



RURAL INDEBTEDNESS AMONG AGRICULTURAL LABOURERS IN KARNATAKA: AN ANALYSIS OF ITS NATURE AND MAGNITUDE

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ABSTRACT :

Indebtedness among the agricultural labour households is one of the key problems in India. As agricultural activities are heavily dependent upon natural factors such as quality of soil, temperature, rainfall, etc., these ultimately affect the annual income from agriculture and thereby repaying capacity of the farm labourers. Most of the farm labourers still depends on non-institutional sources of credit. They are often exploited through high rate of interest and conditions of the loan. Farm labourers borrow every year but they are not in a position to repay the debt because either their loans are larger or their agricultural output or amount of wage is not enough to pay off the debt for a longer period of time. Agricultural labourers are compounded by the fact that they are landless labourers, many small and marginal farmers also work partly on the farms of others to supplement their income. This study is mainly based on primary data. Karnataka state is selected for the purpose of the present study. The total sample size of the study was 200 agricultural labour households. Simple statistical tools and techniques like simple averages, ratios, and percentage were employed for analysis of data. The main findings reveal that the proportion of agricultural labour households which had contracted loan was found to be quite significant as compared to that of the hereditary loan. It has been found that a majority of agricultural labour households have taken loan for unproductive purposes like household consumption and marriages and other ceremonial expenses. It has been also observed that the proportion of average debt per indebted ALHs was found to be quite significant in institutional-cum-non-institutional source as compared to that of other sources, followed by non-institutional source and institutional source. Finally the present study suggested that the State Government should organize special programmes to improve the standard of living of the agricultural labourers like providing housing sites, agricultural land, fair price shops, health centers, maternity wards, vocational and technical training, etc.



KEYWORDS : Rural Indebtedness, Agricultural Labourers, Households, Loan, Debt Irrigated region, Dry region, Institutional Source & Non-Institutional Source.

1. INTRODUCTION

In India a large proportion of the population resides in rural areas and depends mainly on agriculture. A sizeable proportion of the rural society belongs to the rural labour households and majority of them are agricultural labour households. Agricultural labour accounts for one third of the rural work-force. Hence, the agricultural labour households being the major subset of rural labour households. The rural populations, particularly the agricultural labourers, who are mostly landless, marginal and small farmers, form a significant portion of the rural society. Majority of them belong to scheduled castes (SCs) and

scheduled tribes (STs) and other backward classes (OBCs). After 70 years of independence, the situation of these workers is still worse. Despite they work from dawn to dusk their income has always been meager, resulting in poor living and heavy indebtedness. Their morning holds no promise for the evening and they could never sleep without tensions for they have no stocks left for the morning. Struggle for morning and evening passes in their whole life.

Although there are many reasons for the persistence of these problems, indebtedness among the agricultural labour households is one of the key problems in India. As agricultural activities are heavily dependent upon natural factors such as quality of soil, temperature, rainfall, etc., these ultimately affect the annual income from agriculture and thereby repaying capacity of the farm labourers. Most of the farm labourers still depends on non-institutional sources of credit. They are often exploited through high rate of interest and conditions of the loan (Ramachandran and Swaminathan, et al, 2001). Middlemen prevent the farm labourers from getting remunerative prices for their crop produce, and labour. Majority of the farm labourers also take loans for unproductive purposes and do not help to generate income. The surplus income generated through crop cultivation is not assured and often is inadequate. The farmers are unable to repay the loan in time and thus the outstanding debt goes on increasing (Narayanamoorthy and Kalmakar, 2005: 289). Farm labourers borrow every year but they are not in a position to repay the debt because either their loans are larger or their agricultural output or amount of wage is not enough to pay off the debt for a longer period of time. Agricultural labourers are compounded by the fact that they are landless labourers, many small and marginal farmers also work partly on the farms of others to supplement their income. In view of this it is important to analyze the nature and purpose of debt and estimate the magnitude of debt. Against this background the present study is designed with the following objectives.

