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STUDY ON INDEBTEDNESS OF FARMERS IN HARYANA

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Abstract

This study evaluates the extent and burden of producer debt. This investigation employs primary sources. To acquire data, a proportional sample of 200 respondents was selected. Percentages and averages have been utilized for analysis. The average debt per sampled farmer per acre of land possessed, and per operated acre, according to the study, is 491975 rupees, 70838 rupees, and 62775 rupees individually. Consequently, the genuine weight of debt is extremely substantial. Institutional and non-institutional sources play a substantial influence in the distribution of producer loans. A third of the loan continues to be used for non-productive purposes. In general, producers cannot escape their debt situation. Due to the limited size of land holdings (i.e., only marginal and small producers), non-productive loans, and high-interest rates from non-institutional sources, only marginal and small farmers own land., Low agricultural product prices and excessive commodity prices are the primary causes of their debt. The debt burden of producers in the state became a primary concern. This is due to the fact that a farmer's social status was damaged by debt, which led to his suicide. Since 2002, Every thirty minutes, an average of one Indian farmer commits suicide, whereas the farmer suicide rate in Haryana is 4,8 per million [NCRB]. Therefore, the issue of farmers' debt becomes a hotly debated topic not only in Haryana but across the nation and throughout the entire country. In light of this, the purpose of this research is to conduct a thorough analysis of the debt situation of state producers. According to the findings of the study, the informal mechanism of credit delivery plays an important role in meeting the credit requirements of marginal and minor producers in the state.

Keywords: Farmers, Credit, Debt, Indebtedness.

1. INTRODUCTION

This image was not promptly altered after India's independence. However, following the nationalization of banks in the 1970s and 1980s, the narrative of farmers' debt began to progressively change. Indian banks introduced The Kisan Credit Card (KCC) program was launched in August 1998, which altered the credit environment for farmers. NABARD is the National Bank for Agriculture and Rural Development it developed this initiative in response to the Gupta committee's recommendation that term loans be made available to fulfill agricultural demands. This was an important step taken by the Indian government to meet the credit requirements of farmers [1].

Due to the rapid expansion of manufacturing and service industries in Haryana and the sluggish growth of the agriculture sector, Agriculture's contribution to the aggregate Net State Domestic Product (NSDP) has diminished over time. This is because the manufacturing and service sectors have grown considerably more rapidly than the agricultural sector. The Central Statistical Organization (CSO) reports that the average annual development rate (AAGR) of the State's NSDP in agriculture between 1983 and 1994 was 4.86 percent, while between 1993

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and 2004 it was 1.60 percent. These figures reflect the average annual growth rate of 1.77 percent that was observed from 1993 through 2004. Due to the expansion of non-agricultural industries across the entire state, the number of people employed in agriculture has decreased. [2].

Despite this, there was a substantial increase in the number of people working in agriculture in the state. According to the 2001 Haryana census, the state's total number of agricultural labourers has increased to 432,221 individuals. Furthermore, according to the 2003 Situation Assessment Survey, 39% of cultivators in Haryana were female [3].

Farmers are discouraged from entering the industry for a variety of factors, such as low profitability and high risk. According to the National Crime Record Bureau, 4.8% of a million producers in Haryana commit suicide each year.

This data was collected from multiple government agencies. 0.5% of all suicides in the state are committed by farmers, which is a relatively low proportion of the state's total number of suicides. Since the 1990s, the state's agricultural sector has displayed the above symptoms, indicating that it has transitioned from a state of acceleration to one of deceleration.

Despite the fact that a number of factors (Farmers in the province are now deeply indebted a big worry as a result of the state's agriculture sector slowing down as a result of factors (such as Marketing, cost of cultivation, indebtedness, climate, the increase in food grain prices, decreased per capita food grain availability, etc.). This is because several of these factors have contributed to a decline in the per capita availability of food cereals.

This is due to the problem of debt, which led to a decline in the social status of farmers and the suicide of many of them. Since 2002, an average of one farmer per thirty minutes has committed suicide in India. According to the NCRB, the rate of farmer suicide in Haryana has 4,8 cultivators per one million people. Therefore, the issue of farmers' debt becomes an intensely contested topic throughout the nation, particularly in the state of Haryana. In light of this, the purpose of this study is to conduct an exhaustive analysis of the debt.t carried by cultivators in the state [4].

