CHAPTER 7

Findings, Conclusion, Suggestions and Limitations of the Study

In this chapter researcher explain the major findings of the study conducted and conclusion drawn from the findings and the suggestions given by the respondents of the study as well as the researcher think fit for the betterment of present problem faced by the marginal farmer households. The chapter also contains the scope of the study and the limitations of the study conducted.

Findings of the study:

The marginal farmer households to the total farmer households in the Sonepat district found 52.02percent and maximum number of marginal farmer households found in the Sonepat block and minimum in the Rai block but the percentage of marginal farmer households to the total farmer households between the blocks found maximum in Kathura block with the 72.11percent and minimum in the Rai block with 26.36percent. The maximum number of marginal farmer households found in the Gohana tehsil and minimum in the Kharkhoda tehsil but the percentage of marginal farmer households to the total farmer households between the tehsils found maximum in Kharkhoda tehsil with the 66.08percent and minimum in the Sonepat tehsil with 40.20percent.

The average amount of outstanding loan per marginal farmer household found Rs. 89987 in the Sonepat district and between the blocks average amount of outstanding loan per marginal farmer households found maximum in the Kathura block with the amount of Rs. 123725 and minimum in the block Gohana with the amount of Rs.71167. The average amount of outstanding loan per marginal farmer household between the tehsils found maximum in the Gannour tehsil with the amount of Rs. 96233 and minimum in the tehsil Sonepat with the amount of Rs. 84925.

The block wise share of government loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district found only in the Rai and Sonepat blocks with the 1.42percent and 0.45percent respectively. All district level it is

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0.32 percent. The block wise share of co-operatives loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Rai block with the 22.86 percent and minimum in the block Gohana with the 14.64 percent. All district level it is found 18.04 percent. The block wise share of commercial banks loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the block Mundlana with the 46.31 percent and minimum in the Gohana block with the 27.17 percent. All district level it is found 36.84 percent.

The block wise share of institutional sources in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in Mundlana block with the 68.30 percent and minimum in the Gohana block with 41.81 percent. All district level it is found 55.20 percent. The marginal farmer households had taken more loans from the institutional sources in comparison to the non institutional sources in all the blocks except the Gohana blocks. 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 Sonepat district found not significant.

The block wise share of money lenders loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 23.74 percent in the Sonepat block to 9.46 percent in the Mundlana block. All district level it is found 18.28 percent. The block wise share of trader’s loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district lies between 20.11 percent in the Kathura block to 0 percent in the Mundlana block. All district level it is found 8.52 percent. The block wise share of relatives/friends loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 24.32 percent in the Rai block to 7.07 percent in the Kathura block. All district level it is found 17.19 percent.
The block wise share of others loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 2.19percent in the Mundlana block to 0percent in the Kathura, Kharkhoda and Sonepat 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 Sonepat 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 Sonepat district found not significant.

The tehsil wise share of government loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district found only in the Sonepat tehsil with the 0.83percent and all district level it is 0.32percent. The tehsil wise share of co-operatives loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 18.75percent in the Kharkhoda tehsil to 15.97percent in the Gannour tehsil. All district level it is found 18.04percent. The tehsil wise share of commercial banks loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 38.91percent in the Kharkhoda tehsil to 35.37percent in the Sonepat tehsil. All district level it is found 36.84percent.

The tehsil wise share of institutional sources loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 57.66percent in the Kharkhoda tehsil to 53.21percent in the Gannour tehsil. All district level it is found 55.20percent. The calculated value is 0.19 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of institutional sources in the total loan amount outstanding of marginal farmer households in the Sonepat district found not significant.
The tehsil wise share of money lenders loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 22percent in the Gannour tehsil to 15.84percent in the Gohana tehsil. All district level it is found 18.28percent. The tehsil wise share of trader’s loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 10.82percent in the Gohana tehsil to 6.84percent in the Sonepat tehsil. All district level it is found 8.52percent. The tehsil wise share of relatives/friends loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 19.85percent in the Sonepat tehsil to 13.81percent in the Gannour tehsil. All district level it is found 17.19percent.