2. OBJECTIVES OF THE STUDY

- To analyze the nature of indebtedness among the agricultural labourers;
- To study the purpose of debt among the agricultural labourers;
- To estimate the extent of indebtedness from institutional & non-institutional sources of credit among the agricultural labourers;
- To offer policy prescriptions for upliftment of the socio-economic conditions of the agricultural labourers.

3. DATA BASE AND METHODOLOGY

The primary data were collected by canvassing the structured interview schedules among the sample agricultural labour households having rural indebtedness in two taluks of Davanagere namely, Harihar & Jagalur. The present study was carried out in two taluks of Davanagere district namely, Harihar and Jagalur. While Jagalur taluks represents the dry (most backward) region, Harihar represents irrigated (developed) region. Harihar and Jagalur taluks have highest percentage of farm labourers SC/STs population and indebtedness in Davanagere district. From each taluk two villages viz., Sarathi and Govinahalu from Harihar and Devikere and Shiddayanakote from Jagalur were chosen. These villages have relatively higher proportion of agricultural labourers, different levels of agricultural prosperity and infrastructural facilities.

Multi- stage stratified random sampling technique, state as the first stage, district as the second stage, taluks as the third stage, the villages as the fourth stage and the agricultural labourer households as the final or ultimate stage was adopted for collection of the primary data among agricultural labourers. The stage wise selection procedure is described below.

Selection of Karnataka state forms the first stage. The Karnataka state has been classified into two regions viz. North Karnataka and South Karnataka based on types of soil topography, elevation and climate rainfall cropping and employment pattern: Selection of the district is the next stage. The present 30 districts in the state are at different levels of development. Out of total 30 districts in the state one district viz., Davanagere was chosen from South Karnataka region on the basis of the proportion of agricultural labourers

incidence of rural indebtedness, proportion of outstanding debt agricultural prosperity, rate of literacy, the incidence of unemployment and poverty and the SCs/STs population density and the like: The third stage of selection is the taluks. Davanagere district consists of Six (Harihar, Harapanahalli, Jagalur, Davanagere, Honnali and channagiri) taluks which are at different levels of development. Out of six taluks only two taluks, one advanced (Harihar) and one backward (Jagalur) from Davanagere district were selected on the basis of selected economic indicators: The fourth stage of selection is the sample villages, all the villages are listed out and finally four villages from 2 selected taluks were selected using random sampling procedures on the basis of socio-economic indicators. One advanced village and one backward village from each taluka viz. Sarathi (advanced) and Govinahali (backward) from Harihar; and Devikere (advanced) and Shiddayanakate (backward) from Jagalur were chosen.

In the last stage the households were selected from the sample villages. For the selection of the sample households a list of households with basic details was prepared in each of the sample village by a village census. Further the sample households belonging mainly to SCs, STs, OBCs and Others who had rural indebtedness were randomly selected in each village of the study area. From each village 50 households were selected. The total sample size of the study was 200 households consisting of 50 households each from 4 villages.

4 .NATURE OF DEBT

Here an attempt has been made to analyse the nature of outstanding loan raised by the agricultural labour households. Loan/debt has been classified into two broad category viz., (i) Hereditary (ii) contracted. Hereditary loan is the one which is handed down from one generation to another. In other words, debt of this nature is not contracted by the present incumbents of the household, yet the liability to payoff such loans devolves on the present members of the household. The second type of loan/debt classified as 'contracted loan' is directly contracted by the present member(s) of the household.

4.1. Nature of Debt by Regions

Table 1 provides data on distribution of indebted agricultural labour households by nature of loans and regions. The data shows that the proportion of agricultural labour households which had contracted loan was found to be quite significant as compared to that of the hereditary loan. At the aggregate level such proportion was estimate at 96.50 per cent and 3.50 per cent in contracted and hereditary loan, respectively. Similar trend by and large was also observed both in irrigated and dry regions, more so in irrigated region.

