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An Analytical Investigation of Debt Among Haryana's Agricultural Labour Households

Dr. Samridhi
Associate Professor, Department of Management,
Indira Gandhi University, Meerpur, Rewari (Haryana)
Email- Samridhi.management@igu.ac.in

Mr. Surender Kumar
Assistant Professor, Department of Management,
Indira Gandhi University, Meerpur, Rewari (Haryana)
Email- surenderkumar6432@gmail.com

Abstract
This study looks at how much debt Haryana's agricultural worker households have. This study looks at farming debt from an economic, social, and environmental perspective. According to the report, legislation, financial institutions, educational systems, and environmental management practices must all be modified in order to effectively manage debt. According to the study's findings, the problem at hand can be attributed to a variety of factors, such as excessive input costs, decreased market values, a lack of non-agricultural employment opportunities, insufficient access to established financial channels, and natural difficulties like water scarcity and climate variability. By offering thorough understanding of the current situation, this study helps create solutions that will support farmers and their families and improve the resilience and sustainability of the agriculture sector.

Keywords: Economic factors, environmental challenges, agricultural labour households, Haryana, debt, and sustainable agriculture

Introduction

A key component of the economies of several Indian states, including Haryana, is agriculture. According to Chhikara & Kodan (2014), the region's abundant alluvial soils have historically allowed Haryana's agriculture sector to thrive, greatly boosting the nation's cereal production. However, beneath the surface of apparent wealth, farm labourers' homes face a troubling reality: debt. The socioeconomic stability of these households is threatened by the often ignored financial load, which reduces the potential of the agriculture industry (Ahuja et al. 2011; Reddy et al. 2020).

Due to the intricate interactions between a number of variables, such as rising input costs, erratic market prices, and erratic weather patterns, agricultural debt is a long-standing problem that has become firmly established (Jodhka, 2014). Loans are a major source of funding for cultivation for a sizable percentage of households involved in agricultural operations. Although this lending system ensures an ongoing agricultural cycle, it also unavoidably ensnares these individuals in a cycle of debt.

The prevalent trend of agricultural debt in India has been highlighted by earlier research. But according to Jodhka (2012), it is critical to look into its regional implications as soon as possible. Haryana's unique debt environment is influenced by a number of elements, such as the features of agricultural techniques, the socioeconomic makeup of the farming community, and the existence of institutional support mechanisms. According to Singh et al. (2017), developing feasible solutions that lessen the financial pressures faced by agricultural workers' households requires a thorough understanding of the contextual background (Reddy et al. 2020).

This study paper's main goal is to perform a thorough analytical analysis of the debt that agricultural labour households in the state of Haryana face. The study's objectives are to determine the fundamental causes of this debt, evaluate its scope and consequences, and provide viable remedies. By thoroughly analyzing the topic, the study hopes to add to the current conversation around agricultural debt. It will make use of secondary data from relevant academic literature and reliable sources. Its main goal is to promote a deeper understanding of how agricultural debt affects rural communities and Haryana's agricultural sector.

According to the AHS 2024 statistics; women head 25.7% of agricultural households, while males head 74.3%. Widows lead 62.3% of households headed by women. In terms of marital status, 73% of heads of agricultural households are married, followed by widows (17.2%), divorced people (6%), and single people. The average household size during the 2023–2024 agricultural years is 4.4 people. An estimated 9.6 million people, 48.3% of whom were men and 51.7% of whom were women, lived in agricultural households *(Agricultural Household Survey (AHS 2024) Executive Summary © NISR 9)*

The profile of a farmer According to the findings, 3.6 million adults worked in agriculture, which included raising livestock and/or cultivating crops. The percentage of young people (16–30 years old) who work in agriculture is still low at 30.7%.

Land usage and access 92.4% of agricultural households own land for cultivation, according to the 2024 AHS data. 50.6% of agricultural households rent land, despite the fact that the majority own their own. Forty-three percent of individuals who rented land did so to supplement their own land with agricultural land. 99.7% of agricultural households utilized their land for crop production, whilst 6.6% used it for pasture (grazing or the cultivation of fodder crops). Additionally, forest plantations occupy 30.6% of agricultural households.