The tehsil wise share of others loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 2.07percent in the Gannour tehsil to 0percent in the Kharkhoda tehsil. All district level it is found 0.81percent. The tehsil wise share of non institutional sources loan outstanding in the total loan outstanding of marginal farmer households in the Sonepat district range lies between 46.80percent in the Gannour tehsil to 42.34percent in the Kharkhoda tehsil. All district level it is found 44.80percent. The calculated value is 0.23 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of non institutional sources in the total loan amount outstanding of marginal farmer households in the Sonepat district found not significant.

The block wise share of government loan outstanding in the total institutional loan outstanding of marginal farmer households in the Sonepat district found only two blocks Rai and Sonepat with the 2.45percent and 0.85percent respectively. All district level it is found 0.57percent. The block wise share of co operative’s loan outstanding in the total institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the Rai block with 39.58percent and minimum in the Gannour block with 30.01percent. All district level it is found 32.69percent. The block wise share of commercial banks loan outstanding in the total institutional loan outstanding of marginal
farmer households in the Sonepat district found maximum in the block Gannour with 69.99percent and minimum in the Rai block with 57.97percent. The all district level it is 66.74percent.

The block wise share of money lenders loan outstanding in the total non institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the block Sonepat with 50.56percent and minimum in the Rai block with 22.89percent. All district level it is found 40.80percent. The traders are found in the dominant position in providing the credit in the total non institutional credit in the block Kathura with the percentage 43.54 and minimum credit in the block Mundlana with 0percent. The all district level it is 19.02percent. Friend and Relatives maximum share in the total non institutional sources credit found in the blocks Mundlana and Rai with the percentage as 63.26 and 57.57 and minimum share found in the block Kathura with the percentage of 15.32. The all district level it is 38.36percent. The block wise share of any others loan outstanding in the total non institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the block Mundlana with 6.91percent and minimum in the Kathura, Kharkhoda and Sonepat blocks with 0percent. All district level it is found 1.82percent.

The tehsil wise share of government loan outstanding in the total institutional loan outstanding of marginal farmer households in the Sonepat district found only in the Sonepat tehsil with the 1.52percent. All district level it is found 0.57percent. The tehsil wise share of co operative’s loan outstanding in the total institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the tehsil Sonepat with 34.09percent and minimum in the Gannour tehsil with 30.01percent. All district level it is found 32.69percent. The tehsil wise share of commercial banks loan outstanding in the total institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the tehsil Gannour with 69.99percent and minimum in the Sonepat tehsil with 64.39percent. The all district level it is 66.74percent.
The tehsil wise share of money lenders loan outstanding in the total non institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the tehsil Gannour with 47percent and minimum in the Gohana tehsil with 35.94percent. All district level it is found 40.80percent. The traders are found in the dominant position in providing the credit in the total non institutional credit in the tehsil Gohana with the percentage 24.54 and minimum credit in the tehsil Sonepat with 15.19percent. The all district level it is 19.02percent. Friend and Relatives maximum share in the total non institutional sources credit found in the tehsil Sonepat with the percentage 44.04 and minimum share found in the tehsil Gannour with the percentage of 29.52. The all district level it is 38.36percent. The tehsil wise share of any others loan outstanding in the total non institutional loan outstanding of marginal farmer households in the Sonepat district found maximum in the tehsil Gannour with 4.42percent and minimum in the Kharkhoda tehsil with 0percent. All district level it is found 1.82percent.

The average amount of outstanding loan per marginal farmer household from the government, co operatives and commercial banks in Sonepat district found rs. 85,000, rs. 67,193 and rs. 1,13011 respectively and the average amount of outstanding loan per marginal farmer households from the money lenders, traders, relaives/friends and any other in Sonepat district found rs. 88125, rs. 86793, rs. 75447 and rs. 73167 respectively.

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 Sonepat 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 Sonepat 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. The block wise share of loan taken for productive purposes in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Mundlana block with the 63.07percent and minimum in the block Gohana with the 29.62percent and all district level it is found 45.24percent. 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 Sonepat 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 Sonepat 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 Sonepat 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 Sonepat 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 Sonepat 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 Sonepat district found maximum in the Sonepat 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 Sonepat 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 Sonepat district found maximum in the Gohana block with the 70.38 percent and minimum in the block Mundlana with the 36.93 percent and all district level it is found 54.76 percent. 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 Sonepat district found significant.

