Diversion of loan taken by Marginal Farmer Houesholds in Sonepat District of Haryana: An Analysis

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Abstract

The present study conducted for study the diversion of loan amount from which source of loan taken and use of that diverted amount for what purposes by the marginal farmer households in Sonepat district of Haryana state and to provide suggestions to overcome the problem of diversion of loan amount 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 Haryana statistics abstracts and Sonepat 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. The study concludes that 26.67percent marginal farmers diverted the loan amount and the maximum diversion made from the loan taken from the institutional sources and in institutional source maximum loan diverted from the loan taken from commercial banks and in the non institutional sources maximum loan diverted from the loan taken from the money lenders, so the study suggests that the institutional agencies need to check after given loan, either the loan amount used for the purposes, for which loan taken and loan may be given in kinds also. The diverted loan amount used for the productive purposes found 11.64 percent and in productive purposes all amount diverted used for the fixed capital and 88.36percent diverted loan amount used for the non productive purposes and in the non productive purposes maximum amount used for house construction and repair and medical purposes, so the study suggest that special loan provided for the house construction and repair and special health insurance schemes are made for the marginal farmer households by the government.

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

Introduction

Diversion mean not use of loan amount for that purpose for which it taken. There are so many reasons for the indebtedness among the farmer households in India. One of basic reason is that diversion of loan amount taken for the production purposes in the non productive purposes because this use do not generate extra income, which effect the repaying loan repayment capacity and the extent of indebtedness going increased and the too much burden of indebtedness some time result for the suicide also.

Gautam Purkayastha (2001) made study and 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. Kumari R.Vijaya (2005) concludes the major factors those effects the indebtedness among the farmers such as lack of technical knowledge, diversion of loan amount, lower crop yields, declining the irrigation facilities, insufficient institutional credit and higher family expenditures.   Pandey U.K. (2005) found borrowers diverted the productive purposes loans in the non productive propose. Sharma V.K., Vashishtha S.V., Singh D. in 2006 found that maximum farmers feel that the cost of loan and improvident credit were minimum serious reason. Srivastava S.P. (2007) wrote the major cause found for the indebtedness low productive loan, diversion of the loan amount and cost of loan etc. Panda R.K., Chand S.K. in 2009 wrote that the irrigational less development block the main reason for default found the small and marginal farmer's amount of loan and diversion of the productive loan and dependency consider the more important reason. Sharma Neeraj (2009) found that the majority of respondents divert own institutional credit for the unproductive purposes such as marriages, medicine and repayment of old debt etc. due to the reason that the institutional sources not provide the credit for above said purposes. Kumar Kush, Singla S.K. (2010) found that the net return on per acre basis was found not sufficient for repay of debt and interest; due to this the burden of the indebtedness increased which becomes the reason for farmer's suicide. Rawat V.K., Shukla A., M.M., Kumar J., Singh A. (2010) found that the non institutional loan and non ability of repayment of loan were found major reasons for farmers suicides. Rajeev M., Vani B.P., Bhattacharje M. wrote in 2011, the maximum loan taken by the marginal and small farmers for the productive purposes and most of them were diverted. Singh S., Bhogal S., Singh R. (2014) found that the main cause for the indebtedness found by the study such as low profitability, low price of agriculture output, high expenses on non productive purposes etc in the Punjab state. Sajjad H., Chauhan C., Jamil M. (2016) found that 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 diversion of loan amount 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 diversion of loan amount from which source of loan taken and use of that diverted amount for what purposes by the marginal farmer households in Sonepat district of Haryana state and to provide suggestions to overcome the problem of diversion of loan amount 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 Sonepat district, from all the seven development block namely as Gohana block, Kathura block, Mundlana block, Sonepat 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 Haryana statistics abstracts and Sonepat 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:

Table 1

Block wise number of marginal farmer household's diverted the received loan in Sonepat district

Name of Block	Number of Marginal farmer households Suryed	Number of marginal farmer households diverted the loan amount received	Percentage of marginal Farmer households diverted the loan amount received to the total	Prevalence rate of marginal Farmer households diverted loan amount
Mundlana	60	22	13.75	36.67
Kathura	40	17	10.63	42.50
Gohana	60	9	5.63	15.00
Gannour	120	38	23.75	31.67
Kharkhoda	80	18	11.25	22.50
Rai	100	23	14.38	23.00
Sonepat	140	33	20.63	23.57
All District	600	160	100	26.67
Chi-Square (χ^2) Calculated Value				19.48969
Chi-Square (χ^2) Table Value at the level of 0.05 Degree of Freedom 6				12.6
Result				Null Hypothesis Rejected

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 prevalence rate of marginal farmer households diverted the loan amount received in the Sonepat district.

