



Agricultural system and performance of Kisan Credit Card in Eastern part of Nagaland

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ABSTRACT

Agriculture is the backbone of Nagaland's economy, with terrace and jhum cultivation being the predominant farming systems. While terrace farming yields higher productivity, jhum (shifting cultivation) remains integral to rural livelihoods. Despite agriculture's critical role in sustaining the state's population, farmers face challenges such as limited access to formal credit, reliance on traditional methods, and infrastructural constraints. The Kisan Credit Card (KCC) scheme, introduced in 1998, aims to provide affordable institutional credit to farmers, yet its adoption remains low, particularly in eastern Nagaland's districts Kiphire, Tuensang, Mon, and Longleng where financial inclusion is limited. This study examines the agricultural systems in Nagaland and evaluates the performance of the KCC scheme in the eastern region using secondary data from the State Level Bankers' Committee (2020–2024). Findings reveal disparities in KCC



loan disbursement and uptake across districts, influenced by economic conditions, infrastructural gaps, and awareness levels. While some districts show growth in KCC utilization, others face volatility, highlighting the need for targeted interventions. The study underscores the importance of modernizing traditional farming practices through sustainable techniques, such as paddy-cum-fish culture, organic farming, and agroforestry, while improving credit accessibility. Strategic policy measures, including enhanced financial literacy, infrastructure development, and technological adoption, are recommended to strengthen agricultural resilience and economic stability in Nagaland.

Introduction

Agriculture is accepted as the major basic occupation in Nagaland. The state economy mainly depends on the agriculture. Efforts are being given for the production of different varieties of crops. It is related to land-man relationship. The growth of agricultural products and development depends on various devices such as types of land, control or holding of land, irrigation, communication, technical and mechanical development, seeds, rainfall, climate, ownership of land, etc. All these related factors are important for the growth of agriculture. Agriculture is the mainstay of the Nagas.

For agriculture, land is the potent factor to be assessed. It is highly valued. Land, we can divide in two broad divisions such as high land and low land. High land is situated on the higher levels of the hills and the lower is beneath the higher level down to the river. The higher level cannot hold water, though rainfall is plenty but flows down to the lower level of it and sometimes to the river/stream bed which further drained out to other areas in its course. In the higher level, mostly jhum cultivation is practiced. The other lower areas of the hills have started practicing terraced cultivation.

By Naga custom, land is not owned by government. It is control by the owner of the land. Every family possesses a house and a plot of land for the purpose of shelter and food. They grow different varieties of crops such as rice, wheat, potato, green leafy vegetables along with varieties of fruits. Agricultural land is used in different ways in different parts. Depending on the season, different crops are cultivated. People in Nagaland cultivate crops both for personal consumption as well as for the commercial process.

**Review of literature:**

Various institutions and individuals representing a wide range of discipline have studied the types of farming system from different point of view. This has resulted in a long and still growing list of publications contributed by various researchers and scientists (anthropologists, sociologists, economists, geographers, agricultural scientists, etc.). Different writers has articulated their thoughts in farming and agricultural system and the economic conditions through various publications such as in books, magazines, newspaper articles, etc. K. Alam, 1993, in '*Agricultural Development in North-East India, Constraints and Prospect*', tried in bringing out the drawbacks in cultivation practice by the hill regions. He highlighted the problems face by the cultivators in hill regions such as lack of infrastructure including transport and communication system, land holding pattern, the low level of productive method in tools and techniques related to land and cultivation. Also, he was in the opinion that the lack of exposure by the tribal to outside world make the cultivators ignorant about the development of agriculture that has taken place in and outside the country.

Joseph S. Thong, 1997, in his book '*Glimpses of Naga Legacy and Culture*', edited by Phanenko Kath, discuss about the methods of jhum and terrace cultivation and the rearing of animals in Naga society. He opines that in earlier days in Naga society, the cultivation was solely the responsibility of the women folks as in those days, men folks were continuously engaged in head hunting, raids, and defense. He also discusses about the necessity of rearing of animals and the system of meat distribution in Naga society.