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Farm layout According to the survey, 71.8% of agricultural households manage farms smaller than 0.5 hectares, 20.5% cultivate farms between 0.5 and 1 hectare (excl.), 7.6% manage farms between 1 and 5 hectares (excl.), and 0.1% operate farms larger than five hectares. Grown crops during the 2023–2024 growing season, 91.6% of agricultural families grew legumes and pulses in Season A, 87.2% in Season B, and 22.4% in Season C. In Season A, cereal production increased by 82.4%, whereas in Season B, it increased by 62.5%. In Seasons A, B, and C, the growth of tubers and roots was 77%, 80.9%, and 70.5%, respectively. Vegetables grew by 15.5% in Season A, 12.5% in Season B, and 41.7% in Season C, but bananas grew by 70.6% in Season A and 73.9% in Season B.

Agricultural methods According to the results, 67% of agricultural households planted agro forestry trees on their plots, and 90.2% of them safeguarded their land from erosion. Irrigation was used by just 14.1% of agricultural households. 0.1% of households in agriculture used mechanical equipment. © NISR 10 Agricultural Household Survey (AHS 2024) Services for agricultural extension 67.1% of agricultural families received extension services, according to data from the 2023–2024 agricultural years.

Regarding extension services, 26.5% of agricultural households received advice on fertilizer application, while 39.3% of agricultural households received information on agricultural practices. Of agricultural households, 23.6% learnt how to prevent erosion, 19.1% acquired financial literacy, and 17.7% learnt about nutrition and food security. Furthermore, 16.6% of extension recipients learnt how to use the Smart Nkunganire System (SNS). In terms of community membership, 11.8% of households belonged to agricultural cooperatives.

Financial access the development of an agricultural household depends heavily on having access to savings, loans, and funds, especially when it comes to purchasing agricultural inputs that increase output. A bank account is owned by 62.7% of all farm households nationwide. Additionally, 72.9% of households in agriculture belong to savings and credit cooperatives. Tontines accounted for 58.1% of the 71.1% of agricultural households that requested for loans in 2023–2024. In terms of agricultural grants and support, 5.7% of recipients received cash, 69.9% received tools or agricultural products, and 7.1% received post-harvest equipment.

Preservation of the environment Soil erosion (23.0%) is the second most common danger to soil deterioration, after declining soil fertility (25.7%). The impact of landslides is 15.3%, whilst water logging affects 9.8%. Furthermore, 24.3% of agricultural households are aware of the environmental dangers associated with pesticide misuse, whereas 34.8% are aware of the problems associated with excessive or incorrect use of inorganic fertilizers. Animal's 1.6 million agricultural households were found to be raising animals, according to the statistics.

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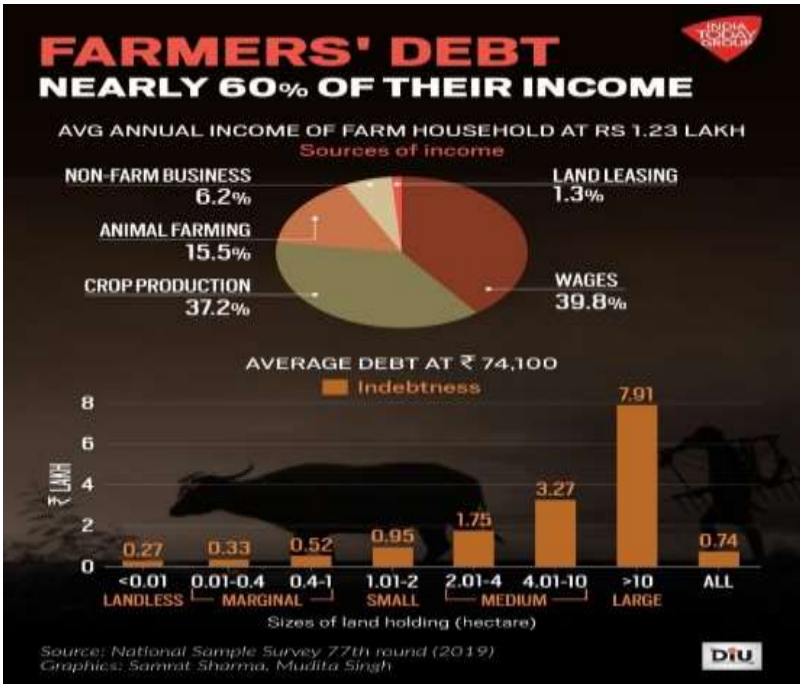

Figure 1: https://www.indiatoday.in/diu/story/indian-agriculture-debt-data-msp-farmers-protest-1878975-2021-11-20