Debt among farmers is a major issue in agriculture, particularly in Haryana and India as a whole. Due to farming's current unprofitability, the majority of producers are in debt. The decrease in profit results from the rising cost of agricultural inputs exceeding the increase in farm output profits. They took out loans to pay for agricultural inputs, which is distinct from recommending that farmers take out loans to guarantee that their agricultural operations run smoothly. Profits from the farm could repay the debt. However, sometimes it is difficult for Indian farmers to repay their debts [5].

For a very long time, the economic and social status of peasant households was not analyzed by means of nationwide, exhaustive surveys. Consequently, many of us lacked a precise comprehension of the financial situation of peasant households. As part of the millennium study, the Ministry of Agriculture initiated for the first time a comprehensive socio-economic survey of farmers covering, among other relevant topics, educational level, standard of living,

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farming practices, ownership of productive assets, knowledge of and access to modern technology, and availability of resources. The Agricultural Household Survey (SAS), administered by The National Sample Survey Organisation (NSSO) surveyed 51,770 households in 6,638 communities between January and December 2003. Five volumes containing the survey results have been published thus far: Income, Expenditures, and Productive Assets of Farmer Families [6].

A substantial problem in an agrarian economy is farmer debt. Most farmers are in debt due to the reality that farming is currently a loss-making industry. Agribusiness input costs have increased more rapidly than agricultural output revenues. Credit is essential for agricultural businesses to satisfy their most fundamental requirements. Borrowing money is not always a bad notion when it comes to managing agricultural activities. Even in prosperous nations, producers frequently take out loans to support their business operations. The loan can be repaid with the farm's sales profits.

Despite this, many Indian cultivators find it challenging to repay their debts. In the Indian state of Haryana, land proprietorship has led to the emergence of distinct agricultural size categories. 48% of farms are classified as marginal based on operational land holdings, followed by 19% of minor farms, 18% of semi-medium farms, 12% of medium farms, and 3% of significant farms. Only 3% of farms are large estates. The majority of individuals are employed in the agriculture industry, which accounts for 50% of all jobs. Agriculture supports their livelihood [7].

2. LITERATURE REVIEW

Babloo Jakhar et.al (2022) [8] examined the primary purpose of the study was to quantify the amount of debt that producers incur. The research relies on primary data. Percentages and averages were utilized for the analysis. The average debt per sampled farmer was 491975 rupees, per owned acre, was 70838 rupees, and per operated acre was 62775 rupees, according to the survey. Consequently, the literal weight of debt is tremendous. One-third of the loan balance continues to be used for ineffective activities. Numerous producers are entangled in debt, making escape difficult. Due to the small quantity of land, they own (they are primarily marginal and small farmers), ineffective loans, high-interest rates assessed by sources other than institutions, Due to the low price of agricultural products and the exorbitant price of inputs, the majority of these producers are in debt.

Rupinder Kaur et. al (2022) [9] examined in excess of four-fifths of the sampled marginal and minor cultivators in all three rural districts of Haryana are in debt. Panipat and Fatehabad districts have a higher debt per acre than districts in Mahendragarh. In all three districts, marginal and minor farms have received the largest share of total institutional loans. In all three districts, the average agricultural household spends the largest portion of its total loans on family upkeep. In all districts, marginal and small farms have taken out a substantial portion of total loans with interest rates exceeding 20%. Consequently, these producers continue to rely on non-institutional sources such as commission agents and moneylenders with exorbitant interest rates.

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Babloo Jakhar et.al (2021) [10] studied to Examine the nature, magnitude, and origins of debt, as well as the burden of debt on producers. Based on primary data collected (via field survey) from a sample of 600 producers, selected from the Indian state of Haryana, the study was conducted. Regarding the selection of producers and respondents, a procedure of proportional sampling was utilized. The collected data were analyzed using the average (or mean value) and percentage calculations. The information was collected from January to March of 2021.