B.S. Chauhan, 2001, in '*Shifting Cultivation in Perspective*', presents the method of shifting cultivation then and now and the crop production. He also cited the effect of economy on shifting cultivation, the pressure on the land because of population growth. He also explains the different types of crop production in the shifting cultivation, the sowing period and the harvest period. In the book, he highlighted the ecosystem degradation of shifting cultivation, loss of soil, loss of organic matter, forest loss, and related environmental consequences. On the other hand, he also highlighted the importance of the cultivation system, regarding it as the first stage in development of intensive agriculture.

N. Talitemjen Jamir and A. Lanunungsang, 2005, in '*Naga Society and Culture, A case study on Ao Naga Society and Culture*', discuss about the farming system in Naga society. They observed that there are many common belief systems that are associated with cultivation in the Naga society. They observed that traditional system of agriculture is the main occupation of every Naga tribe and that one



can learn many lessons from those of the traditional farming system. They also discuss about the soil testing method and the paddy seeds to be sown in which kinds of field.

Bimal J. Deb and B. Datta Ray, 2006, in '*Changing Agricultural Scenario in North East India*' (edited), presents the strategies of World Trade Organization (WTO) in agricultural development in backward regions and its objectives on Agreement on Agriculture. WTO Agreement on Agriculture includes the establishing a fair and market oriented trading system, providing for substantial progressive reduction in the support and protection to agriculture. In other words, the AoA aims at improving global trade, rising prices of agricultural products and ensuring higher living standard for farmers. The book also discuss about the changing agricultural pattern in the present century, the challenges and the opportunities.

The book also presents the role of women in agriculture. When it comes to women, to some extent, their role in agriculture becomes invisible and unrecognized. However, in practice, the significant of their role can be measured not only by their high participation in farm and non-farm activities but also by their intimate connection to customs, traditions and values. Also, in spite of their round clock activities, when it comes to their participation into the economy, their work often gets unrecognized and thus goes unrecorded.

The involvement of women in agriculture is spread over a large number of activities. In fact, they perform more task than men. There is no denying of the fact that their role in agriculture and agro-related activities is increasing day-by-day. One of the leading reasons for their increasing participation is directly related to growing male selective migration that is happening from rural areas towards towns and cities of various sizes, leaving the woman to come forward and replace the shortages of laborers in the field.

Women bear the primary responsibility for actions needed for health and family income. Women's contribution to agriculture, when measured in terms of the number of tasks performed and time spend, is always substantial. Female Work Participation Rate (FWPR) is defined as the proportion of female workers to the total female population. FWPR is highly correlated with the level of technology, occupational pattern and social groups in the society. The rural women have a long tradition of doing various economic and productive activities although their role has been visualized as a passive one. Women work not only to improve their living but also the lives of the entire household.

In the book '*Economic Development in Nagaland, Prospects and Constraints*', 2006, edited by Dr. Akali Sema, Dr. AJ Sebastian sdb, Dr. N Savino, discuss about the economic development as a process in



the region. The people of a country or a region come to utilize the resources available to bring a sustained increase in per capita production of goods and services. These reflects the capacity of the country to increase the supply of the goods and services to meet the individual basic needs and public utilities. The book also presents the goal of economic development, which is to provide socially acceptable level of living to its population.

The change and development of any region depends on the increase in economy. The challenge of development is thus to improve the quality of life which not only calls for higher income but also better education, higher standards of health and nutrition, less poverty, a clear environment, more equality of opportunity, greater individual freedom and a richer cultural life.

In the book '*Economic Development in Nagaland, Prospects and Constraints*', 2006, Dr. M.K Singh and P.Ahmed in their contribution discuss about the status of shifting cultivation, the problems and the potentials. They further argues that despite the problems and the efforts been made to eliminate the shifting cultivation by various agencies, it still exist as an integral parts of the tribal life. They also discuss about the strategies for the improvement of the process of shifting cultivation, agro forestry and farming system, water management pest management, etc.