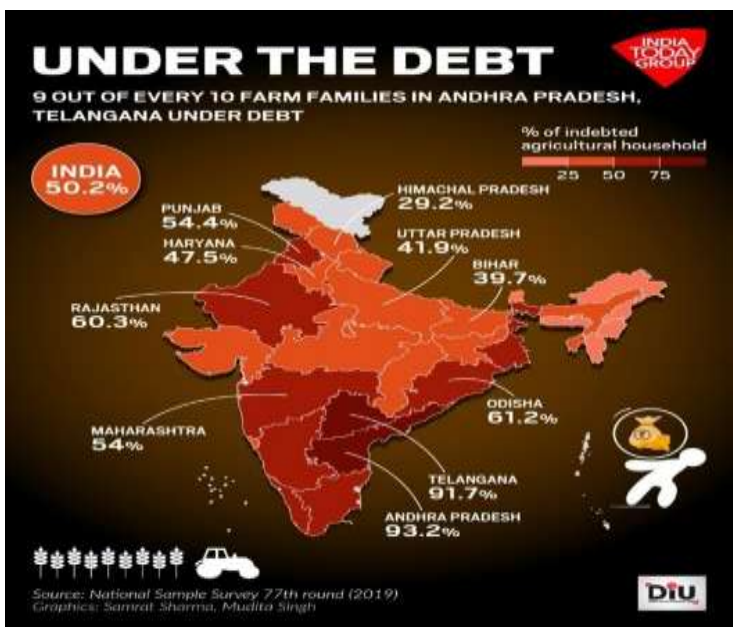

Figure 2: https://www.indiatoday.in/diu/story/indian-agriculture-debt-data-msp-farmers-protest-1878975-2021-11-20

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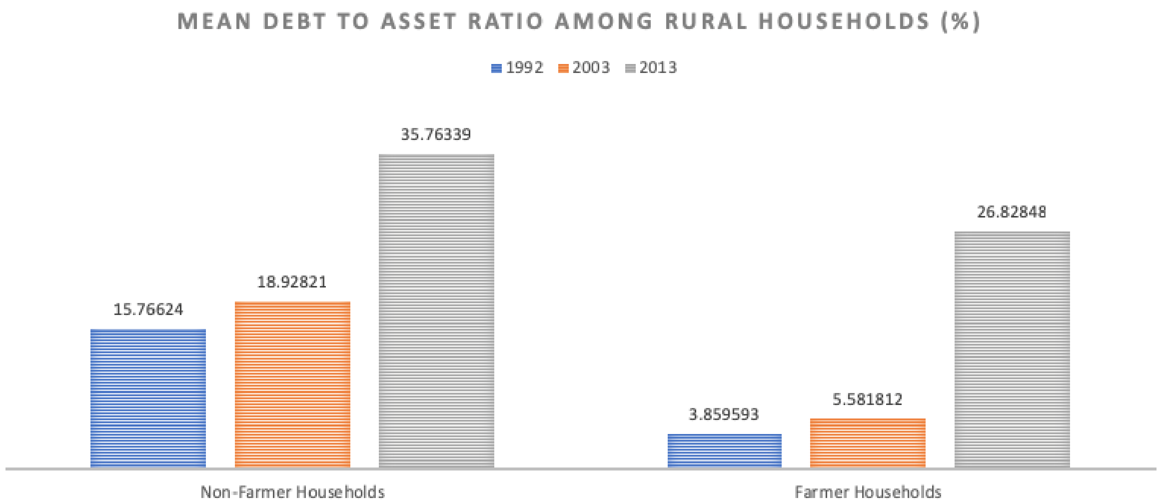

Figure3: https://thewire.in/agriculture/dimensions-of-farmers-indebtedness-the-extent-of-indebtedness

Justification

The vast majority of people in Haryana make their living mostly from agriculture. The complex nature of the agriculture industry and the inherent unpredictability of external events are the main reasons why farmers are often caught in a never-ending cycle of debt, according to the study of Radhakrishna & Raju (2015) (Jakhar & Kait, 2021). Even though there is a large amount of study on agricultural debt in India, more regional studies that just concentrate on the state of Haryana are necessary (Chhikara & Kodan, 2012).