Hypothesis: H1: There is significant difference between blocks in prevalence rate of marginal farmer households diverted the loan amount received in the Sonepat district.

The above indicates that the maximum number of marginal farmer households diverted the loan amount in the total number of marginal farmer households in all the district range lies between 23.75percent in the Gannour block to 5.63percent in the Gohana block and prevalence rate found maximum in Kathura block and minimum in Gohana block. The all district level prevalence rate found 26.67percent.

Further found that the Kathura, Mundlana and Gannour blocks farmer household's prevalence rate found above the all district level with the 42.50percent, 36.67percent and 31.67percent respectively. The Gohana, Kharkhoda, Rai and Sonepat blocks farmer household's prevalence rate found below the all district level with the 15percent, 22.50percent, 23percent and 23.57percent respectively and The calculated value is 19.49 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 the blocks in prevalence rate of marginal farmer household's diverted the loan amount received in the Sonepat district found significant by using the chi-square method.

Table 2

Block wise and Sources wise distribution of diverted loan amount of marginal farmer households in Sonepat district

(In percentage)

Name of Block	Sources									Grand Total
	Institutional Sources				Non-Institutional Sources					
	Govt.	Co-op.	CB	Total	M.L.	Traders	Relative/ Friends.	Others	Total	
Mundlana	0	27.35	69.02	96.37	3.18	0	0.45	0	3.63	100
Kathura	0	42.25	49.70	91.95	7.05	1.00	0	0	8.05	100
Gohana	0	24.24	59.09	83.33	7.58	0	9.09	0	16.67	100
Gannour	0	30.73	58.07	88.80	2.38	7.15	1.67	0	11.20	100
Kharkhoda	0	47.54	49.25	96.79	0	0	3.21	0	3.21	100
Rai	0	50.77	38.37	89.14	3.88	3.88	3.10	0	10.86	100
Sonepat	3.23	44.96	46.69	94.88	3.77	0	1.35	0	5.12	100
All District	0.64	38.16	53.26	92.06	3.61	2.23	2.09	0	7.94	100
Chi-Square (χ^2) Calculated Value	1.559394		Result		Chi-Square (χ^2) Calculated Value	17.02379			Result	
Chi-Square (χ^2) Table Value	12.6 at the level of 0.05 Degree of Freedom 6		Null Hypothesis Accepted		Chi-Square (χ^2) Table Value	12.6 at the level of 0.05 Degree of Freedom 6			Null Hypothesis Rejected	

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 diverted by marginal farmer households in the Sonepat district.

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

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

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

The above table shows that in the institutional source maximum loan amount diverted by the marginal farmers in the block Kharkhoda with the 96.79percent and minimum in the block Gohana with the 83.33percent and all district level this percentage is 92.06percent. In the institutional sources in all the blocks with the all district level also maximum amount diverted from the commercial banks except Rai block. Further found that in the commercial banks maximum amount of loan diverted by the marginal farmer's lies in the block Mundlana with the percentage 69.02 and minimum in the block Rai with the 38.37percent and all district level this percentage is 53.26.

In the co-operatives this percentage lies in the range 50.77 in Rai block to 27.35 in Mundlana block and all district level it is 38.16percent. In the government source in the institutional sources, amount of loan diverted by the marginal farmer's only the Sonepat block with the 3.23percent and all district level it is 0.64percent. It is also indicate by the table and chart that in the non institutional source maximum loan amount diverted by the marginal farmers in the block Gohana with the 16.67percent and minimum in the block Kharkhoda with the 3.21percent and all district level this percentage is 7.94percent. In the non institutional sources in maximum blocks with the all district level also, maximum amount diverted from the money lenders. Further found that in the money lenders maximum amount of loan diverted by the marginal farmer's lies in the block Gohana with the percentage 7.58 and minimum in the block Kharkhoda with the 0percent and all district level this percentage is 3.61. In the traders this percentage lies in the range 7.15 in Gannour block to 0percent in Mundlana, Gohana and Kharkhoda blocks and all district level it is 2.23percent.