Table 1
Distribution of Indebted Agricultural Labour households by Nature of Loans and Regions

Nature of Loans	Irrigated region	Dry region	All
Hereditary	02 [28.57] (2.00)	05 [71.3] (5.00)	07 [100.00] (3.50)
Contracted	98 [50.78] (98.00)	95 [49.22] (95.00)	193 [100.00] (96.50)
Total	100 [50.00] (100.00)	100 [50.00] (100.00)	200 [100.00] (100.00)

Note: Figures in the square brackets indicates percentage to rows total; Figures in the round brackets indicates percentage to column total.

Source: Primary Survey.

4.2. Nature of Debt by Land Possession

Table 2 presents data on distribution of indebted agricultural labour households by nature of loan and land possession. The data indicates that the proportion of hereditary loan was found to be quite significant in case of agricultural labour households with cultivated land as compared to that of the agricultural labour households without cultivated land. Such proportion was estimated at 85.71 per cent and 14.29 per cent in case of agricultural labour households with and without cultivated land, respectively. Similar trend by and large was also observed across the regions.

Whereas the proportion of contracted loan was found to be higher in case of agricultural labour households without cultivated land as compared to that of agricultural labour households with cultivated land. At the aggregate levels such proportion was estimated at 88.08 per cent and 11.92 per cent in case of agricultural labour households without and with cultivated land, respectively. This clearly depicts that the hereditary loan was found to be higher in agricultural labour households with cultivated land due to joint property.

Table 2
Distribution of Indebted Agricultural Labour households by Nature of Loans and Land Possession

Nature of Loans	With cultivated land	Without cultivated Land	All
Irrigated region			
Hereditary	02 [100.00] (10.00)	00 [0.00] (0.00)	02 [100.00] (2.00)
Contracted	18 [18.37] (90.00)	80 [81.63] (100.00)	98 [100.00] (98.00)
Total	20 [20.00] (100.00)	80 [80.00] (100.00)	100 [100.00] (100.00)
Dry region			
Hereditary	04 [80.00] (44.44)	01 [20.00] (1.10)	05 [100.00] (5.00)
Contracted	05 [5.26] (55.56)	90 [94.74] (98.90)	95 [100.00] (95.00)
Total	09 [9.00] (100.00)	91 [91.00] (100.00)	100 [100.00] (100.00)
All			
Hereditary	06 [85.71] (20.69)	01 [14.29] (0.58)	07 [100.00] (3.50)
Contracted	23 [11.92] (79.31)	170 [88.08] (99.42)	193 [100.00] (96.50)
Total	29 [14.50] (100.00)	171 [85.50] (100.00)	200 [100.00] (100.00)

Note: Figures in the square brackets indicates percentage to rows total; Figures in the round brackets indicates percentage to column total.

Source: Primary Survey.

5. PURPOSE OF DEBT

Generally, loans are raised by the poor households to bridge the gap between income and expenditure. However, with the passage of time they get into debt trap because of their low repaying capacity. The repayment of loan by a borrower depends largely upon the purpose for which the loan is raised. Loans taken and utilised for productive purposes usually generate an additional income thereby enhancing the repaying capacity of the borrower to a large extent. The loans taken for non-productive purposes, on the other hand, do not generate income and result in debt burden. It is this form of debt which perpetuates the miseries of a large proportion of the agricultural labour households.

Productive loans are utilised for productive purposes such as buying or improvement of land, purchase of improved seeds, fertilisers, agricultural implements, digging of wells small business like dairy farming, rearing of livestock, development of horticulture, poultry farming, bee-keeping, basket or rope making, etc. Non-productive loans are those which are raised generally to fulfill household consumption needs, performance of religious and social functions like marriages, births and deaths, meeting the obligations like litigation or settling the disputes, buying of jewellery etc.

This section deals with the purpose wise debt of all classes of the agricultural labour households. The purpose of debt has been classified as below: i) Household consumptions ii), Marriages and other ceremonial expenses iii) Purchase of livestock and construction of building, Productive purpose iv) Repayment of old debts and V) Other purposes.