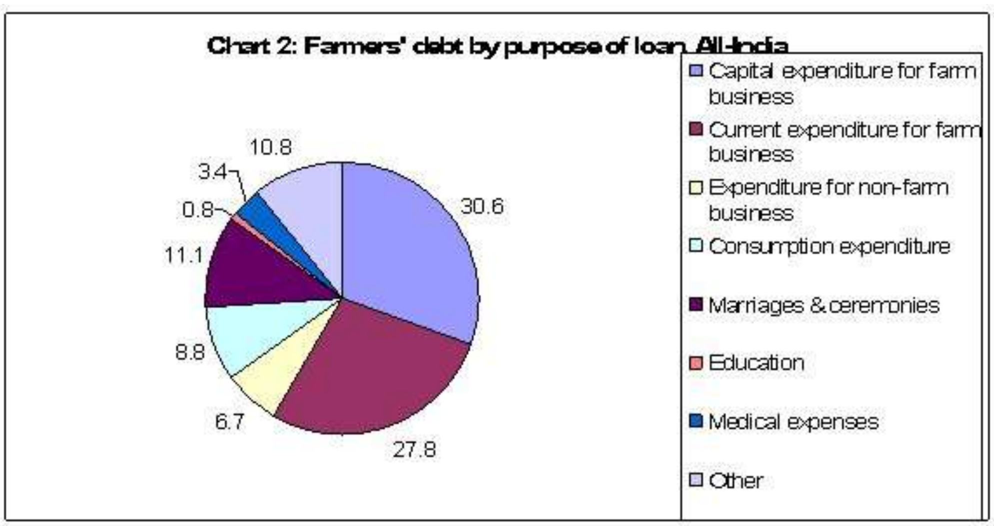

Figure 4: https://www.macroscan.org/fet/sep05/print/prnt140905Farmers_Debt.htm

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It makes a significant addition to the larger academic discussion about rural debt. Through an analytical analysis of agricultural indebtedness, this study seeks to solve the information gap and provide useful solutions to the problems encountered by farming households in Haryana. The main goal is to develop a more resilient and ecologically responsible agriculture industry that enhances rural people' economic well-being (Jakhar & Kait, 2021).

Haryana's distinctive geographic features, agricultural practices, social problems, and important position in the nation's crop output make it an important subject to study. Additionally, a more thorough examination of the state's agricultural sector may reveal regional-specific debt trends (Ahuja et al. 2011). The necessity to understand, evaluate, and address the debt problem among agricultural labour households in Haryana is the driving force for this study (Reddy et al. 2020). The issue at hand requires a detailed analysis of its underlying causes, trends, effects, and potential solutions. Additionally, a thorough analysis of this topic is essential to helping policymakers make well-informed decisions (Jodhka, 2014).

Review of Literature

According to Duhan (2016), the effects of water scarcity and climate change have made Haryana's agricultural sector debt issue worse. The sources claim that the lack of irrigation infrastructure and the related expenses of purchasing water caused farmers to incur substantial debt (SurendranPadmaja & Ali, 2019). The paper offers an environmental viewpoint on the issue of debt and suggests possible directions for further investigation into related topics.

The issue of agricultural debt in the Haryana region is clarified by Jodhka's (2012) report. The researchers looked at the connections between debt and a number of variables, including access to institutional financing, agricultural practices, and landholding size. The results of the study showed that marginal farmers with less than one hectare of land were more likely to have high debt levels. However, their study was restricted to a small number of Haryana regions, which might only be reflective of a few states (Reddy et al. 2020).

There is a sizable body of academic literature on agricultural debt in India. The geographic scope and methodological strategies used in these investigations, however, differ greatly. A comprehensive study by Chhikara and Kodan (2014) provides a national perspective on household debt among farming families. Their study looks at structural problems such declining farm sizes, rising input costs, and inadequate risk management techniques (Jakhar & Kait, 2021). Despite their significance, these systemic elements might only accurately reflect the subtleties of debt in particular geographic areas, like Haryana.

By thoroughly examining the debt-to-income ratio among agricultural families in Haryana, Singh et al. (2017) made a substantial contribution to the scholarly conversation. The substantial problem of decreased profitability in expensive commodities, which forces farmers to obtain more loans to maintain their agricultural operations, was clarified by the researchers' investigation (Jakhar & Kait, 2021). Even though their research was extensive, the main focus was on analysing the relationship between debt and income. Nevertheless, more research into other factors causing debt escalation is still necessary.