K.R. Sharma and T.C. Das in their book '*Globalization and Plantations Workers in North-East India*', 2009, presents the socio-economic conditions of the workers in the era of globalization, their family structure, types of houses of the workers, land holding patterns of the workers, quality of life of the workers, etc. They also discuss about the educational development training programs for the upliftment of the workers. Also, Sheobahal Singh, in '*Sociology of Development*', stated that today one is living in an era of science and technology and rapid changes and improvement has occurred even in the field of agriculture. Technology has brought about efficiency and quality in the manufacturing sector. He discusses on technology and agriculture and the introduction of Green Revolution.

The article '*Drought Mitigating Interventions of Krishi Vigyan Kendras*', October 2009, presents about the drought affected fields in different field, the livestock intervention, distribution of seed, the adoption of resource conservation technologies. The introduction of alternate crops varieties was one of the major interventions taken up by the KVKs. It also discuss about the drought scenario and the drought management strategy and creation of alternate income. In another article '*Inventory of Agriculture Mechanization Technologies for North East India*', 2009, K.K Satapathy, S.V Ghadge, M.B Tamhankar, and Arvind Kumar discuss on different types of tools used by farmers on cultivation. They present



different types of tools such as the hand tools and implement, seed drill, paddy seeder, sickle, hand winnower, blade, groundnut digger, spade, etc., used for different purposes by the farmers.

B.L. Jana and K.P. Mitra in their book '*Farm Journalism*' 2009, reflects that 21st century is an era of rapid change in the field of technologies in farming. They presents on the factors affecting adoption of agricultural technologies at the farm level in the developing countries. It is seen that strategies which prove quite useful for introducing a specific agricultural innovation in a particular socio-cultural environment may not be appropriate under different situational conditions.

T.B. Subha, (2012), in his book '*North-East India, A Handbook of Anthropology*', discuss the method of jhum operation in North East India. He highlighted the method of cultivation practice by the tribal in North-East India. He highlighted the various characteristics of shifting cultivation and the division of work in process of cultivation and also discuss the indigenous knowledge system and traditional belief in the process of jhum farming.

A book '*Handbook on Farming*', 2012, published by Agriculture Technology Management Agency, Mokokchung, Nagaland, discuss different kinds of crops produce in state Nagaland. It reflects differently on cereal crops, pulses, oil seeds, root or tuber crops, vegetables and fruits. In the book, it also discuss on the plant protection, animal husbandry, fishery, soil and water conservation. It also presents on the land preparation for cultivation.

Edwin Luikham in the article '*Management Practices of Paddy in the Present Context of Climate Change*', at Compendium Capacity Building Training Programme, 2015, in his contribution discuss about the impact of climate change and its threat to cultivation. He explains that the climate change has potential for grave consequences because of its potential threat to rice productivity and, consequently food security. Luikham also discuss about the drought and water scarcity, the rise of sea-level, flood and cyclone which effects the crops production. He also stressed on the pests, diseases and weeds and the management option to cope up with climate change.

Indira Sarangthen and N. Surbala Devi in their contribution '*Nutrients Management in Paddy*', at Compendium Capacity Building Training Programme, 2015, observed that paddy is one of the most important cereal food crops of India in terms of area, production and consumer preference. They discuss about the management in rice and the deficiency symptoms in rice. They also observed that the household food and nutritional security of North-Eastern states of India predominantly depends on rice. Rice is the principle food grain crop of North Eastern region followed by maize. Also, CH. Basudha



Devi, in her contribution '*Prospects of Rice-Cum-Fish Farming; a Subsidiary Farming with Paddy Crop*', discuss about the scope for fish culture in rice field. She observed that fish culture in rice fields offer one of the best means of simultaneous production of grain and is one of the most ideal methods of land use.