5.1. Purpose of Debt by Regions

Table 3 provides data on distribution of indebted agricultural labour households by purpose of debt and regions. The data indicates that a majority of 67 accounting for 33.50 per cent of the total agricultural labour households have taken loan for household consumption. While of 46 accounting for 23.00 per cent of the total agricultural labour households have taken loan for marriages and other ceremonial expenses. Similarly, a good number of 41 accounting for 20.50 per cent of the total agricultural labour households have taken loan for productive purposes. Further of 30 accounting for 15.00 per cent of the total agricultural labour households have taken loan for purchase of livestock and construction of house.

Further of 11 accounting for 5.5 per cent of the total agricultural labour households have taken loan for unspecified purposes. However, a minimum of 5 accounting 2.5 per cent of the total agricultural labour households have taken loan for repayment of old debt.

Across regions, the proportion of agricultural labour households which have borrowed loan for unproductive purposes like household consumption and marriages and other ceremonial expenses was found to be higher in dry region as compared to that of in irrigated region. The ALHs which have borrowed loan for household consumption and marriages and other ceremonial expenses together were estimated at 46.00 per cent and 67.00 per cent in irrigated and dry regions, respectively. Whereas the proportion of agricultural labour households which have borrowed loan for productive purposes was found to be higher in irrigated region as compared to that of in dry region. Such proportion was estimated at 31.00 per cent and 10.00 per cent in irrigated and dry regions respectively. It is evident that the indebtedness raised not only for productive purposes but also it was raised for various purposes of the agricultural labour households.

Table 3
Distribution of Indebted Agricultural Labour Households by Purpose of Loan and Regions

Purpose of Loan	Irrigated region	Dry region	All
Household consumption	26 (26.00)	41 (41.00)	67 (33.50)
Marriages and other ceremonial expenses	20 (20.00)	26 (26.00)	46 (23.00)
Purchase of livestock	14	16	30

and consumption of house	(14.00)	(16.00)	(15.00)
Productive purposes	31 (31.00)	10 (10.00)	41 (20.50)
Repayment of old debt	2 (2.00)	3 (3.00)	5 (2.50)
Other purposes	7 (7.00)	4 (4.00)	11 (5.5)
Total	100 (100.00)	100 (100.00)	200 (100.00)

Note: Figures in parenthesis indicates percentage to column total.

Source: Primary Survey.

5.2. Purpose of Debt by Land Possession

Table 4 presents data on distribution of indebted agricultural labour households by purpose of debt and land possession. Among the households with cultivated land the data shows that the highest proportion of agricultural labour households borrowed loan for productive purposes (34.48 per cent), followed by household consumption (24.14 per cent), Marriages and other ceremonial expenses (17.24 per cent), purchase of livestock and construction of house (13.79 per cent), unspecified purposes for (6.90 per cent) and repayment of old debt (3.45 per cent). Whereas, among the households without cultivated land, the highest proportion of agricultural labour households borrowed loan for household consumption purpose (35.09 per cent), followed by marriages and other ceremonial expenses (23.98 per cent), productive purposes (18.13 per cent), purchase of livestock and construction of house (15.20 per cent), unspecified purposes (5.26 per cent) and repayment of old debt for 2.5 per cent. This implies that the borrowed loan for productive purposes was higher for household with cultivated land than those without cultivated land due to small size of household, higher level of literacy and economically better off conditions. Whereas the borrowed loan for household consumption was higher for households without cultivated land than those with cultivated land due to lack of education, large size of households, socially disadvantaged and economically backwardness.

Across regions, among the households with cultivated lands the proportion of agricultural labour households who were borrowed loan for productive purposes was found to be higher in irrigated region as compared to that of in dry region. Whereas the proportion of agricultural labour households who were borrowed loan for unproductive purposes like household consumption and marriages and other ceremonial expenses was found to be higher in dry region as compared to that of in irrigated region. Similar trend by and large was also observed in case of households without cultivated land.

