14	Did you face any problem from role of middle man in getting the loan under KCC scheme?	Yes=1	No=2
15	Did you pay any hidden charges for getting the loan sanctioned under KCC scheme?	Yes=1	No=2
16	Did you face any problem in fulfilling the collateral from the concerned bank?	Yes=1	No=2
17	If yes, what are the collaterals?	Guarantor=1	Land record=2
		Trade license=3	any others=4
18	Did you face problem in getting the land records from Revenue authority?	Yes=1	No=2
19	Did you get the required extension services from the concerned department associated with the trade against which loan was sanctioned?	Yes=1	No=2
20	Is there any provision for rescheduling of the loan arising out of any natural disaster?	Yes=1	No=2
21	Could you repay the loan timely?	Yes=1	No=2
22	If no, what are the main reasons for not being able to repay the loan amount timely?	Fluctuation of price of the produces in the market=1	High cost of inputs=2 Hike in labour cost=3
		High cost of living=4	Any others=5(specify)
23	Had there been any extension service/ training/demonstration Organized by the Extension Service Agency in your village/ Area/Town to guide you to earn more income from the concerned economic trade? If yes, name of the organization.	Department of Animal Husbandry=1	
		Department of Dairy=2	
		KVK=3	
		Any Other=4(specify)	
24	Are you aware of the price at which the produce is to be sold?	Yes=1	No=2
25	If yes, who provided the information about the prices of the produce?	Progressive farmers=1	Co-farmers =2 Middle man=3
		Any other=4 (Pls. Specify)	

26	Is there any market yard to sale your product? If yes, mention the distance of the market yard from your operating point (in Km.)	Yes=1 Distance ______	No=2
27	Do you think that your earning is remunerative?	Yes=1	No=2

F. Level of satisfaction of KCC Borrower (Beneficiary)

Sl. No.	Particulars	Fully satisfied=1	Partially satisfied=2	Least Satisfied=3
1	Timely availability of credit from KCC			
2	Sufficient credit limits as per requirement			
3	Reduction of cost in accessing credit			
4	Reliable and transparent operational procedure of KCC			
5	Low interest rate on credit under KCC			
6	Cooperation of staff of Banking Institute			

G. Overall observation of the investigator (if any) with a special focus on Success Story:

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(Confidential)

An Assessment of Kisan Credit Cards (KCC) with Special Reference to Animal Husbandry and Fishery Sectors in India

Household Schedule for Non-Beneficiary under Animal Husbandry

Name of the Investigator: **Date of Survey:**

Name of the State: ______________________ **Name of the District:** ________________________

Name of the Block: ______________________ **Name of the Village / Town:** ________________________

Location: Rural=1/Urban=2 **Post office :** ______________________ **Pin Code:** | | | | | | |

B. **Profile of Non- Beneficiary Household** (√ where applicable)

1	Name of the respondent								
2	Gender of the respondent	Male=1				Female=2			
3	Father's Name								
4	Phone No. with type	Smart=1				Non Smart (Key Pad)t=2			
5	Do you have Pan Card?	Yes				No			
6	Do you have ~~Aadhar~~Aadhaar Card?	Yes				No			
7	Do you have Voter ID?	Yes				No			
8	Age of the respondent	Years		Month		Days			
9	Educational Qualification of the respondent	Illiterate =1	Primary =2	Up to High School =3	HSLC =4	HSSLC =5	Graduate =6	Post Graduate =7	Diploma Holder =8
10	Marital Status of the respondent	Married =1	Unmarried =2	Widower =3	Widow =4	Divorcee =5			
11	Caste of the respondent	SC=1	ST=2	OBC=3	General=4				
12	Family type	Nuclear=1		Joint=2					
13	Family Members (in Nos.)	Total= M= F=	Adult Male	Adult Female	Children (below 18Yrs.)				
14	Type of dwelling House	Kutcha= 1	Semi-pucca= 2	Pucca= 3					
15	Have you availed dwelling house under PMAY	Yes=1		No= 2					
16	Does your family possess PDS card?	Yes=1		No= 2					
17	If yes, mention the type card holding with item-wise quantity / month	APL=1	BPL=2	AAY =3					
18	Fuel used for cooking	LPG=1	Fire wood=2	Both LPG & Fire wood=3					
19	Sanitary System of the household	Kutcha =1	Pucca=2	Open Defecation=3					