The tehsil wise share of loan taken for fixed capital in the farm business in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Sonepat tehsil with the 25.53 percent and minimum in the tehsil Kharkhoda with the 15.70 percent. The tehsil wise share of loan taken for working capital in the farm business in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Gohana tehsil with the 30.19 percent and minimum in the tehsil Kharkhoda with the 18.43 percent. The tehsil wise share of loan taken for productive purposes in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Gohana tehsil with the 48.14 percent and minimum in the tehsil Kharkhoda with the 34.03 percent. The calculated value is 2.92 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of productive purposes in the total loan amount outstanding of marginal farmer households in the Sonepat district found not significant.

The tehsil wise share of loan taken for the non farm business in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Kharkhoda tehsil with the 23.06 percent and minimum in the tehsil Sonepat with the 11.90 percent. The tehsil wise share of loan taken for the house construction in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Kharkhoda tehsil with the 20.54 percent and minimum in the tehsil Sonepat with the 11.24 percent. The tehsil wise share of loan taken for the marriage and ceremonies in the total loan
outstanding of marginal farmer households in the Sonepat district found maximum in the Gohana tehsil with the 18.45percent and minimum in the tehsil Kharkhoda with the 12.34percent.

The tehsil wise share of loan taken for medical in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Sonepat tehsil with the 7.63percent and minimum in the tehsil Gannour with the 2.16percent. The tehsil wise share of loan taken for the education in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Sonepat tehsil with the 4.17percent and minimum in the tehsil Gohana with the 2.55percent. The tehsil wise share of loan taken for the other expenses in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Sonepat tehsil with the 2.94percent and minimum in the tehsil Kharkhoda with the 0percent.

The tehsil wise share of loan taken for the non productive purposes in the total loan outstanding of marginal farmer households in the Sonepat district found maximum in the Kharkhda tehsil with the 65.97percent and minimum in the tehsil Gohana with the 51.86percent and all district level it is found 54.76percent. The calculated value is 2.26 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of non productive purposes in the total loan amount outstanding of marginal farmer households in the Sonepat district found not significant.

The range of fixed capital expenses in the total outstanding loan amount for the productive purposes lies between blocks 56.04percent in the Sonepat block to 28.46percent in the Gohana block. All district level it is 47.12percent. The range of working capital expenses in the total outstanding loan amount for the productive purposes lies between blocks 71.54percent in the Gohana block to 43.96percent in the Sonepat block. All district level it is 52.88percent. The range of non farm business in the total outstanding loan amount for the non productive purposes lies between blocks 34.96percent in the Kharkhoda block to 19.80percent in the Gohana block. All district
level it is 26.95percent. The range of house construction in the total outstanding loan amount for the non productive purposes lies between blocks 31.14percent in the Kharkhoda block to 9.90percent in the Rai block. All district level it is 25.20percent.

The range of marriage and ceremonies in the total outstanding loan amount for the non productive purposes lies between blocks 38.89percent in the Mundlana block to 18.70percent in the Kharkhoda block. All district level it is 28.02percent. The range of medical in the total outstanding loan amount for the non productive purposes lies between blocks 16.21percent in the Rai block to 4.03percent in the Gannour block. All district level it is 10.13percent. The range of education in the total outstanding loan amount for the non productive purposes lies between blocks 8.28percent in the Sonepat block to 4.33percent in the Gohana block. All district level it is 6.19percent. The range of other expenses in the total outstanding loan amount for the non productive purposes lies between blocks 9.90percent in the Rai block to 0percent in the Kathura and Kharkhoda blocks. All district level it is 3.51percent.