Table 4 Distribution of Indebted Agricultural Labour Households by Purpose of Loan and Land Possession

Purpose of Loan	With cultivated Land	Without Cultivated Land	All Households
Irrigated region			
Household Consumption	05 (25.00)	21 (26.25)	26 (26.00)
Marriages & Other Ceremonial expenses	04 (20.00)	16 (20.00)	20 (20.00)
Purchase of Livestock and construction of House.	03 (15.00)	11 (13.75)	14 (14.00)
Productive purposes	7 (35.00)	24 (30.00)	3 (31.00)
Repayment of old debt	0	2	2

	(0.00)	(2.5)	(2.00)
Other purposes	1 (5.00)	6 (7.5)	7 (7.00)
Total	20 (100.00)	80 (100.00)	100 (100.00)
Dry region			
Household Consumption	02 (22.22)	39 (42.86)	41 (41.00)
Marriages & Other Ceremonial expenses	01 (11.11)	25 (27.47)	26 (26.00)
Purchase of Livestock and construction of House.	01 (11.11)	15 (16.48)	16 (16.00)
Productive purposes	03 (33.33)	07 (7.69)	10 (10.00)
Repayment of old debt	1 (11.11)	2 (2.20)	3 (3.00)
Other purposes	1 (11.11)	3 (3.30)	4 (4.00)
Total	9 (100.00)	91 (100.00)	100 (100.00)
All			
Household Consumption	07 (24.14)	60 (35.09)	67 (33.5)
Marriages & Other Ceremonial expenses	05 (17.24)	41 (23.98)	46 (23.00)
Purchase of Livestock and construction of House.	04 (13.79)	26 (15.20)	30 (15.00)
Productive purposes	10 (34.48)	31 (18.13)	41 (20.50)
Repayment of old debt	01 (3.45)	04 (2.34)	05 (2.50)
Other purposes	02 (6.90)	09 (5.26)	11 (5.50)
Total	29 (100.00)	171 (100.00)	200 (100.00)

Note: Figures in parenthesis indicates percentage to column total

Source: Primary Survey.

6. EXTENT OF INDEBTEDNESS

In the study area it was found that 9.29 per cent, 26.68 per cent and 64.03 per cent of the agricultural labour households were under institutional debt, non-institutional debt and institutional cum non-institutional debt, respectively.

6.1. Extent of Indebtedness by Regions

Table 5 presents data on average amount of debt per indebted agricultural labour households by sources and regions. The data shows that the proportion of average debt per indebted ALHs was found to be quite significant (Rs. 44038) in institutional-cum-non-institutional source as compared to that of other sources, followed by non-institutional source (Rs. 18351) and institutional source (Rs. 6390).

Across regions in case institutional source the proportion of average debt per indebted ALHs was found to be higher in irrigated region (Rs. 6784) as compared to that of in dry region (Rs. 5997). While in case of non-institutional source the proportion of average debt per indebted ALHs was found to be higher in

irrigated region (Rs. 20183) as compared to that of in dry region (Rs. 16520). Similarly in case of institutional cum non-institutional sources the proportion of average debt per indebted ALHs was also found to be higher in irrigated region (Rs. 45000) as compared to that of dry region (Rs. 43077).

Table 5
Average Amount of Debt per Indebted Agricultural Labour Households by Sources and Regions

Sources	Irrigated region	Dry region	All
Institutional	6784 (9.43)	5997 (9.14)	6390 (9.29)
Non-institutional only	20183 (28.04)	16520 (25.19)	18351 (26.68)
Institutional-cum - Non-institutional	45000 (62.53)	43077 (65.67)	44038 (64.03)
Total	71967 (100.00)	65594 (100.00)	68780 (100.00)

Note: Figures in parenthesis indicate percentage to column total.

Source: Primary Survey

The data further show that 9.43 per cent, 28.04 per cent and 62.53 per cent of debt provided by institutional, non-institutional and institutional-cum-non-institutional sources, respectively to an indebted agricultural labour households in irrigated region as a whole. Whereas in dry region 9.14 per cent, 25.19 per cent and 65.67 per cent of debt provided by institutional, non-institutional and institutional-cum-non-institutional sources, respectively.