In the article '*Technology Dissemination in Indian Agriculture, Lesson Learnt and Future Strategies*', Dr. K.D. Kokate presents on the effect of Green Revolution in farming. He held that the Green Revolution increased production and productivity of food crops, improved food security and has raised rural income. With the increase in production, the farmer could export more where it will lead to increase in their economy.

Objectives of the study:

1. To study the Agricultural system in Nagaland.
2. To analyse the performance of Kisan Credit Card scheme in Kiphire, Tuensang , Mon and Longleng districts

Research methodology

Sources of data:

Secondary data were collected from review of past literatures. The State Level Bankers' Committee. The State Level Bankers' Committee report was used in order to obtain the number of Kisan Credit card holders, Beneficiaries of KCC loans, Amount of KCC loans disbursed according to district wise in Nagaland for financial year 2020-2024, NABARD, Handbooks Magazines, Journals and Articles.

Area of the study

For the purpose of this study four districts were selected from Eastern part of Nagaland i, e. Mon, Tuensang, Longleng and kiphire since the farmers in frontier Nagaland districts face challenges in accessing credit from formal sources, leading to reliance on moneylenders. The districts have significant potential with agricultural production which required financial support for Agricultural production.

Findings and Discussion

Methods of Cultivation:

Generally, there are two methods of cultivations, they are jhum or shifting cultivation and the terrace cultivation. Shifting cultivation is one of the ancient systems of agriculture "method is regarded as the



first step in the transition of humanity from the stage of food gathering and hunting to the stage of food production.” Under the system of shifting cultivation, a fertile land on the hill slopes is cultivated by clearing the jungles. The weeds, tress, grass, etc. are all cleared in cultivation. It is then cultivated for the year and the next year they shift to another place and the same process is continued.

Under jhum cultivation, first an area is identified and selected, followed by the clearing of an area. When the felled jungle dries up, the field is set to fire. The burning of the field enrich the fertility of the soil. The unburnt logs and pieces of woods are gathered and burned again. After preparing the beds of the soil, paddy is sown into it. In addition to paddy, various types of vegetables such as yam, tomato, gourd, soya beans, chilly, cucumber, millet, maize, potato, brinjal, etc. are sown in the same field. Some are sown ahead of sowing paddy while others are done together with paddy or after it.

Another method of cultivation is the terrace cultivation. Terrace method of cultivation is practice in the lower hill slopes and the valleys where there is sufficient amount of flowing water and where there is maximum rainfall in an area. “...terrace fields are cultivated in the lower hill slopes and valleys, which has good access to water sources near about.” Irrigation canals are dug to link up the field with the water sources. In this method, the same plot of terraced land is cultivated every year.

In this method of cultivation, the lower hill slopes, and valleys where water can be channeled into area is selected. The selected plot is dug and prepared into flat leveled stretches along the hill slopes or by the side of the river valleys. Implements like the spade, hoe pickaxe, sharp pointed iron rods, etc. are used for digging the plot. The side of each terraced plots are raised so as to retain water in them. An irrigation canal is then dug from the water source, which may be a river, stream, etc. and linked to the plot.

Each year, the terrace field is cleared, and the beds are dug up. Simultaneously, the seed beds are also cleared, and seeds sown for transplantation. When the monsoon season start, water is brought to the field and the whole field is dug again. This time, the raised edges of the terrace beds are carefully smoothed with mud and water passages cut at the sides, so that the overflowing water is allowed to pass to the other beds. When the beds are ready, seeding are brought from the seeds beds and planted in the terraced fields. Weeding of unwanted plants is done when necessary.

Water is retained in the terrace plots for the whole time till the crops ripen. Once the field is ready for harvest, water is diverted from the canal and the field dried up. Harvest is generally done in the month of October or November. In the terrace field, no other crops are cultivated except paddy. However



different varieties of fruits such as orange, guava, plums, pineapple, banana, mango, etc. are planted at the periphery, in around the paddy field.

