



Composition of Indebtedness among Marginal Farmers in Sonapat District of Haryana: A Household level Analysis

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ABSTRACT

The present study conducted for study the composition of indebtedness (purpose-wise) and (source-wise) among marginal farmers in Sonapat district of Haryana state and to provide suggestions to overcome the problem of indebtedness of marginal farmer households. The present study is empirical nature and mainly based on primary data collected by using stratified random sampling and direct interview method and open ended schedule will prepare for data collection. The total sample size is 600 marginal farmer households. The secondary data collected mainly from National Sample Survey Organization (NSSO), Haryana statistics abstracts and Sonapat district statistics abstract. The collected data analyzed by using wide range of appropriate statistics techniques such as Percentage, Average, Ratio, Proportions, Range and Chi-Square test etc. The marginal farmer households still got 44.80 percent outstanding loan from the non institutional sources, so researcher suggests that there is need to strengthen the institutional sources to make capable to decrease this dependence on the non institutional sources particularly commercial banks because maximum credit taken from this agency of institutional sources. The marginal farmer households got 54.76 percent outstanding loan for the non productive purposes, which do not generate any income for marginal farmer so that the indebtedness increased and maximum loan taken for the medical purposes in the non productive purposes. The researcher suggests that special health insurance schemes are made for the marginal farmer households and encourage the marginal farmers to take productive purposes and avoid the non productive purposes loan through various educational programmes.

KEYWORDS : Indebtedness, Marginal Farmers, Institutional sources, Non Institutional sources, Productive purposes, non productive purposes.

Introduction

The sources of debt are grouped into two major categories (a) Institutional sources (b) Non institutional sources. Institutional sources mean those sources which are under the supervision of the government directly or indirectly and frame the institution. These are also called formal sources or formal agencies. Institutional sources further divided for the present study into three main sources (a) Government (b) Commercial Banks (c) Co-operatives. The non institutional sources are those sources which are not under the supervision of the government directly or indirectly. These are called informal agencies or sources also. For the present study these sources are grouped into four major sources (a) Money Lenders (b) Traders (c) Relatives and Friends (c) Any Others.

The purposes for taking loan are divided into two major categories (a) Productive Purposes (b) Non-productive Purposes. Productive purposes include all those purposes of taking loan by the household, which are helpful in increasing agricultural activities. These are also divided into two categories, fixed capital expenditures and working capital expenditures. Fixed capital expenditures include all those expenditures which are in nature of giving benefits for more than one year such as permanent improvement in land, tube wells, purchase of machineries etc.

Working capital expenditures include all those expenditures which are in nature of giving benefits for one year only such as purchase of seeds, purchase of manure, payment of wages, purchase of pesticides etc. Non-productive purposes include all those purposes of taking loan by the household, which are not helpful in increasing agricultural activities such as consumption expenses, marriage of children and other social obligations or ceremonies, medical or illness, education and any other expenses which are not in the productive purposes nature.

REVIEW OF LITERATURE:

Singh, R.P; Pandey, A.K; Singh, S.K. (1998) conclude that the share of institutional agencies in the total farm credit found 85 percent and CBs found in the dominate position and the total farm credit used for irrigation 71 percent, 8.3 percent for fertilizer, 7.18 percent for milk production, 5 percent for education and 4.31 percent for health. Gautam Purkayastha (2001) found mostly small amount loan taken for consumption purposes and maximum loan rose for self