The range of fixed capital expenses in the total outstanding loan amount for the productive purposes lies between tehsils 55percent in the Sonepat tehsil to 37.29percent in the Gohana tehsil and the range of working capital expenses in the total outstanding loan amount for the productive purposes lies between tehsils 62.71percent in the Gohana tehsil to 45percent in the Sonepat tehsil. The range of non farm business in the total outstanding loan amount for the non productive purposes lies between tehsils 34.96percent in the Kharkhoda tehsil to 22.21percent in the Gohana tehsil and the range of house construction in the total outstanding loan amount for the non productive purposes lies between tehsils 31.14percent in the Kharkhoda tehsil to 20.97percent in the Sonepat tehsil.

The range of marriage and ceremonies in the total outstanding loan amount for the non productive purposes lies between tehsils 35.58percent in the Gohana tehsil to 18.70percent in the Kharkhoda tehsil and the range of medical in the total outstanding loan amount for the non productive purposes lies between tehsils 14.24percent in the
Sonepat tehsil to 4.03 percent in the Gannour tehsil. The range of education in the total outstanding loan amount for the non productive purposes lies between tehsils 8.78 percent in the Sonepat tehsil to 4.89 percent in the Kharkhoda tehsil. The range of other expenses in the total outstanding loan amount for the non productive purposes lies between tehsils 5.49 percent in the Sonepat tehsil to 0 percent in the Kharkhoda tehsil.

The average amount of outstanding loan per marginal farmer household for fixed capital in farm business, working capital in the farm business and total productive purposes in Sonepat district found Rs. 142098, Rs. 75526 and Rs. 96925 respectively and the average amount of outstanding loan per marginal farmer household for non farm business, house construction, marriage and ceremonies, medical, education, other expenses and total non productive purposes in the Sonepat district found Rs. 78891, Rs. 95513, Rs. 96337, Rs. 59900, Rs. 48154, Rs. 94455 and Rs. 81228.

The block wise share of institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found maximum in the block Kharkhoda with the 96.79 percent and minimum in the block Gohana with the 83.33 percent and all district level it is 92.06 percent. 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 hypothesis 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 significant.

The block wise share of non institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found maximum in the block Gohana with the 16.67 percent and minimum in the block Kharkhoda with the 3.21 percent and all district level it is 7.94 percent. 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 hypothesis 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 significant.
The tehsil wise share of institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found maximum in the tehsil Kharkhoda with the 96.79percent and minimum in the tehsil Gannour with the 88.80percent. The calculated value is 0.35 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found not significant.

The tehsil wise share of non institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found maximum in the tehsil Gannour with the 11.20percent and minimum in the tehsil Kharkhoda with the 3.21percent. The calculated value is 4.34 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of non institutional sources in the total loan amount diverted by marginal farmer households in the Sonepat district found not significant.

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.

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.

The diverted loan amount used for the capital expenditures in the productive purposes between the tehsils lies in the range 21.37percent in the Kharkhoda tehsil to 4.77percent in Sonepat tehsil. The amount used for the working capital of diverted loan amount in all the tehsils 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 12.54 and table value is 7.81 then the calculated value found more than the table value so the null hypothesis rejected means the difference between tehsils 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.
The diverted loan amount used for the non farm business between the tehsils found in the tehsil Sonepat only with the 4.76percent and other tehsils has no any diversion for the non farm business. The range of diverted loan amount used for the house construction between the tehsils lays 37.66percent in the Gohana tehsil to 14.96percent in Kharkhoda tehsil. The range of diverted loan amount used for the marriage and ceremonies between the tehsils lays 16.52percent in the Sonepat tehsil to 3.87percent in Gohana tehsil. The range of diverted loan amount used for the medical between the tehsils lays 33.12percent in the Kharkhoda tehsil to 13.35percent in Sonepat tehsil.

The range of diverted loan amount used for the education between the tehsils lays 20.50percent in the Sonepat tehsil to 11.91percent in Gannour tehsil. The range of diverted loan amount used for the any other expenses between the tehsils lays 11.39percent in the Gannour tehsil to 5.92percent in Gohana tehsil. The range of diverted loan amount used for the non productive purposes between the tehsils lays 95.23percent in the Sonepat tehsil to 78.63percent in Kharkhoda tehsil. The calculated value is 1.89 and table value is 7.81 then the calculated value found more than the table value so the null hypothesis means the difference between tehsils 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.