Problems in Cultivation:

The cultivation in the hilly regions has faced many drawbacks and difficulties. One of the reasons is of lack of infrastructure, including transport and communication system. On hilly areas, development of roads is very less in number. The roads are constructed on the different hills to connect the places, but for fields, there is no road connected to it. People have to walk by foot for long distance to reach their fields. The regular to and from the field to the village is tire-some and time consuming.

The cultivators though possess lands yet, these hill-slope lands do not permit plough or tractors. There is very less possibility to bring tractors for the purpose of ploughing. Therefore, techniques of cultivation remain the age-old practice of using implements, tools and method of jhuming in cyclic order only. Also lack of water supply due to the dearth of storage, rain water flows down. Dry season does not help cultivation, as irrigation facilities are merge for shortage of water supply and lack of reservoirs.

Manpower is required for hill cultivation, for example, for cleaning fields for jhum, preparation of terraces, and repairment of terrace walls, cleaning of weeds, transplantation and harvest. Skilled man power during these days are less than before due to expansion of education and employment. Therefore, to procure skilled laborers, one must hire at the high wage or to take help from others in terms of exchange labor. Also, lack of exposure to outside world makes the cultivators ignorant about the development of agriculture that has taken in and outside the country. Exposure gives efficiency in knowledge in regard to input, market, market price, market control preservation, storage, profit and loss, and other information related to agricultural lifestyle.

Depending on the different types of farming system practice in Nagaland, the state has different source of income that support their families from the crop produce. "The nature of the economy of Nagaland can be understood by examining the principle occupation of the population. In 2001, of the total population of 19, 90,039- the total workers were 847,796 (42.60%). Among these workers, 548,845 (64.74%) were cultivators and 30,907 (3.65%) were agricultural laborers. Thus, 68.38% of the main or full-time workers depended on agriculture. Thus, the economy of Nagaland is dominated by agriculture."

**Table 1: SWOC Analysis of agricultural system in Nagaland**

Strengths	Weaknesses	Opportunities	Challenges
Sufficient land for cultivation Abundant water resources Favorable climate condition Knowledge for agricultural practice Availability of indigenous fruits Availability of natural wild vegetables Favorable soil for different types of crops No use of chemicals Availability of family labor Emergence of different types of small farming Increase production and productivity	Reluctant to adopt modern technology by the farmers Lack of irrigation facility Lack of organized markets Transport and communication problems Lack of second sources of income Less importance in small farming Reluctant to cultivate by the youth Lack of proper utilization of available land	Scope for improvement in paddy-cum-fish culture Easy transportation to nearby markets/towns Promote of organic farming Scope for expansion of cultivation Use of modern tools and technology Encourage small farming Carry out various plantation project	Soil fertility degrade Destruction from wild animals Insects' infections Disease outbreak to domestic animal Natural calamity like wildfire, heavy rain, hailstorm Soil erosion Dry of water sources

Kisan credit card in Nagaland

In order to tackle the grievances of the farmers The government of India emphasized on the need for creative credit instrument to support the farmers and that gave birth to Kisan Credit Card scheme in the year 1998. Kisan credit card is a short-term credit facility providing financial assistant to the farmers to



meet their credit needs. The model of Kisan Credit Card (KCC) scheme was prepared by NABARD. The KCC is available at all Indian banks, regional rural banks and the co-operative banks. The KCC scheme has short term credit limits for crops and term loans. Farmers having KCC credit are covered under personal accidental insurance up to Rs.50000 for permanent disabilities and death up to Rs 25000 for other risk. To avail this benefit farmers, need to apply for the KCC with some mandatory documents. A farmer who wishes to apply needs to visit the nearest commercial bank, regional rural bank or the co-operative bank and ask for the KCC forms from the officials. After properly filling the piece of information the farmers need to attach officially validity documents that verify their identity proof.