In contrast, Radhakrishna and Raju's (2015) study examined the problem of agricultural debt in Haryana using a socioeconomic framework. The study discovered that the financial responsibilities of farm households were greatly impacted by elements such as poor literacy rates, a lack of non-agricultural employment options, and restricted access to formal lending mechanisms (Reddy et al. 2020). The study offers a thorough understanding of the socioeconomic elements that lead to debt. However, a thorough examination of the underlying structural and policy-related problems sustaining this cycle of debt is necessary.

Results

The study's findings align with those of a previous study by Ceballos et al. (2021) that examined the socioeconomic aspects of debt. Labour households in Haryana were found to be disproportionately affected by limited off-farm employment options, low educational attainment, and restricted access to formal credit channels, which led to an increase in their debt. By demonstrating a relationship between socioeconomic traits and structural difficulties, this work adds to the body of knowledge (Bhat & Bhat, 2021). These difficulties include the lack of efficient risk-reduction techniques and the influence of conventional lending institutions, which have not yet been fully investigated in earlier studies.

Reveals that 43% of individual farmers and 71.1% of all agricultural households asked for a loan. The percentage of female farmers who applied for a loan is nearly equal to that of male farmers (42.5% against 43.8%). shows that, at 58.1%, tontines were the most frequent source of loan enquiries among agricultural households. Relatives or friends (25.1%), commercial banks (6.4%), savings & credit cooperatives (6.0%), and VUP financial services (2.8%) were the most frequent sources of loans.

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State	Estimated Number of Indebted Farmer Households	Per cent of Indebted Farmer Households	Average Loan per Household (Rs.)
Andhra Pradesh	49493	82.0	23695
Tamil Nadu	28954	74.5	23963
Punjab	12069	65.4	41576
Kerala	14126	64.4	33907
Karnataka	24897	61.6	18135
Maharashtra	36098	54.8	16973
Haryana	10330	53.1	26007
Rajasthan	27828	52.4	18372
Gujarat	19644	51.9	15526
Madhya Pradesh	32110	50.8	14218
West Bengal	34696	50.1	10931
Orissa	20250	47.8	5871
Uttar Pradesh	69199	40.3	7425
Himachal Pradesh	3030	33.4	9618
Bihar	23383	33.0	4476
J & K	3003	31.8	1903
Assam	4536	18.1	813
All India	**434242**	**48.6**	**12585**

Figure 5: https://www.vifindia.org/print/4409

The cycle of debt for these households is mostly sustained by the combination of the factors under investigation (Jakhar, et al. 2022). To effectively address this issue, comprehensive strategies that prioritise both long-term, sustainable improvements in the domains of structure, society, and the environment as well as immediate debt-related concerns are required (Kaur & Kaur, 2015).

Building on the work of Jakhar et al. (2022), the current study highlights the importance of environmental influences. Water shortages and climate change have become major problems that have made agricultural households' financial burdens worse (Reddy et al. 2020). Additionally, the current study found that changes in seasonal precipitation patterns and an increase in agricultural diseases contributed to crop output shortages, which resulted in higher levels of debt (Nandal, 2017). As a result, the discussion emphasizes how important it is to take a holistic approach to understanding and resolving agricultural debt in Haryana.

The examination of debt among Haryana's agricultural worker households shows that this problem is complicated and impacted by a number of interconnected causes. According to Chhikara and Kodan's (2012) research, high costs for agricultural inputs and adverse market circumstances that result in low prices for agricultural products are the main causes of debt in the agricultural industry. According to the current study, farmers, particularly those with small land holdings, rely on loans to support their agricultural efforts since they require assistance in achieving profitability (Jakhar & Kait, 2021).

Findings And Conversation

Socioeconomic factors highlight the need to improve access to formal financial institutions, increase nonfarm work options, and improve rural education. The importance of climate-resilient farming methods and efficient water management systems is highlighted by the environmental issues. It is crucial to address both the acute symptoms of the debt cycle and the underlying structural problems that sustain it in order to successfully address the problem of indebtedness among agricultural labour households (Ramprasad, 2019).

The data analysis highlights the necessity of managing agricultural debt with a thorough and diverse strategy. Implementing policy interventions that prioritise fair pricing, economical farming methods, and efficient market processes is essential to addressing the problems brought on by high input costs and low market prices (SurendranPadmaja & Ali, 2019).

Socioeconomic issues including poor access to formal lending institutions and few options for off-farm jobs made the debt burden worse. The study also clarified the critical role that environmental factors, such as climate change, water scarcity, and an increase in agricultural diseases, play in mounting debt (Reddy et al. 2020).