Amarender Reddy et.al (2019) [11] discussed farmer income, debt, and suicides. The study concludes that the poor income of farmers is primarily attributable to low harvest prices, high input costs, and restricted holding sizes. Due to low incomes and rising consumption demands, small farmers are compelled into a debt trap with high-interest rates. Increased public investment in agricultural infrastructure, enhanced institutional loan delivery systems, expanded safety nets in rural areas and strengthened direct benefit transfer programs are required. The most recent agricultural policy that favours FPOs and contract farming may provide small producers with greater bargaining power and economies of scale, allowing them to capitalize on market opportunities.

Sumant Kumar (2019) [12] described the main causes of rural distress in India are frequently cited as increasing debt pressure, increased cultivation costs, diminishing agricultural returns, negative effects of economic liberalization, etc. Farmers' tension intensified as a result of the global warning because drought and flooding have a negative impact on agricultural industries. Farmers are forced to take on debt from banks and other private sources due to agricultural losses. Farmers who have been dissatisfied with the agriculture sector's ongoing losses and rising loan interest rates have protested to the government in demand of subsidies or debt relief. Every farmer worries that a lender or bank representative won't take their land. There have been multiple instances where farmers have been arrested for failing to pay their debts or having their land forcibly taken by recovery agencies.

N.D. Singh (2012) [13] examined that in 2010–2011, the preponderance of farmer suicides was reported in the Bhatinda and Sangrur districts of Punjab, where the study was conducted. The rising debt of marginal and minor farmers in Punjab, which is a direct cause of farmer suicides, has been exacerbated by the rising cost of healthcare. In the rural areas of Punjab, government-run healthcare facilities were sometimes unavailable, inadequate, and of low quality. The poor, particularly landless laborers and marginal and small farmers living in rural areas with limited financial means, notably those who are landless, were the most adversely affected by this. One of the primary causes of rural healthcare's deplorable condition is the low precedence given to rural healthcare, as evidenced by declining state expenditures on healthcare.

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Table 1: Comparison of the above review

Author	Main Focus	Findings
Babloo Jakhar et.al (2022) [8]	Quantifying the amount of debt farmers bear	Average debt per farmer: 491,975 rupees. The amount of debt per possessed acre is 70,838 rupees. Total debt per acre farmed: 62,775 rupees. Farmers face debt due to factors such as small landholdings, ineffective loans, high-interest rates, low agricultural product prices, and high input costs.
Rupinder Kaur et.al (2 022) [9]	Debt among Haryana's subsistence and small-scale cultivators	In all three rural districts of Haryana, more than 80 percent of marginal and small cultivators are in debt. In Panipat and In districts of Fatehabad, the debt per acre is greater than average in Mahendragarh districts. The majority of loans are spent on family maintenance expenditures. Marginal and small farmers rely on Non-institutional lenders, such as commission agents and payday lenders, charge exorbitant interest rates.
Babloo Jakhar et.al (2021) [10]	Nature, extent and origins of agricultural debt	Based on primary data from 600 farmers in Haryana, India. Average and percentage techniques used for analysis. No specific findings were mentioned.
Amarender Reddy et.al (2019) [11]	Farmer income, debt, and suicides	Low farmer income is attributed due to low harvest prices, expensive input costs, and limited operational holdings. Small farmers are trapped in high-interest debt due to low incomes and consumption needs. Recommendations include increased public investment in farm infrastructure, improved loan delivery systems, safety nets, and support for FPOs and contract farming.
Sumant Kumar (2019) [12]	Agrarian distress in India and its causes	Agrarian distress is caused by factors like growing indebtedness, rising cultivation costs, declining returns, and adverse impacts of economic liberalization. Losses due to climate change, leading to increased debt. Farmers demand government subsidies and debt relief.
N.D. Singh (2012) [13]	Healthcare Costs and farmer suicides in Punjab	A study conducted in Punjab's Bhatinda and Sangrur districts. Healthcare costs contribute to farmer indebtedness and suicides. Government-run rural healthcare facilities are inadequate and of poor quality. Landless laborers and small farmers are the most affected. Poor state expenditure on rural healthcare is a major cause of the problem.