Even though KCC and various agricultural scheme has been introduced by the government their coverage seems to be limited among the farmers due to lack of awareness level and most of the farmers residing in rural areas are unaware of all the facilities provided by the government. According to department of Agriculture in Nagaland as on January 2020 a total number of 1.97 lakhs person has been identified as farmers in the state out of this only 34226 farmers are Kisan Credit Card (KCC) holders through which they avail loans.

By looking at the scenario of the KCC holders in Nagaland a study has been planned to undertake the present study which will help the farmers, administrator, policy makers, researchers, banking, and financing institution for making future strategies and also explore the weakness of the ongoing implementations of the Kisan Credit Card and other agricultural schemes in Nagaland.

Table 2: Total Amount of Kisan Credit Card Loan Disbursed According to District Wise from financial year 2020-2024.

Year	2020-21	2021-22	2022-23	2023-24	Total
Kiphire	535.2	1429.35	2184.82	2439.2	6588.57
Longleng	331.38	8220.9	910.17	892.21	10354.7
Mon	186.46	343.1	1071.89	1707.95	3309.4
Tuensang	2559.7	3118.69	4825.77	5469.99	15974.2
Total	3612.74	38073.54	45756.67	48498.65	36226.8

Source: State level bankers committee

Kiphire demonstrates a troubling trend with significant declines in the first three years, indicating challenges such as limited economic opportunities or infrastructural deficits, although there was a slight



recovery in 2023-24. **Longleng** presents a striking pattern, with a dramatic spike in 2021-22 followed by sharp declines in the following years. This volatility might indicate unsustainable growth driven by one-off projects or investments. **Mon** show persistent declines, which might reflect broader economic challenges, lack of investment, or socio-economic issues affecting these regions. **Tuensang** shows some fluctuations but overall growth, while **Zunheboto** displays steady growth with a minor increase in the last year, signalling a stable economic environment.

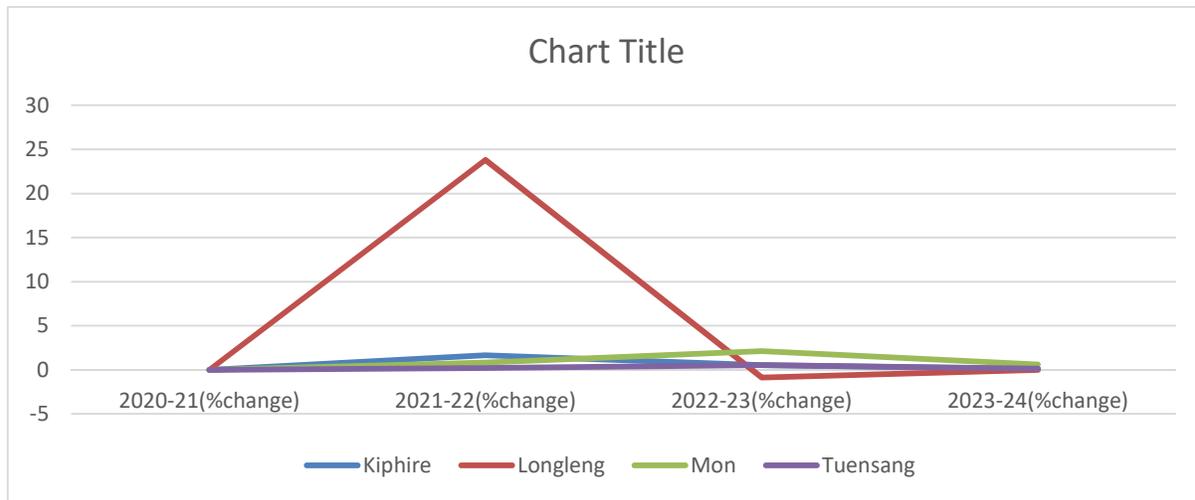


Figure:1 Total Amount of Kisan Credit Card Loan Disbursed According to District Wise from financial year 2020-2024.