Further study shows that in the relative and friend's maximum amount of loan diverted by the marginal farmer's lies in the block Gohana with the percentage 9.09 and minimum in the block Kathura with the 0percent and all district level this percentage is 2.09 and in any others source of non institutional sources no amount diverted by the marginal farmer in any block of district. The calculated value is 1.56 and table value is 12.6 then the calculated value found less than the table value so the null hyposthesis accepted means the difference between blocks in the share of institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found not singnificant. The calculated value is 17.02 and table value is 12.6 then the calculated value found more than the table value so the null hyposthesis rejected means the difference between blocks in the share of non institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found singnificant.

The following table number 3 shows that 100percent amount of loan outstanding from the government is diverted by the farmers of Sonepat block and other blocks no any amount diverted from the loan taken from government. All district level percentage of loan amount diverted to the

total loan outstanding from government is 34.29. The range of diverted amount to the total outstanding amount from the co-operatives lies between blocks 48.61percent in Kathura block to 25.60percent in Gohana block. All district level it is 36.85.

Table 3

Block wise and Institutional source wise total loan amount outstanding and total loan amount diverted by marginal farmer household in Sonepat district

Name of Block	Institutional Sources					
	Government			Co-operatives		
	Total Loan Outstanding	Loan Amount Diverted	Prevalence rate of diverted loan to the total loan outstanding	Total Loan Outstanding	Loan Amount Diverted	Prevalence rate of diverted loan to the total loan outstanding
Mundlana	0	0	0	1256000	430000	34.24
Kathura	0	0	0	864000	420000	48.61
Gohana	0	0	0	625000	160000	25.60
Gannour	0	0	0	1844000	645000	34.98
Kharkhoda	0	0	0	1337000	445000	33.28
Rai	115000	0	0	1857000	655000	35.27
Sonepat	60000	60000	100	1960000	835000	42.60
All district	175000	60000	34.29	9743000	3590000	36.85

Name of Block	Institutional Sources					
	Commercial Banks			Total		
	Total Loan Outstanding	Loan Amount Diverted	Prevalence rate of diverted loan to the total loan outstanding	Total Loan Outstanding	Loan Amount Diverted	Prevalence rate of diverted loan to the total loan outstanding
Mundlana	2645000	1085000	41.02	3901000	1515000	38.84
Kathura	1800000	494000	27.44	2664000	914000	34.31
Gohana	1160000	390000	33.62	1785000	550000	30.81
Gannour	4300000	1219000	28.35	6144000	1864000	30.34
Kharkhoda	2775000	461000	16.61	4112000	906000	22.03
Rai	2720000	495000	18.20	4692000	1150000	24.51
Sonepat	4490000	867000	19.31	6510000	1762000	27.07
All district	19890000	5011000	25.19	29808000	8661000	29.06
Chi-Square (χ^2) Calculated Value						6.703896
Chi-Square (χ^2) Table Value at the level of 0.05 Degree of Freedom 6						12.6
Result						Null Hypothesis Accepted

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 prevalence rate of diverted loan amount to the total loan amount outstanding from the institutional sources by the marginal farmer households in the Sonepat district.

Hypothesis: H1: There is significant difference between blocks in the prevalence rate of diverted loan amount to the total loan amount outstanding from the institutional sources by marginal farmer households in the Sonepat district.

Further found that the range of diverted amount to the total outstanding amount from the commercial banks lies between blocks 41.02percent in Mundlana block to 16.61percent in Kharkhoda block. All district level it is 25.19percent. The range of diverted amount to the total outstanding amount from the total institutional source lies between blocks 38.84percent in Mundlana block to 22.03percent in Kharkhoda block and all district level it is 29.06percent.

The calculated value is 6.7 and table value is 12.6 then the calculated value found less than the table value so null hypothesis accepted means there is no any significant difference found between blocks in the prevalence rate of diverted loan amount to the total loan outstanding from the institutional sources by marginal farmer households in the Sonepat district.

The following table number 4 shows that 34.29percent amount of loan outstanding from the government is diverted by the farmers of Sonepat tehsil and other tehsils no any amount diverted from the loan taken from government. All district level percentage of loan amount diverted to the total loan outstanding from government is 34.29. The range of diverted amount to the total outstanding amount from the co-operatives lies between tehsils 39.04percent in Sonepat tehsil to 33.28percent in Kharkhoda tehsil. All district level it is 36.85.