3. RESEARCH METHODOLOGY

The research was conducted in Haryana, an Indian state. The state lies near the national capital Delhi and is situated in the northwest of India. 44212 square kilometers, 1.34 percent of the country's total land area is made up by the state. There are 22 districts that make up the state. 2,53,51,462 people made up the state's total population as of the 2011 Census, of which 1,34,94,734 were men and 1,18,56,728 were women. 1,65,09,359 people, or 65.12% of the state's total population, reside in rural areas, whereas 88,42,103 people, or 34.8%, do. The state's net area sown is 3601 thousand hectares. 2.22 hectares is the average size of the state's land holdings. Haryana's gross state product (GSDP) is 7,80,612 crore rupees, and the average income per person in the state is 2,47,628 rupees. 18.9% of the gross domestic product (GSDP) is made up of the agricultural and related sectors at constant prices. The industrial and service sectors contribute 30,2% and 50.9%, respectively, to the GSDP. (GoH, 2020; 2021) [14-15].

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This investigation is founded on first-hand data. The primary data have been gathered using meticulously planned routines. For the field survey, the state of Haryana has been divided into three agricultural zones based on its ecology and cultivation patterns (GoH, 2013). In addition, the third zone of Haryana, which includes the districts of Bhiwani, Charkhi Dadri, Mahendergarh, Rewari, Jhajjar, Gurugram, and Mewat, is a region in India. It was purposefully chosen to cover 29% of the state's land. The third zone of the state represents the arid region of the state. Wheat, bajra (or pearl millet), rapeseed, and mustard are cultivated in India and are the predominant commodities in this region. In addition, the districts of Jhajjar, Mahendergarh, and Rewari have been selected based on the percentage of land devoted to Wheat, bajra (or pearl millet), rapeseed, and mustard seeds[16].

A total of 200 respondents have been determined using a proportional sampling technique. Durum wheat, bajra (or pearl millet), rapeseed, and mustard are cultivated by cultivators were each represented by 79, 59, and 62 farmers from the districts of Jhajjar, Mahendergarh, and Rewari, respectively. The fieldwork has been organized (ordered) by the author who corresponds with the subject. The author maintained complete objectivity while conducting fieldwork. With the assistance of the Sarpanch, a list of cultivators in debt was compiled.

3.1 Extent of Debt

In table 2 is depicted the debt burden of producers by category. The average debt per farmer in the sample, average debt per owned acre, and average debt per operated acre are used to measure the extent of the debt. The average debt per sampled farmer demonstrates the monetary burden of debt, while the average debt per owned acre demonstrates the actual burden of debt. Because the higher the debt per acre, the greater the debt burden on producers, and vice versa. The average debt per sampled farmer is 491975 rupees, per owned acre, is 70838 rupees, and per farmed acre is 62775 rupees, according to the study. The average debt for marginal, minor, semi-medium, medium, and large farmers is 135604, 365237, 1222027, 925625, and 881616 rupees, respectively. In addition, the average debt per acre. The holdings of marginal, minor, semi-medium, medium, and large farmers had respective values of 52281, 85674, 138779, 50604, and 23881. For marginal, minor, semi-medium, medium, and large farmers, the average debt per cultivated acre is 20340 rupees, 64553 rupees, 150146 rupees, 70300 rupees, and 50860 rupees, respectively. Semi-medium farm size is associated with the greatest average debt per farmer sampled, per acre possessed, and per acre operated. Therefore, this category of producers bears the greatest financial and actual debt burden. Due to the small scale of their landholdings, also carrying a disproportionate quantity of debt are subsistence and small producers. Likewise, their agricultural output is modest.

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Table 2: The Extent of Debt amongst the Farmers: Category-wise

Sr. No.	Farm-size categories	Land holdings in hectare by ownership of farmers	No. of sampled farmers	Average amount of debt per sampled farmer	Average amount of debt per owned acre	Average amount of debt per operated acre
1.	Marginal farmers	Up to 1.00	96	135604	52281	20340
2.	Small farmers	1.01 to 2.00	38	365237	85673	64553
3.	Semi-medium farmers	2.01 to 4.00	36	1222027	138779	150146
4.	Medium farmers	4.01to10.00	24	925625	50604	70300
5.	Large farmers	Above 10.00	06	881667	23829	50865
6.	All sampled farmers	-------	200	491975	70838	62752

3.2 Sources of Loan/Debt

Institutional agencies have played a significant role in the distribution of loans to the agricultural sector for the smooth operation of agricultural activities and to meet credit requirements. Additionally, Commercial banks and cooperative banks/societies are the primary institutional sources.