Table 3: Total Number of KCC Holders According to District Wise for financial year 2020-2024

Year	2020-21	2021-22	2022-23	2023-24	Total
Kiphire	740	1821	2802	2335	7698
Longleng	421	682	1312	720	3135
Mon	352	677	1443	1934	4406
Tuensang	5524	5025	6782	4068	21399
Total	7037	43495	58492	39772	36638

Source: State level bankers committee

Kiphire's growth trajectory suggests increasing financial inclusion, although the decline in 2023-24 indicates potential challenges in maintaining this growth, possibly due to limited economic activities or infrastructural issues. Longleng saw impressive growth, but the sharp decline in 2023-24 suggests challenges in sustaining momentum, possibly linked to dependency on specific projects or market

fluctuations. Mon has shown consistent growth, suggesting effective outreach and support from financial institutions. The growth in 2023-24 indicates a stabilizing trend, enhancing agricultural finance access. Tuensang's fluctuations reflect varying economic conditions. The drop in 2023-24 suggests potential setbacks in local agricultural development.

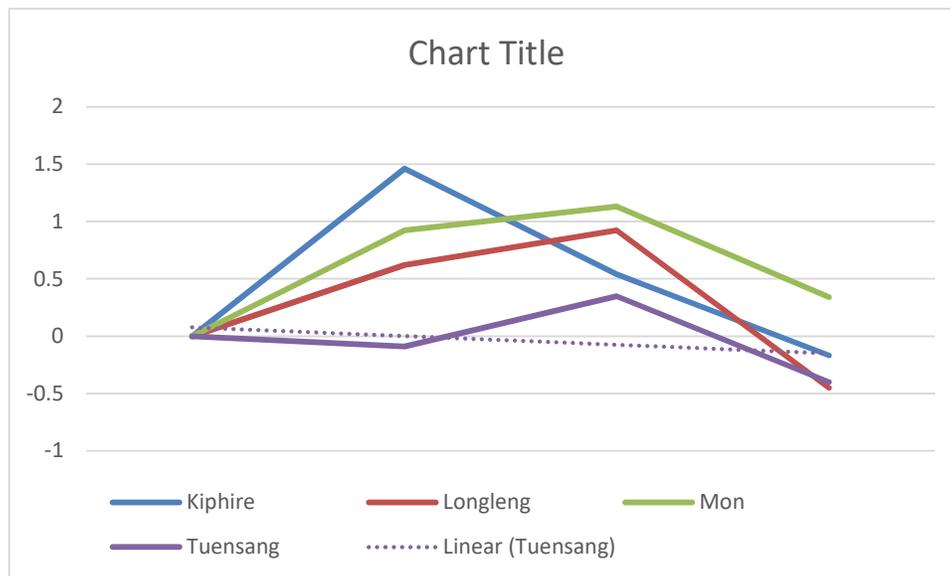


Figure 2: Total Number of KCC Holders According to District Wise for financial year 2020-2024

Observation and future work in Agricultural system and KCC:

Traditional shifting cultivation methods should not be eliminated but instead improved through adaptive management systems. By integrating soil erosion control measures, optimizing land use, and promoting sustainable practices, these modified approaches can help ensure food security, increase cash incomes, create employment opportunities, and preserve biodiversity.

Agriculture in the village has undergone significant changes and transformations over time. Today, farming is not just for subsistence but also for commercial purposes, as villagers now cultivate with the aim of supplying the market. The livelihoods of farmers depend heavily on agricultural outcomes when harvests are good, their needs are well met, but when yields decline, they face challenges in meeting their needs until the next cultivation cycle. Through this evolving process, farming empowers villagers to become self-reliant and economically stable. By adopting improved techniques and sustainable practices, they can enhance productivity, secure their livelihoods, and contribute to long-term community resilience.