20	Medical service (Multiple Choice)	Govt. PHC =1	Govt. Hospital =2	Private Practitioner =3	Private Hospital =4		
21	Do you have Atal Amrit Abhiyan Card	Yes=1		No=.2			
22	Are you a beneficiary under PMKISAN Scheme	Yes=1		No=.2			
23	Sources of drinking water	Supply water=1	Open Tank=2	Tube-well=3	Natural stream/ river=4	Rain Water Harvesting= 5	
24	Distance to nearest Educational institute (Km.)	LP School	ME School	Secondary School	College	University	
25	Mode of Transportation of family members (Multiple responses)	By-Cycle=1	Two Wheeler=2	Public/ Private transport=3	Any others=4 (pls. mention) _______________		
26	Do you have membership of community groups?	SHG=1	Panchyat/ Cooperative=2	Municipality =3	Political wing=4	Any other=5 (Pls mention)	No
27	Do you have own land?	Yes=1		No=2			
28	Quantum of own land with proper or improper land tilting (in ha./ acre)	Area with proper land tilting =1		Area with improper land tilting =2			
29	Total operational holding (in ha./ acre)						
30	Category of the respondent farmers (As per Agricultural Census)	Marginal	Small	Semi-medium	Medium	Large	
31	Main Occupation of the respondent	Cultivator = 1		Street Meat shop piggery = 8			
		Dairy Farming = 2		Street Meat shop Poultry=9			
		Poultry farming = 3		Street Meat shop (Goat)=10			
		Piggery Farming = 4		Whole sale poultry supplier= 11			
		Goatery Farming =5		Service=12			
		Wholesale milk supplier = 6		Any other=13 (Pl. specify)			
		Mobile Milk supplier=7					
32	Subsidiary Occupation of the respondent, if any (Multiple options possible from above codes)	Cultivator = 1		Street Meat shop piggery = 8			
		Dairy Farming = 2		Street Meat shop Poultry=9			
		Poultry farming = 3		Street Meat shop (Goat)=10			
		Piggery Farming = 4		Whole ssale poultry supplier= 11			
		Goatery Farming =5		Service=12			
		Wholesale milk supplier = 6		Any other=13 (Pl. specify)			
		Mobile Milk supplier=7					

33	Average annual income of the family from main occupation (in Rs.)	Rs.		
34	Average annual income of the family from Subsidiary Occupation (In Rs.) (Multiple options possible)	Cultivator=1		Rs.
		Dairy Farming = 2		Rs.
		Poultry farming = 3		Rs.
		Piggery Farming = 4		Rs.
		Goat Farming =5		Rs.
		Whole sale milk supplier = 6		Rs.
		Mobile Milk Supplier=7		Rs.
		Street Meat shop piggery = 8		Rs.
		Street Meat shop Poultry=9		Rs.
		Street Meat shop (Goat)=10		Rs.
		Whole ssale poultry supplier= 11		Rs.
		Service=12		Rs.
		Any other=13 (Pl. specify)		Rs.
35	Average Annual expenditure of the family in goods and services	Average expenditure per month Rs. X 12 months=		
36	Are you benefitted from any other ongoing schemes under Animal Husbandry sector of state or Central Govt in the last 5 years ?	Yes-1	No=2	
37	If yes, mention the scheme with reference year	Central Govt. schemes	Reference Year	
		1.		
		2.		
		3.		
		4.		
		5.		
		State Govt. Scheme		
		1.		
		2.		
		3.		
		4.		
		5.		