The specifications of the loans obtained from various sources are provided in Table 3. Institutional sources were the origin of 66.44 percent of all sampled producers' debt, while 33.56 percent originated from other sources [17].

Table 3: Debt Incurred from Different Loan Sources: Category-wise

Sr. No.	Sources of debt	Marginal farmers	Small farmers	Semi medium farmers	Medium farmers	Large farmers	All sampled farmers
1.	Commercial Bank	66135 (48.77)	166816 (45.68)	530833 (43.44)	447083 (48.30)	609167 (69.09)	230915 (46.94)
2.	Co-operative banks/ societies	17823 (13.14)	69263 (18.96)	238889 (19.55)	244875 (26.46)	61833 (7.01)	95955 (19.50)
3.	Sub-total	83958 (61.91)	236079 (64.64)	769722 (62.99)	691958 (74.76)	671000 (76.10)	326870 (66.44)

3.3 Rate of Interests

There are four categories for interest rates: 0% to 15%, 16% to 24%, 25% to 36%, and greater than 36%. Table 4 depicts debt based on the annual interest rate (across various agricultural size categories). Overall, the study revealed that 67.92%, 18.03%, and 14.05% of debt is accrued at 0-15%, 16-24%, and 25-36.5% annually, respectively. No debts with an annual interest rate exceeding 36% have been incurred [18].

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Table 4: Debt According to Rate of Interests: Category-wise

Sr. No	Rate of interest (percent, per annum)	Marginal farmers	Small farmers	Semi medium farmers	Medium farmers	Large farmers	All sampled farmers
1.	0-15	86635 (63.89)	237290 (64.97)	790278 (64.67)	699375 (75.56)	709333 (80.45)	334125 (67.92)
2.	16-24	27875 (20.56)	56974 (15.60)	203472 (16.65)	189333 (20.45)	172334 (19.55)	88720 (18.03)
3.	25-36	21094 (15.55)	70974 (19.43)	228277 (18.68)	36917 (3.99)	00	69130 (14.05)
4.	Above 36	00	00	00	00	00	00
5.	Total	135604 (100)	365237 (100)	1222027 (100)	925625 (100)	881667 (100)	491975 (100)

4. RESULT AND DISCUSSION

This research was conducted to determine the debt load of producers in the state's arid region. This part talks about the amount of debt, where loans come from, what they are used for, and interest rates levied by various loan sources. The study's findings are depicted as follows:

4.1 Extent of debt

The monetary burden of debt for large and medium-sized farmers is also high, but the real weight of debt is not very heavy. They will be able to pay back the loan by the deadline. As the farm size went from "marginal" to "small," "semi-medium," "medium," and "large," the financial and real load of debt went up at first, got close to its peak, and then started to go down.