employment in productive purposes and in the non productive purposes mostly loan rose for repairing of houses, marriages and health. Singh Sukhpal; Toor M.S. (2005) found the major reasons for loan taken in non productive purposes were marriages, social ceremonies, house repair and health care. Lenka Jagannath (2005) wrote small land holdings farmer households found maximum indebted and approximately 60 percent loans were taken for the agriculture purposes and the non-institutional agencies providing maximum credit to the rural farmers. Gupta S.P. (2005) found maximum loan taken by the farmers used for the productive purposes of the selected block. Joshi A.S., Kingra H.S., Sharma V.K. (2005) found that almost 75 percent of the total loan taken for agriculture in the Punjab taken as crop loan and the main financing sources found as commercial banks, co-operatives and moneylender respectively in the state. Shrivastava K.K., Saxena P. (2007) found moneylender till now have leader position at all India level in providing agriculture credit and in the institutions the share of PSCBs found in increasing trend for providing agriculture credit. Jeromi P.D. in 2007 found that the mostly farmer households borrow for non productive purposes and maximum farmer households takes loan from the formal agencies. Singh Lakhwinder (2008) found that the co-op. was in the leader position as far as rural credit concern in both the two parts of Punjab state. Sharma A.K. in 2009 found that the co-operatives and Regional Rural Banks were found in decreasing trend in providing the agriculture credit in India. The only CBs were found in increasing trend in providing the agriculture credit distribution in India. Further found by the study that the small land holding farmers still depend on non institutional sources for their credit need especially on money lenders and study suggests that the timely and sufficient amount of credit, crucial for the development of agriculture sector in India. Kumar Kush, Singla S.K. (2010) found maximum loan taken from the non institutional sources by both categories farmer households and 56 percent of the total loan amount taken by the farmer households used for agriculture inputs and 17 percent used for non productive purposes. Kaur Sukhvir (2011) conclude that the institutional sources found in leading position in providing the loan to the sample farmer households and the maximum amount of loan taken spent on buying of inputs and for providing the education to the farmer households for the other professions. Rajeev M., Vani B.P., Bhattacharje M. (2011) found on their study, almost 50 percent of total loan taken from the non institutional sources and the farmers those have less own land holdings were ignored by the institutional

sources for the credit in the selected state and all India level also. The study also shows that the non institutional sources charged the more interest rate in comparison to institutional sources and maximum loan taken by the marginal and small farmers for the productive purposes and most of them were diverted. Chhikara Kuldeep S., Kodan Anand S. (2013) conclude that CBs in the institutional agencies and professionals in the non institutional agencies were found in the leading position in Haryana state and all India level and large farmers used maximum loan for the productive purposes and marginal and small farmers used maximum loan for the unproductive purposes. Singh S., Bhogal S., Singh R. (2013) found 57percent debts taken for productive purposes and 43percent taken for non productive purposes in the Punjab and approximately 20percent of the total debt taken from the non institutional sources in which middlemen found the leading position. Matkar S. Jadhao A.K. (2015), the commercial banks are found in the leading position in providing the agriculture credit then co-operatives and RRBs from the year 2004-05 to 2012-13. Anneshi R. Gowda N.K. 2015 conclude farmers borrowed more from the non institutional sources than institutional sources and large farmers borrowed from the institutional more in comparison to marginal and small farmers. Sajjad H., Chauhan C., Jamil M. (2016) wrote most of large farmers taken loan from the Gramin Banks and maximum medium and semi medium farmers taken loan from the co operative societies and maximum small and marginal farmers taken loan from the money lenders though the money lenders charge high rate of interest and the large, medium and semi medium farmers spent maximum loan for the productive purposes but the small and marginal farmers spent maximum loan for non productive purposes.

After review the literature closely, researcher found that many study conducted on the composition of indebtedness by covering the different geographical area of different state and taken different categories of farmers. With this some studies were based on the secondary data and lack of primary data, while other covered one or two credit lending institutions and a little number of different categories of farmers.

So the present study conducted for study the composition of indebtedness (purpose-wise) and (source-wise) among marginal farmers in Sonapat district of Haryana state and to provide suggestions to overcome the problem of indebtedness of marginal farmer households.

Research Methodology

The present study is empirical nature and mainly based on primary data collected by using stratified random sampling and direct interview method and open ended schedule will prepare for data collection. The total 30 villages were selected on the basis of percentage of total villages of block to the total no. of villages in Sonapat district, from all the seven development block namely as Gohana block, Kathura block, Mundlana block, Sonapat block, Rai block, Kharkhoda block and Gannour block of the district and 20 respondents from each village selected, so the total sample size of the is 600 marginal farmer households. The secondary data collected mainly from National Sample Survey Organization (NSSO), Haryana statistics abstracts and Sonapat district statistics abstract. The collected data analyzed by using wind range of appropriate statistics techniques such as Percentage, Average, Ratio, Proportions, Range and Chi-Square test etc.

Discussion and Results:

The following table number 1 shows the marginal farmers got the credit from institutional sources only 47.4percent in the total credit taken by the marginal farmer households in Haryana state, in other word the marginal farmers got the credit from the non-institutional sources for their requirement 52.6percent in Haryana state. The medium and large farmers got the credit from non institutional sources only 13.6percent and 32.9percent in the total credit taken by the medium and large farmer households in Haryana state.