The maximum percentage of number of marginal farmers income increased block wise to the total number of marginal farmers income increased found in the block Sonepat with the 21.26percent and minimum percentage in the block Kathura with the 6.69percent and the maximum prevelance rate of marginal farmers between the blocks found in the block Mundlana with the 55percent and minimum in the block Gohana with the 33.33percent. All district level it is 42.33percent. The calculated value is 6.49 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 prevalence rate of income generation of marginal farmer households in the Sonepat district found not significant.
The maximum percentage of number of marginal farmers income increased tehsil wise to the total number of marginal farmers income increased found in the tehsil Sonepat with the 37.01percent and minimum percentage in the tehsil Kharkhoda with the 14.57percent and the maximum prevelance rate of marginal farmers between the tehsils found in the tehsil Kharkhoda with the 46.25percent and minimum in the tehsil Sonepat with the 39.17percent. The calculated value is 0.62 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevelance rate of income generation of marginal farmer households in the Sonepat district found not significant.

The maximum marginal farmer’s income increased up to the rs. 2500 per month between the blocks found maximum in the block Gohana with the 95percent and minimum in the block Kharkhoda with the 62.16percent. All district level it is 73.23. The maximum marginal farmer’s income increased up to rs. 2501 to 5000 between the blocks lies in the block Kharkhoda with the 24.32percent and minimum in the block Gohana with the 5percent. All distict level it is 12.99percent. The maximum marginal farmer income increased up to rs. 5001 to 7500 between the blocks lies in the block Gannah with the 11.32percent and minimum in the blocks Kathura, Gohana and Rai with the 0percent. All distict level it is 3.94percent. The maximum marginal farmer income increased up to rs. 7501 to 10000 between the blocks lies in the block Sonepat with the 3.70percent and minimum in the blocks Kathura, Gohana, Gannah Kharkhoda and Rai with the 0percent. All distict level it is 1.18percent. The maximum marginal farmer income increased more than 10000 between the blocks lies in the block Sonepat with the 12.97percent and minimum in the block Gohana with the 0percent. All distict level it is 8.66percent.

The maximum marginal farmer’s income increased up to the rs. 2500 per month between the tehsils found maximum in the tehsil Gohana with the 78.57percent and minimum in the tehsil Kharkhoda with the 62.16percent. The maximum marginal farmer’s income increased up to rs. 2501 to 5000 between the tehsils lies in the tehsil Kharkhoda with the percentage 24.32percent and minimum in the tehsil Gannah with the 9.43percent. The maximum marginal farmer income increased up to rs. 5001 to 7500 between the tehsils
lies in the tehsil Gannour with the percentage 11.32percent and minimum in the tehsil Sonepat with the 1.06percent. The maximum marginal farmer income increased up to rs. 7501 to 10000 between the tehsils lies in the tehsil Sonepat with the percentage 2.13percent and minimum in the tehsils Gannour and Kharkhoda with the 0percent. The maximum marginal farmer income increased more than 10000 between the tehsils lies in the tehsil Gannour with the percentage 11.32percent and minimum in the tehsil Gohana with the 7.14percent.

The range of increased income due to the indebtedness comes from the agriculture source between the blocks lies in Rai block with the 65percent to Kharkhoda block with the 35.14percent. All district level it is 49.21percent. The range of increased income due to the indebtedness comes from the allied activities between the blocks lies in Gohana block with the 45percent to Kathura block with the 17.65percent. All district level it is 29.13percent. The range of increased income due to the indebtedness comes from the any other source between the blocks lies in Sonepat block with the 27.78percent to Gohana block with the 5percent. All district level it is 21.66percent.

The range of increased income due to the indebtedness comes from the agriculture source between the tehsils lies in Sonepat tehsil with the 55.32percent to Kharkhoda tehsil with the 35.14percent. The range of increased income due to the indebtedness comes from the allied activities between the tehsils lies in Kharkhoda tehsil with the 40.54percent to Sonepat tehsil with the 24.47percent. The range of increased income due to the indebtedness comes from the any other source between the tehsils lies in Gannour tehsil with the 26.41percent to Gohana tehsil with the 18.57percent.