Table 4

Block wise and non institutional source wise total loan amount outstanding and total loan amount diverted by marginal farmer household in Sonepat district

Name of Block	Non-Institutional Sources								
	Money Lenders			Traders			Relatives/Friends		
	T. L. O.	L. A. D.	%	T. L. O.	L. A. D.	%	T. L. O.	L. A. D.	%
Mundlana	540000	50000	9.26	0	0	0	1145000	7000	0.61
Kathura	940000	70000	7.45	995000	10000	1.00	350000	0	0
Gohana	885000	50000	5.65	620000	0	0	955000	60000	6.28
Gannour	2540000	50000	1.97	1030000	150000	14.56	1595000	35000	2.19
Kharkhoda	1270000	0	0	560000	0	0	1190000	30000	2.52
Rai	785000	50000	6.37	620000	50000	8.06	1975000	40000	2.03
Sonepat	2910000	70000	2.41	775000	0	0	2070000	25000	1.21
All district	9870000	340000	3.44	4600000	210000	4.57	9280000	197000	2.12

Name of Block	Non-Institutional Sources					
	Others			Total		
	T. L. O.	L. A. D.	%	T. L. O.	L. A. D.	%
Mundlana	125000	0	0	1810000	57000	3.15
Kathura	0	0	0	2285000	80000	3.50
Gohana	25000	0	0	2485000	110000	4.43
Gannour	239000	0	0	5404000	235000	4.35
Kharkhoda	0	0	0	3020000	30000	0.99
Rai	50000	0	0	3430000	140000	4.08
Sonepat	0	0	0	5755000	95000	1.65
All district	439000	0	0	24189000	747000	3.09
Chi-Square (χ^2) Calculated Value						3.469968
Chi-Square (χ^2) Table Value at the level of 0.05 Degree of Freedom 6						12.6
Result						Null Hypothesis Accepted

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

Note: T.L.O. means Total Loan Outstanding, L.A.D. means loan amount diverted, % means prevalence rate of diverted loan amount to the total loan outstanding.

Hypothesis: Ho: There is not any significant difference between blocks in the prevalence rate of diverted loan amount to the total loan outstanding from the non institutional sources by marginal farmer households.

Hypothesis: H1: There is significant difference between blocks in the prevalence rate of diverted

loan amount to the total loan outstanding from the non institutional sources by marginal farmer households.

Further found that the range of diverted amount to the total outstanding amount from the commercial banks lies between tehsils 35.13percent in Gohana tehsil to 16.61percent in Kharkhoda tehsil. All district level it is 25.19percent. The range of diverted amount to the total outstanding amount from the total institutional source lies between tehsils 35.68percent in Gohana tehsil to 22.03percent in Kharkhoda tehsil and all district level it is 29.06percent. The calculated value is 3.61 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means there is no any significant difference found between tehsils in the prevalence rate of diverted loan amount to the total loan outstanding from the institutional sources by marginal farmer households in the Sonepat district.

Further found that the range of diverted amount to the total outstanding amount from the relatives and friends lies between blocks 6.28percent in Gohana block to 0percent in Kathura block. All district level it is 2.12percent. No any amount is diverted by the other source of non institutional sources in all the blocks. The range of diverted amount to the total outstanding amount from the total non institutional source lies between blocks 4.43percent in Gohana block to 0.99percent in Kharkhoda block and all district level it is 3.09percent.

The calculated value is 3.47 and table value is 12.6 then the calculated value found less than the table value so the null hypothesis accepte means there is no any significant difference found between blocks in the prevalence rate of diverted loan amount to the total loan outstanding from the non institutional sources by marginal farmer households in the Sonepat district.