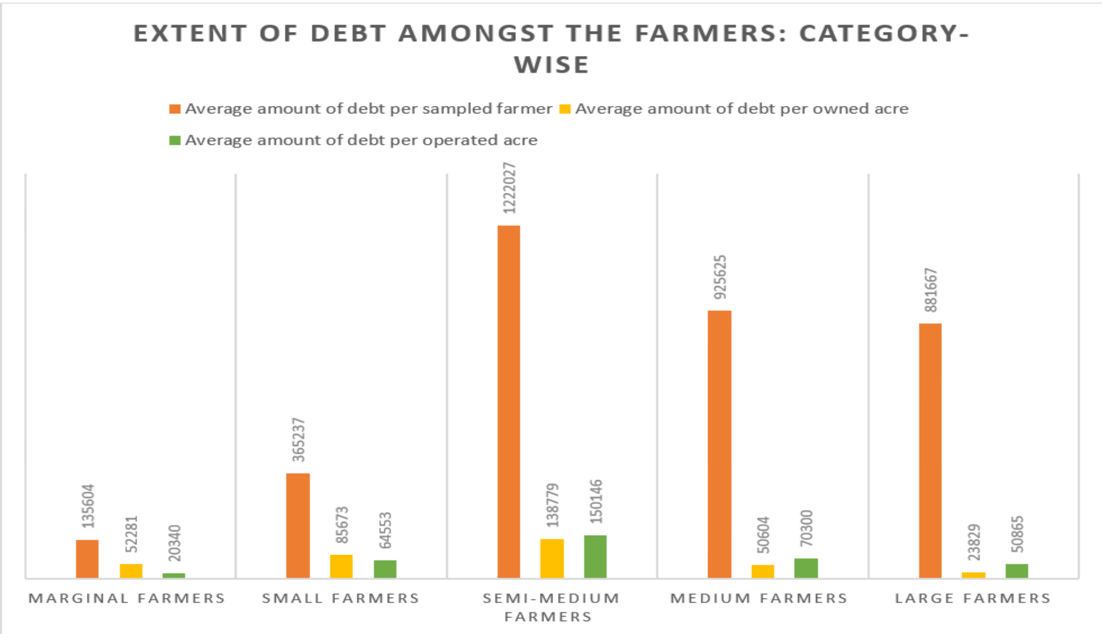

Figure 1: The extent of debt amongst the farmers: category-wise

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As the size of the farm went from "marginal" to "small," "semi-medium," "medium," and "large," the financial and real load of debt went up at first, got close to its peak, and then started to go down., India is not the primary cause of their debt. Large and medium-sized producers are also in debt. Their debt burden is also extremely substantial. They cannot repay the loan within the specified timeframe. The average quantity of debt per sampled farmer, per owned acre, and per operated acre increases from marginal to small to semi-medium farm size, and then begins to decrease from semi-medium to medium and big farm sizes (Figure 1).

Sources of Loan/Debt

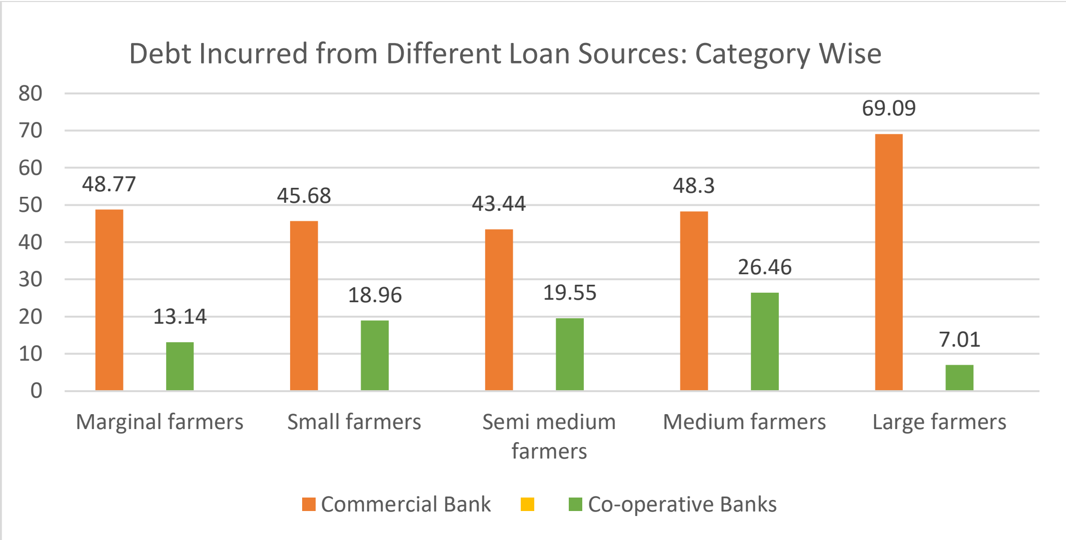

Figure 2: Debt Incurred from Different Loan

However, the predominant sources of loans are commercial banks, cooperative banks and societies, and commission agents. In addition, the study found that among for marginal, small, semi-medium, medium, and large farmers, institutional sources provided 61.91 percent, 64.64 percent, 62.99 percent, 74.76 percent, and 76.10 percent of their debt, respectively. As a result, big and medium-sized producers have better access to institutional sources. Meanwhile, marginal, small, and medium-sized producers were able to get loans not only from formal sources but also to a greater extent from non-institutional sources. About 38.09 percent, 35.36 percent, 37.01 percent, 25.24 percent, and 23.90 percent of the debt is incurred by marginal, small, semi-medium, medium, and big farmers, respectively, from non-institutional sources.