The maximum percentage of number of marginal farmers employment increased block wise to the total number of marginal farmers employment increased found in the block Sonepat with the 22.67percent and minimum percentage in the block Kathura with the 6.40percent and the maximum prevalence rate of marginal farmers between the blocks found in the block Kharkhoda with the 66.25percent and minimum in the block Rai with the 49percent. All district level it is 57.33percent. The calculated value is 4.91 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 prevalence rate of employment generation of marginal farmer households in the Sonepat district found not significant.

The maximum percentage of number of marginal farmers employment increased tehsil wise to the total number of marginal farmers employment increased found in the tehsil Sonepat with the 36.92percent and minimum percentage in the tehsil Kharkhoda with the 15.41percent and the maximum prevalence rate of marginal farmers between the tehsils found in the tehsil Kharkhoda with the 66.25percent and minimum in the tehsil Sonepat with the 52.92percent. The calculated value is 1.64 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of employment generation of marginal farmer households in the Sonepat district found not significant.

The maximum marginal farmer’s employment increased up to 3 months between the blocks lies in the block Kathura with the 59.09percent and minimum in the block Mundlana with the 33.33percent. All district level it is 47.38percent. The maximum marginal farmer’s employment increased between 3 months to 6 months between the blocks lies in the block Mundlana with the 25.64percent and minimum in the block Gohana with the 6.66percent. All district level it is 14.83percent. The maximum marginal farmer’s employment increased between 6 months to 9 months between the blocks lies in the block Mundlana with the 17.95percent and minimum in the block Gannour with the 1.37percent. All district level it is 9.30percent. The maximum marginal farmer’s employment increased between 9 months to 12 months between the blocks lies in the block Gohana with the 36.67percent and minimum in the block Rai with the 16.33percent. All district level it is 28.49percent.

The maximum marginal farmer’s employment increased up to 3 months between the tehsils lies in the tehsil Sonepat with the 50.39percent and minimum in the tehsil Kharkhoda with the 41.51percent. The maximum marginal farmer’s employment
increased between 3 months to 6 months between the tehsils lies in the tehsil Sonepat with the 15.75\% percent and minimum in the tehsil Kharkhoda with the 13.21\% percent. The maximum marginal farmer’s employment increased between 6 months to 9 months between the tehsils lies in the tehsil Gohana with the 12.09\% percent and minimum in the tehsil Gannour with the 1.37\% percent. The maximum marginal farmer’s employment increased between 9 months to 12 months between the tehsils lies in the tehsil Kharkhoda with the 35.85\% percent and minimum in the tehsil Sonepat with the 28.49\% percent.

The range of increased employment due to the indebtedness comes from the agriculture source between the blocks lies in Rai block with the 59.18\% percent to Kharkhoda block with the 24.53\% percent. All district level it is 35.17\% percent. The range of increased employment due to the indebtedness comes from the allied activities between the blocks lies in Gohana block with the 30\% percent to Kathura block with the 13.64\% percent. All district level it is 20.35\% percent. The range of increased employment due to the indebtedness comes from the any other source between the blocks lies in Kathura block with the 59.09\% percent to Rai block with the 22.45\% percent. All district level it is 44.48\% percent.

The range of increased employment due to the indebtedness comes from the agriculture source between the tehsils lies in Sonepat tehsil with the 44.88\% percent to Kharkhoda tehsil with the 24.53\% percent. The range of increased employment due to the indebtedness comes from the allied activities between the tehsils lies in Kharkhoda tehsil with the 24.53\% percent to Sonepat tehsil with the 17.32\% percent. The range of increased employment due to the indebtedness comes from the any other source between the tehsils lies in Kharkhoda tehsil with the 50.94\% percent to Sonepat tehsil with the 37.80\% percent.

The maximum percentage of number of marginal farmers assets increased block wise to the total number of marginal farmers assets increased found in the block Sonepat with the 23.08\% percent and minimum percentage in the block Kathura with the 8.17\% percent and the maximum prevalence rate of marginal farmers between the blocks found in the block Kathura with the 85\% percent and minimum in the block Gohana with the 58.33\% percent. All
district level it is 69.33 percent. The calculated value is 7.37 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 prevalence rate of employment generation of marginal farmer households in the Sonepat district found not significant.