C. Reasons for non-participation of KCC scheme (√ where applicable)

1	Do you have Bank account?	Yes=1	No=2
2	Are you aware of KCC scheme?	Yes=1	No=2

3	If no, What is the reason behind as you are not aware of the KCC scheme and its advantages?	Communication Gap with financial institute=1	Role of extension service of concerned department regarding KCC scheme in our area is almost nil=2		
4	If yes, did you apply for it?	Yes=1	No=2		
5	If yes, state the type of your application	Individual = 1	Tenant farmers = 2	SHG = 3	
		Joint Liability Group = 4	Woman Group = 5		
6	Details of the lending institution in which you applied for KCC loan	Schedule Commercial Public sector Bank =1	Schedule Commercial Private Sector Bank = 2	Schedule RRB = 3	Cooperative Bank = 4
	Bank Name				
	Branch name				
7	What is your perception behind of not being sleeted?	Interference of Middle man/ commission agent=1	Biasedness in selection process=2	Limited financial resource of the institute=3	Not able to submit required documents timely=4
8.	Did you apply once again for KCC Loan?	Yes=1	No=2		
9	Are you getting benefit at present from any other scheme under Animal Husbandry sector in the last 5 years for which you are not able to apply for KCC scheme?	Yes=1	No=2		
10	If yes. state the schemes' name under AH sector	Under SCC Plan=1	Under TSP=2	Any other=3	
11	Name of the Scheme with Reference year	Scheme:	Year:		
12	Do you have license or valid permission for respective economic activities (AH)?	Yes=1	No=2		
13	Do you have any personal loan related to AH ?	Yes=1	No=2		
14	If yes, state the source of loan	Bank=1	Relative=2	Co-villager = 3	Private lender= 4
14.a	Reference year				
14.b	Amount of loan				

14.c	Rate of Interest per annum				
14.d	Repayment period				
14.e	Amount of loan already repaid				
14.f	Amount of outstanding loan				

Note. Opinion covers individual and groups as well

D. Statement of Capital and Annual Current Expenditure of main trade associated with the Respondent under Animal Husbandry Sector

Dairy farming=1
Poultry farming = 2
Piggery Farming = 3
Goat Farming =4
Whole sale milk supplier = 5
Mobile Milk supplier=6
Street Meat shop piggery =7
Street Meat shop Poultry =8
Street Meat shop Goat =9
Whole sale poultry supplier= 10
Any others=11 (Please Specify) ____________________

(a) Capital expenditure on different items based on respondent views	**Amount (in Rs.)** ⬇
1.	Rs
2.	Rs
3.	Rs
4.	Rs
5.	Rs
6.	Rs
7.	Rs
8.	Rs
Sub total of (a)	**Rs.**
(b) Annual paid out (current) expenditure on human labour (own and hired with wage rate/day) and inputs, etc.,	**Amount (in Rs.)** ⬇
1.	Rs

2.	Rs	
3.	Rs	
4.	Rs	
5.	Rs	
6.	Rs	
7.	Rs	
8.	Rs	
Sub total of (b)	**Rs.**	
c. Annual transection of the referred trade	**Quantity produced / sold (in Qtl / in Ltr.)**	**Price per unit**
d. Gross Income (Quantity X Price per unit)	**Rs.**	

Note: Net Income will have to work out as per costing accounts rule

E. Constrained faced by the non-beneficiary in handling the particular Animal Husbandry trade

Sl. No.	Statement of constraint	Opinion of the Non-beneficiary	
1	Had there been any extension service/ training/demonstration Organized by the Extension Service Agency in your village/ Area/Town to guide you to earn more income from the concerned economic trade? If yes, name of the organization(Multiple response)	Department of Animal Husbandry=1	
		Department of Dairy=2	
		KVK=3	
		Any other=4 (Specify)___________	
2	Are you aware of the price at which the produces are to be sold?	Yes=1	No=2
3	If yes, who provided the information about the prices of the produces?	Progressive farmers=1 Co-farmers=2 Private Traders=3 Middleman=4 Any other (Specify)=5 __________________	
4	a. Is there any market yard to sale your produces?	Yes=1	No=2

	b. If yes, distance to the market yard from your residence.	___________ Km.	
5	Do you think that your earnings are remunerative?	Yes=1	No=2
6	Price hike in input cost is a major constraint for the concerned trade	Yes=1	No=2
7	Price hike of goods and services, the cost of maintaining a minimum living standard of the family over time is a major constraint	Yes=1	No=2

F. Opinion of the level of satisfaction with a particular AH trade

Sl. No.	Particulars	Fully satisfied=1	Partially satisfied=2	Least Satisfied=3
1	Price received for the products in the market			
2	Cooperation of the concerned Department			
3	Income generated from the concerned trade (AH)			

G. Overall observation of the investigator (if any)

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