Table 1
Source wise and categories wise distribution of outstanding loan in Haryana
(In percentage)

Categories of Farmers	Sources										Grand Total
	Institutional Sources				Non-Institutional Sources						
	I	II	III	IV	V	VI	VII	VIII	IX	X	
Marginal up to 2.5 acres	1.6	18.2	27.6	47.4	43.4	2.5	6.6	0	0.1	52.6	100
Small 2.5 to 5 acres	0.4	30.6	31.0	62.0	34.0	0.9	1.3	0.1	1.6	38.0	100
Medium 5 to 10 acres	0.1	26.9	59.4	86.4	9.9	1.3	1.9	0.5	0	13.6	100
Large 10 to Above acres	4.2	13.3	49.6	67.1	20.7	7.7	0.3	4.3	0	32.9	100

Source: NSS Report no.498: Indebtedness of Farmer Households, 2003 pp 115

Note: I: Government, II: Co-operatives, III: Commercial Banks, IV: Total Institutional Debts, V: Money lender, VI: Trader, VII: Relative and Friends, VIII: Doctors, Lawyers and other professional, IX: Others X: Total non-institutional sources.

Table 2
Categories wise and purpose wise distribution of outstanding loan in Haryana
(In percentage)

Categories of Farmers	Productive Purposes			Non-Productive Purposes						Grand Total	
	I	II	III	IV	V	VI	VII	VIII	IX		X
Marginal up to 2.5 acres	15.9	13.9	29.8	13.2	9.3	23.7	7.8	0	16.1	70.2	100
Small 2.5 to 5 acres	35.1	26.0	61.1	6.4	6.6	20.7	0.1	0	5.1	38.9	100
Medium 5 to 10 acres	59.1	23.9	83.0	0	1.0	4.5	1.7	0	9.7	17.0	100
Large 10 to Above acres	45.9	42.1	88.0	0	0.6	8.1	0	0	3.4	12.0	100

Sources: NSS Report no.498: Indebtedness of Farmer Households, 2003 pp 100

Note: I: Capital expenses in farm business, II: Current expenses in farm business, III: Total productive purposes, IV: Non- farm business, V: Consumption expenses, VI: Marriage and ceremonies, VII: Medical, VIII: Education IX: Other expenses X: Total Non-productive purposes.

The above shows the purpose wise and categories wise distribution of outstanding loan in Haryana and found that the only 29.8percent of the total outstanding loan taken by the marginal farmer households for productive purpose in the state. It means that 70.2percent of total outstanding loan taken by the marginal farmer households for non-productive purposes in the state. The large farmer households take loan for productive purposes 88percent of total outstanding loan taken by the large farmer households in the Haryana state.

Table 3
Block wise and sources wise distribution of outstanding loan of marginal farmer households in Sonapat district

(In percentage)

Name of Block	Sources									
	Institutional sources				Non-Institutional sources					Grand Total
	Govt.	Co-op.	CB	Total	M.L.	Traders	Relative/Friends.	Others	Total	
Mundlana	0	21.99	46.31	68.30	9.46	0	20.05	2.19	31.70	100
Kathura	0	17.46	36.37	53.83	18.9	20.1	7.07	0	46.17	100
Gohana	0	14.64	27.17	41.81	20.7	14.5	22.37	0.59	58.21	100
Gannour	0	15.97	37.24	53.21	22	8.92	13.81	2.07	46.80	100
Kharkhoda	0	18.75	38.91	57.66	17.8	7.85	16.69	0	42.34	100
Rai	1.42	22.86	33.49	57.77	9.67	7.63	24.32	0.62	42.23	100
Sonapat	0.45	15.99	36.62	53.06	23.7	6.32	16.88	0	46.94	100
All District	0.32	18.04	36.84	55.20	18.2	8.52	17.19	0.81	44.80	100
Chi-Square (χ^2) Calculated Value	6.786	Result	Chi-Square (χ^2) Calculated Value	8.338	Result					
Chi-Square (χ^2) Table Value	12.6	Null Hypothesis Accepted	Chi-Square (χ^2) Table Value	12.6	Null Hypothesis Accepted					
at the level of 0.05 Degree of Freedom 6										

Sources: Researcher calculated from Data collected from survey conducted from July 2012 to December 2012.

Hypothesis: Ho: There is not any significant difference between blocks in the share of institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district.

Hypothesis: H1: There is significant difference between blocks in the share of institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district.

Hypothesis: Ho: There is not any significant difference between blocks in the share of non institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district.

Hypothesis: H1: There is significant difference between blocks in the share of non institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district.