6.2. Extent of Indebtedness by Land Possession

Table 6 provides data on the average amount of debt per indebted agricultural labour households by sources and land possession. The data shows at the aggregate level the proportion of amount of debt per indebted household was found to be quite significant in case of the households having cultivated land (Rs. 79143) as compared to that of in households without cultivated land (Rs. 58417).

Among the different sources in case of institutional sources the proportion of the average debt per indebted ALH was found to be higher in households with cultivated land (Rs. 7961) as compared to that of in households without cultivated land (Rs. 4820). Similarly in case of institutional-cum-non-institutional sources the proportion of average debt per indebted ALH was found to be higher in households with cultivated land (Rs. 56529) as compared to that of in households without cultivated land (Rs. 31547). This could primarily be due to their higher economic standing, better repaying capacity and the easy availability of loan secured by cultivated land.

Whereas, opposite trend was observed in non-institutional source. The proportion of average debt per indebted ALH household was found to be higher in households without cultivated (Rs. 22050) as compared to that of in households with cultivated land (Rs. 14653). Similar trend by and large was also observed across the regions.

However, across regions among all the sources in case of households with cultivated land the proportion of average debt per indebted ALHs was found to be higher in irrigated region (Rs. 90069) as compared to that of in dry region (Rs. 68218). Whereas in case of households without cultivated land the proportion of average debt per indebted ALHs was found to be higher in dry region (Rs. 62970) as compared to that of in irrigated region (Rs. 53865).

Table 6
Average Amount of Debt per Indebted Agricultural Labour Households by Sources and Land Possession

Sources	With cultivated land	Without cultivated land	All
Irrigated region			
Institutional	8328 (9.25)	5240 (9.73)	6784 (9.43)
Non-institutional only	16066 (17.84)	24300 (45.11)	20183 (28.04)
Institutional cum - Non-institutional	65675 (72.92)	24325 (45.16)	45000 (62.53)
Total	90069 (100.00)	53865 (100.00)	71967 (100.00)
Dry region			
Institutional	7594 (11.13)	4400 (6.99)	5997 (9.14)
Non-institutional only	13240 (19.41)	19800 (31.44)	16520 (25.19)
Institutional cum - Non-institutional	47384 (69.46)	38770 (61.57)	43077 (65.67)
Total	68218 (100.00)	62970 (100.00)	65594 (100.00)
All			
Institutional	7961 (10.06)	4820 (8.25)	6390 (9.29)
Non-institutional only	14653 (18.51)	22050 (37.75)	18351 (26.68)
Institutional cum - Non-institutional	56529 (71.43)	31547 (54.00)	44038 (64.03)
Total	79143 (100.00)	58417 (100.00)	68780 (100.00)

Note: Figures in parenthesis indicate percentage to column total.

Source: Primary Survey.

7. POLICY IMPLICATIONS

Based on the above findings of the study the following policy implications can be drawn;

- The State Government should organize special programmes to improve the standard of living of the agricultural labourers like providing housing sites, agricultural land, fair price shops, health centers, maternity wards, vocational and technical training, etc.
- Wage rates of the agricultural labourers should be enhanced. In this regard, the minimum wage act has to be implemented more effectively.
- The sample households are observed to use the agricultural loans for the unproductive purposes like marriage, social functions, medical treatment etc. The Households borrowed from the money lenders to meet these expenses due to their low income levels. Therefore, the formal institutions must come forward to advance the money for these social obligations of the lower rate of interest along with the agricultural loan.
- In order to reduce the dependence of the agricultural labour households on local money-lenders, the network of institutional credit structure, comprising co-operatives, commercial banks and RRBs, is being

rapidly expanded throughout the country to provide timely and adequate credit support to the agricultural labour, marginal and small farmer households.

- The employment generation, poverty alleviation and area development programmes like SFDA, MFDA, DPAP, CADP, RLEGP, JGSY, SGSY, SGRY and MNAREGA, etc. should be implemented more effectively in order to create more employment and improve the standard of living of agricultural labour households in rural areas in general and study areas in particular.
- Prices of essential commodities are rising day by day. Therefore, Government must control and regulate the general price level.

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