Rate of Interests

Small and marginal farmers must accrue debt/loans with a higher interest rate because their land holdings are too small to mortgage against a loan and they require a substantial amount of debt or loan required to satisfy their needs.

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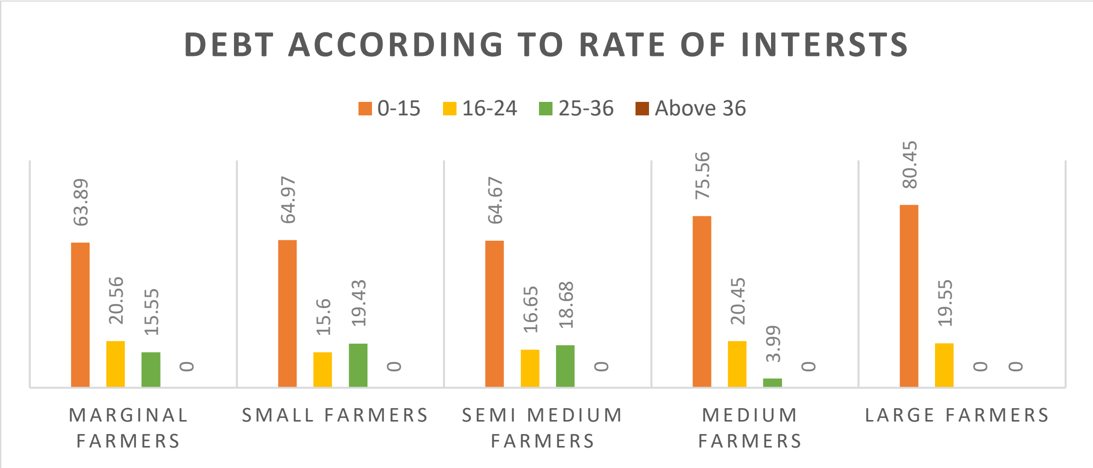

Figure 3: Debt according to the rate of interests

Semi-medium farmers, on the other hand, have accrued loan/debt at a higher interest rate due to the fact that the level of debt (or the average amount of debt) per farmer is exceptionally high in this category. In addition, As farm size increased from marginal to small, semi-medium, medium, and large, the quantity of debt incurred increased at an annual interest rate of 15 percent increased from 63.89 to 64.97, 64.67, 75.56, and 80.45 percent, respectively. Consequently, the More debt is incurred at low-interest rates the larger the farm, and the more debt is incurred at high-interest rates the smaller the farm.

CONCLUSION

The provision of adequate Credit is one of the most crucial issues for the sector's long-term growth, as the agricultural community faces numerous challenges, such as marketing, high cultivation costs, debt, a sufficient supply of money at affordable prices, climate, etc. Because credit provides producers with the liquidity and control over the resources they require in the case of agriculture. The research indicates that the average debt per farmer in the sample is 4,91,975 rupees. This is a debt substantial and exceedingly difficult to repay within the allotted time frame. The average quantity of debt per acre of farmland reveals the severity of producer debt. The average debt per owned acre for the average income of marginal, minor, semi-medium, medium, and large cultivators is 52281 rupees, 85673 rupees, respectively, 138779 rupees, 50604 rupees, and 23829 rupees, respectively. Thus, the situation is due to the plight of marginal, small, and medium-sized producers whose landholdings are tiny. 85 percent of all farmers within the territory of Haryana adhered to the categories of marginal, minor, and medium-sized farms (GoH, 2020). This level of debt has steadily increased from year to year. The indebtedness of farmers is both an economic and sociological concept. Debt has a negative impact on the standard of living. Due to increasing population pressure in the agriculture sector, agriculture in India is not a lucrative occupation. India's marginal physical productivity is close to nil. In India's agricultural sector, there is hidden unemployment. Approximately 65 percent of the state's population directly relates to agriculture. Increasing employment opportunities in

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other sectors (industry and service sector) can increase the marginal physical productivity of farmers by transferring agricultural labor from the agricultural sector to other sectors of the economy. This is among the most crucial debt-related solutions.

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