The above table shows that the block wise share of government loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district found only in the Rai and Sonapat blocks with the 1.42percent and 0.45percent respectively. All district level it is 0.32percent. The block wise share of co-operatives loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 22.86percent in the Rai block to 14.64percent in the Gohana block. All district level it is found 18.04percent. The block wise share of commercial banks loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 46.31percent in the Mundlana block to 27.17percent in the Gohana block. All district level it is found 36.84percent.

Further the above table express that the block wise share of institutional sources loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 68.30percent in the Mundlana block to 41.81percent in the Gohana block. All district level it is found 55.20percent. The share of institutional sources loan outstanding in the total loan outstanding of marginal farmer households in the Rai, Kharkhoda, Kathura, Gannour and Sonapat blocks found 57.77percent, 57.66percent, 53.83percent, 53.21percent and 53.06percent respectively. The calculated value is 6.79 and table value is 12.6 at the level of 0.05 with the degree of freedom 6 then the calculated value found less than the table value so the null hypothesis accepted means the difference between blocks in the share of institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district found not significant.

The block wise share of money lenders loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 23.74percent in the Sonapat block to 9.46percent in the Mundlana block. All district level it is found 18.28percent. The block wise share of trader's loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 20.11percent in the Kathura block to 0percent in the Mundlana block. All district level it is found 8.52percent. The block wise share of relatives/friends loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 24.32percent in the Rai block to 7.07percent in the Kathura block. All district level it is found 17.19percent.

The above table again shows that the block wise share of others loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 2.19percent in the Mundlana block to 0percent in the Kathura, Kharkhoda and Sonapat blocks. All district level it is found 0.81percent. The block wise share of non institutional sources loan outstanding in the total loan outstanding of marginal farmer households in the Sonapat district range lies between 58.21percent in the Gohana block to 31.70percent in the Mundlana block. All district level it is found 44.80percent. The calculated value is 8.34 and table value is 12.6 then the calculated value found less than the table value so the null hypothesis accepted means difference between blocks in the share of non institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district found not significant.

The following table number 4 shows that the block wise share of loan taken for fixed capital in the farm business in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Rai block with the 26.97percent and minimum in the block Gohana with the 8.43percent and all district level it is found 21.32percent.

The block wise share of loan taken for working capital in the farm business in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Mundlana block with the 40.13percent and minimum in the block Kharkhoda with the 18.43percent and all district level it is found 23.92percent.

Table 4
Block wise and Purposes wise distribution of outstanding loan of marginal farmer households in Sonapat District (In percentage)

Name of Block	Productive Purposes			Non-Productive Purposes							
	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
Mundlana	22.94	40.13	63.07	10.14	9.19	14.36	0.61	1.75	0.88	36.93	100
Kathura	20.41	26.47	46.88	12.31	16.47	16.27	5.05	3.03	0	53.12	100
Gohana	8.43	21.19	29.62	13.93	14.75	26.46	9.84	3.04	2.34	70.38	100
Gannour	21.69	24.63	46.32	18.31	14.94	12.56	2.16	3.20	2.50	53.68	100
Kharkhoda	15.70	18.33	34.03	23.06	20.54	12.34	6.80	3.22	0	65.97	100
Rai	26.97	23.29	50.26	10.40	4.92	17.98	8.06	3.45	4.92	49.74	100
Sonapat	24.59	19.29	43.88	12.89	15.42	14.19	7.34	4.65	1.63	56.12	100
All District	21.32	23.92	45.24	14.76	13.80	15.34	5.55	3.39	1.92	54.76	100
Chi-Square (χ ²) Calculated Value	15.99026	Residual	Chi-Square (χ ²) Calculated Value	13.01438	Result						
Chi-Square (χ ²) Table Value	12.605	Null Hypothesis Rejected	Chi-Square (χ ²) Table Value	12.605	Null Hypothesis Rejected						
Degree of Freedom	6		Degree of Freedom	6							

Sources: Researcher calculated from Data collected from survey conducted from July 2012 to December 2012.

Note: I: Name of Block, II: Fixed Capital expenses in farm business, III: Working Capital expenses in farm business, IV: Total productive purposes, V: Non- farm business, VI: House construction, VII: Marriage and ceremonies, VIII: Medical, IX: Education X: Other expenses, XI: Total Non-productive purposes, XII: Total.

Hypothesis: Ho: There is not any significant difference between blocks in the share of productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district.

Hypothesis: H1: There is significant difference between blocks in the share of productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district.