Table 5

Block wise and purposes wise distribution of diverted Loan amount used by the marginal farmer households in Sonepat district

(In percentage)

Name of Block	Productive Purposes			Non-Productive Purposes							
	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
Mundlana	28.31	0	28.31	0	30.22	0	20.04	19.40	2.04	71.69	100
Kathura	0	0	0	0	48.23	6.04	11.57	20.62	13.48	100	100
Gohana	15.15	0	15.15	0	39.39	9.85	9.09	22.73	3.79	84.85	100
Gannour	9.53	0	9.53	0	26.20	9.05	31.92	11.91	11.39	90.47	100
Kharkhoda	21.37	0	21.37	0	14.96	6.41	33.12	16.03	8.12	78.63	100
Rai	0	0	0	0	39.53	12.40	19.38	21.32	7.36	100	100
Sonepat	8.08	0	8.08	8.08	28.54	19.39	9.15	19.92	6.84	91.92	100
All District	11.64	0	11.64	1.59	31.30	9.51	20.09	18.12	7.74	88.36	100
Chi-Square (χ^2) Calculated Value	57.1323		Result	Chi-Square (χ^2) Calculated Value	7.626766		Result				
Chi-Square (χ^2) Table Value	12.6 at the level of 0.05 Degree of Freedom 6		Null Hypothesis Rejected	Chi-Square (χ^2) Table Value	12.6 at the level of 0.05 Degree of Freedom 6		Null Hypothesis Accepted				

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: Current 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 use of diverted loan amount for productive purposes to the total loan amount diverted by marginal farmer households in the Sonepat district.

Hypothesis: H1: There is significant difference between blocks in the use of diverted loan amount for productive purposes to the total loan amount diverted by marginal farmer households in the Sonepat district.

Hypothesis: Ho: There is not any significant difference between blocks in the use of diverted loan amount for non productive purposes to the total loan amount diverted by marginal farmer households in the Sonepat district.

Hypothesis: H1: There is significant difference between blocks in the use of diverted loan amount for non productive purposes to the total loan amount diverted by marginal farmer households in the Sonepat district.

The above table shows that the diverted loan amount used for the capital expenditures in the productive purposes between the blocks lies in the range 28.31percent in the Mundlana block to 0percent in Kathura and Rai blocks. All district level it is 11.64percent. The amount used for the working capital of diverted loan amount in all the blocks and all district level is nil. The amount used for the productive purposes of diverted loan amount is same as in the capital expenditures position because there is no any amount used for the working capital of diverted loan amount and the calculated value is 57.13 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 use of diverted loan amount for productive purposes to the total loan amount diverted by marginal farmer households in the Sonepat district found significant.

Further indicates by the table and chart that the diverted loan amount used for the non farm business between the blocks found in the block Sonepat only with the 8.08percent and other blocks has no any diversion for the non farm business. All district level it is 1.59percent. The range of diverted loan amount used for the house construction between the blocks lays 48.23percent in the Kathura block to 14.96percent in Kharkhoda block. All district level it is 31.30percent. The range of diverted loan amount used for the marriage and ceremonies between the blocks lays 19.39percent in the Sonepat block to 0percent in Mundlana block. All district level it is 9.51percent. The range of diverted loan amount used for the medical between the blocks lays 33.12percent in the Kharkhoda block to 9.09percent in Gohana block. All district level it is 20.09percent.

The range of diverted loan amount used for the education between the blocks lays 22.73percent in the Gohana block to 11.91percent in Gannour block. All district level it is 18.12percent. The range of diverted loan amount used for the any other expenses between the blocks lays 13.48percent in the Kathura block to 2.04percent in Mundlana block. All district level it is 7.74percent. The range of diverted loan amount used for the non productive purposes between the blocks lays 100percent in the Kathura and Rai blocks to 71.69percent in Mundlana block. All district level it is 88.36percent. The calculated value is 7.63 and table value is 12.6 then the calculated value found less than the table value so the null hypothesis accepted means the difference between blocks in the use of diverted loan amount for non productive purposes to the total loan amount diverted by marginal farmer households in the Sonepat district found no significant.

Conclusion:

The study concludes that 26.67percent marginal farmers diverted the loan amount and the maximum diversion made from the loan taken from the institutional sources and in institutional source maximum loan diverted from the loan taken from commercial banks and in the non institutional sources maximum loan diverted from the loan taken from the money lenders, so the study suggests that the institutional agencies need to check after given loan, either the loan amount used for the purposes, for which loan taken and loan may be given in kinds also. The Prevalence rate of diverted loan to the total loan outstanding in the institutional and non institutional sources found 29.06 and 3.47 respectively. The diverted loan amount used for the productive purposes found 11.64 percent and in productive purposes all amount diverted used for the fixed capital and 88.36percent diverted loan amount used for the non productive purposes and in the non productive purposes maximum amount used for house construction and repair and medical purposes, so the study suggest that special loan provided for the house construction and repair and special health insurance schemes are made for the marginal farmer households by the government.

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