There are changes in the process of cultivation in the village. The use of power tillers in some terrace area has become common. Also, the transportation of the harvest from field to village has been carried by vehicles today. Earlier, all the cultivation process depends on human labor work. The work has become much easier today. Also, the methods of government seeding in rice cultivation has become common in the village today. It is found that that government seeding in rice cultivation yield more than the traditional way of rice cultivation. One in the village is harvesting more under the process of government seeding. The labor force under this cultivation is also less as compared to the traditional way of cultivation.

The Village is blessed with sufficient plot of land, sufficient for the cultivators to cultivate what one wants and what one needs. The village has abundant water resources to cultivate terrace field. It has a favorable climate conditions and favorable quality of soil to grow different types of crops. Besides, the village is also surrounded by different types of wild fruits and vegetables. During cultivation, there is sufficient labor force either family labor or group labor. In times of season for more or heavy works, such as during cultivation period like June to August, one come up and help one another, the individual or the group labor becomes heavy during these periods.

Future efforts should focus on optimizing land use, adopting scientific methods, and improving input quality to enhance agricultural productivity. Farming remains the village's key economic activity, sustaining livelihoods and employment. Modern technology should be applied to maximize resource efficiency and development. Additionally, small-scale farming activities such as weaving, carpentry, livestock rearing, and other plantations must also be strengthened. These practices support household incomes and contribute significantly to the village economy, requiring greater attention and investment.

Farmers can enhance small-scale farming by improving paddy-fish integrated farming, promoting healthy livestock rearing, and expanding diversified cultivation methods. Beyond seasonal crops, agricultural development projects—such as fruit orchards, tree plantation initiatives, and off-season farming techniques—should also be explored for future growth.

There is need in the development in application of modern technologies for production in the village. The adoption of scientific tools for farming will provide easy accessibility to the farmers in process of cultivation. It will increase the production so also it will solve the problem of labor intensive. One in the village need to utilize available water bodies and low-lying areas for fish production. These will enhance the harvest. Paddy-cum-fish needs to be encouraged in the village. Also, there is need to develop in transport facility from village to the field and improve in marketing infrastructure for



agricultural produce. Construction of all-weather roads to connect production centers to markets need to be develop.

The method of Organic farming needs to continue and encourage as it is in the present scenario. Techniques such as crop rotation, natural manure, compost, and biological pest control should be encouraged. Organic farming limits the use of manufactured fertilizers, pesticides, and any other forms of chemicals. It is a production system that sustains the health of soil ecosystem and so also the people. Organic farming provides long-term benefits to people and the environment. It increases long term soil fertility, control pests and diseases without harming the environment.

To achieve food for all, production system in agriculture should be developed. There is tremendous scope for the growth in agricultural sector in the village. Improve in traditional practices in the agricultural system along with the continuation methods of organic farming in the future will enhance productivity as well as sufficiency and environment friendly in the village. Improves in cultivation method and management in the use of scientific tools and technology will result more ease to the farmers in the village in near future. These will not only meet self-sufficiency to the farmers but also surplus enough to bring it to the markets. Adoption of the various scientific tools will reduce the labor force in cultivation process. The development in cultivation method and the growth in small farming in the village in future will enlarge the village economy.

The diverse performance of KCC across districts highlights the varying levels of economic development, investment effectiveness, and local governance. Factors such as infrastructure, local policies, and external economic conditions significantly influence these trends, emphasizing the need for targeted interventions to address disparities and promote balanced growth throughout Nagaland. The data illustrates a robust increase in KCC holders from 2020-21 to 2022-23, primarily driven by effective banking initiatives and government support. However, the sharp decline in 2023-24 highlights potential challenges such as market saturation, economic fluctuations, or shifts in lending policies. Addressing these challenges is crucial to sustaining growth in agricultural credit access. Strategic adjustments and innovative financial products will be necessary to maintain and enhance the momentum for KCC programs in the coming years.

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