Hypothesis: Ho: There is not any significant difference between blocks in the share of non productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district.

Hypothesis: H1: There is significant difference between blocks in the share of non productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district.

The above table again shows that the block wise share of loan taken for productive purposes in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Mundlana block with the 63.07percent and minimum in the block Gohana with the 29.62percent. The Rai, Kathura, Gannour, Sonapat and Kharkhoda blocks percentages of outstanding loan for the productive purposes in the total block wise outstanding loan are 50.26, 46.88, 46.32, 43.88 and 34.03 respectively. The all district level this percentage is 45.24. The Mundlana, Rai, Kathura and Gannour blocks are found above the all district level percentage of outstanding amount for productive purposes in the block wise total amount outstanding and the Sonapat, Kharkhoda and Gohana block are found below the all district level.

Further found that in all the blocks and all district level also loan taken for the productive purposes more for the working expense requirement than capital expense except the Rai and Sonapat block. In the Rai and Sonapat block loan taken for the capital expenses more than the working expenses in the productive purposes. The calculated value is 15.99 and table value is 12.6 then the calculated value found more than the table value so the null hypothesis rejected means the difference between blocks in the share of productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district found significant.

The block wise share of loan taken for the non farm business in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Kharkhoda block with the 23.06percent and minimum in the block Mundlana with the 10.14percent and all district level it is found 14.76percent. The block wise share of loan taken for the house construction in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Kharkhoda block with the 20.54percent and minimum in the block Rai with the 4.92percent and all district level it is found 13.80percent.

The block wise share of loan taken for the marriage and ceremonies in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Gohana block with the 26.46percent and minimum in the block Kharkhoda with the 12.34percent and all district level it is found 15.34percent. The block wise share of loan taken for medical in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Gohana block with the 9.84percent and minimum in the block Mundlana with the 0.61percent and all district level it is found 5.55percent.

The block wise share of loan taken for the education in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Sonapat block with the 4.65percent and minimum in the block Mundlana with the 1.75percent and all district level it is found 3.39percent. The block wise share of loan taken for the other expenses in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Rai block with the 4.92percent and minimum in the blocks Kathura and Kharkhoda with the 0percent and all district level it is found 1.92percent.

The block wise share of loan taken for the non productive purposes in the total loan outstanding of marginal farmer households in the Sonapat district found maximum in the Gohana block with the 70.38percent and minimum in the block Mundlana with the 36.93percent and all district level it is found 54.76percent. The calculated value is 13.01 and table value is 12.6 then the calculated value found more than the table value so the null hypothesis rejected means the difference between blocks in the share of non productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district found significant.

Conclusion:

The share of government, co-operative and commercial banks loan outstanding in the total institutional loan outstanding in the Sonapat district found 0.57percent, 32.69percent and 66.74percent. The share of money lenders, traders, relative and friends and others loan outstanding in the total non institutional loan outstanding in the Sonapat district found 40.80percent, 19.02percent, 38.36percent and 1.82percent. The difference between the blocks in the share of institutional sources as well as non institutional sources in the total loan amount outstanding of marginal farmer households in the Sonapat district found not significant.

The share of fixed capital expenses and working capital expenses loan outstanding in the total productive loan outstanding in the Sonapat district found 47.12percent and 52.88percent. The share of non farm business, house construction, marriage and ceremonies, medical, education and other expenses loan outstanding in the total productive loan outstanding in the Sonapat district found 26.95percent, 25.20percent, 28.02percent, 10.13percent, 6.19percent and 3.51percent respectively. The difference between the blocks in the share of productive purposes in the total loan amount outstanding of marginal farmer households in the Sonapat district found significant but in the case of share of non productive purposes share in the total loan amount outstanding of marginal farmer households in the Sonapat district the difference between the blocks found not significant.

Suggestions to overcome the problem of indebtedness of marginal farmer households:

The marginal farmer households still got 44.80percent outstanding loan from the non institutional sources, so researcher suggests that there is need to strengthen the institutional sources to make capable to decrease this dependence on the non institutional sources particularly commercial banks because maximum credit taken from this agency of institutional sources.

The marginal farmer households got 54.76percent outstanding loan for the non productive purposes, which do not generate any income for marginal farmer so that the indebtedness increased and maximum loan taken for the medical purposes in the non productive purposes. The researcher suggests that special health insurance schemes are made for the marginal farmer households and encourage the marginal farmers to take productive purposes and avoid the non productive purposes loan through various educational programmes.

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