The study's findings shed light on the various facets of debt in Haryana's agricultural worker households. Elevated agricultural input costs and unstable market prices, which showed a declining trend, are the main factors contributing to rising debt. Households with smaller landholdings are disproportionately affected negatively by economic pressures (Jakhar & Kait, 2021).

Additionally, the survey revealed that during this time, the percentage of farm households obtaining loans from institutional sources rose dramatically to 75.5%. This suggests that farmers are becoming more indebted, but they are depending more on institutional loans than on other sources.

According to a 2022 poll on agricultural indebtedness in India, 48.6% of farmer households have debt, with Andhra Pradesh, Tamil Nadu, and Punjab having the highest rates. Punjab has the largest average outstanding loan per household of farmers. Important conclusions showed that non-institutional credit sources like moneylenders continued to be important, especially for lower-income households, even though institutional credit sources like banks were increasingly

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prevalent. The majority of farmer households, particularly small and marginal farmers, were found to be at risk of debt, according to the survey.

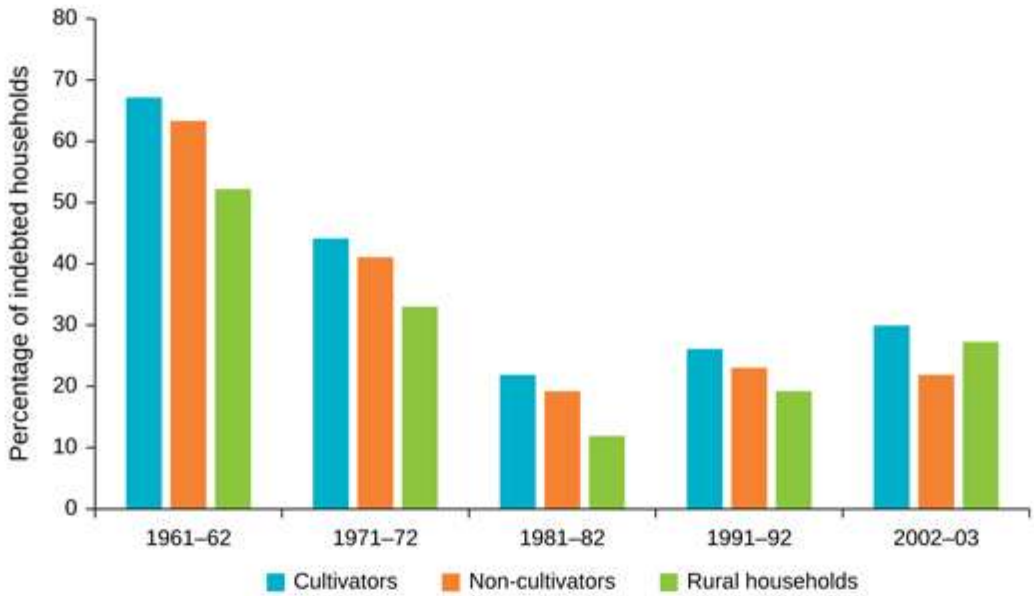

Figure 6: https://ras.org.in/debt_of_rural_households_in_india

Conclusion

Establishing a viable agricultural industry that not only guarantees food security for the area but also supports the livelihoods of its residents should be Haryana's main goal. Future initiatives should be founded on a thorough understanding of the issue and work to create systemic improvements that benefit farmers in terms of the economy, society, and environment. This study, which clarifies the various causes of debt and identifies specific areas where targeted interventions may provide significant and long-lasting benefits, is a beginning attempt in this approach. The study of household debt among Haryana's agricultural laborers offered a thorough and nuanced understanding of a very complex topic. The idea that debt may be viewed as an expression of more general structural problems has been validated by this study. It does this by highlighting the complex interactions between societal, economic, and environmental elements that have contributed to the current state of affairs. The challenges are caused by a variety of variables, such as differences in market equilibrium, educational deficits, and environmental vulnerabilities. All of these elements work together to keep these households in a cycle of debt. The literature now in publication offers insightful information on a number of aspects of agricultural debt in Haryana. A thorough analysis that clarifies the interactions of elements functioning at the person, group, community, environmental, and policy levels is required. By

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thoroughly examining the household debt position among agricultural worker households in the state of Haryana, this study aims to close the current information gap. In conclusion, a comprehensive and coordinated effort involving politicians, financial institutions, educators, and agricultural experts is needed to address agricultural labour family debt in Haryana.

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