The maximum percentage of number of marginal farmers assets increased tehsil wise to the total number of marginal farmers assets increased found in the tehsil Sonepat with the 37.50 percent and minimum percentage in the tehsil Kharkhoda with the 14.42 percent and the maximum prevalence rate of marginal farmers between the tehsils found in the tehsils Gannour and Kharkhoda with the 75 percent in both the tehsils and minimum in the tehsil Sonepat with the 65 percent. The calculated value is 1.03 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of assets generation of marginal farmer households in the Sonepat district found not significant.

The no any land increased in all the blocks in district. The percentage of marginal farmers those increased buildings/houses to the total marginal farmer’s surveyed block wise found maximum in the block Kharkhoda with 17.50 percent and minimum in the block Rai with 7 percent. The all district level it is 12.50. The range of marginal farmers increased machinery and equipments to the total marginal farmers surveyed between the blocks lies 3.33 percent of Mundlana and Gannour blocks to 0 percent of Kathura, Gohana, Kharkhoda and Rai blocks. All district level it is 1.33 percent. The percentage of marginal farmers those increased tube wells and wells to the total marginal farmer’s surveyed block wise found maximum in the block Mundlana with 6.67 percent and minimum in the block Gannour with 0.83 percent. The all district level it is 10 percent. The range of marginal farmers increased livestock to the total marginal farmers surveyed between the blocks lies 21.25 percent of Kharkhoda block to 10.71 percent of Sonepat block. All district level it is 14.17 percent.

The percentage of marginal farmers those increased Durable consumer goods (T.V., Refrigerator, Radio, Fan, Coolar, Two wheeler, Washing machine etc.) to the total
marginal farmer’s surveyed block wise found maximum in the block Kathura with 80percent and minimum in the block Gohana with 41.67percent. The all district level it is 58.50percent. The range of marginal farmers increased Jewelry to the total marginal farmers surveyed between the blocks lies 2.50percent of Kathura block to 0percent of Gohana, Gannour, Rai and Sonepat blocks. All district level it is 0.50percent. The percentage of marginal farmers those increased bank (P.O. Deposits, F.D., KVP, NSC, Bank Balance etc.) to the total marginal farmer’s surveyed block wise found maximum in the block Kathura with 2.50percent and minimum in the blocks Gohana, Rai and Sonepat with 0percent respectively. The all district level it is 0.83percent. The no any others as assets increased in all the blocks in district.

The no any land increased in all the tehsils in district. The percentage of marginal farmers those increased buildings/houses to the total marginal farmer’s surveyed tehsil wise found maximum in the tehsil Kharkhoda with 17.50percent and minimum in the tehsil Sonepat with 9.58percent. The range of marginal farmers increased machinery and equipments to the total marginal farmers surveyed between the tehsils lies 3.33percent of Gannour tehsil to 0percent of Kharkhoda tehsil. The percentage of marginal farmers those increased tube wells and wells to the total marginal farmer’s surveyed tehsil wise found maximum in the tehsil Gohana with 3.75percent and minimum in the tehsil Gannour with 0.83percent. The range of marginal farmers increased livestock to the total marginal farmers surveyed between the tehsils lies 21.25percent of Kharkhoda tehsil to 10.83percent of Sonepat tehsil.

The percentage of marginal farmers those increased durable consumer goods (T.V., Refrigerator, Radio, Fan, Coolar, Two wheeler, Washing machine etc.) to the total marginal farmer’s surveyed tehsil wise found maximum in the tehsil Gannour with 68.33percent and minimum in the tehsil Gohana with 53.75percent. The range of marginal farmers increased Jewelry to the total marginal farmers surveyed between the tehsils lies 1.25percent of Gohana and Kharkhoda tehsils to 0percent of Gannour and Sonepat tehsils. The percentage of marginal farmers those increased bank (P.O. Deposits, F.D., KVP, NSC, Bank Balance etc.) to the total marginal farmer’s surveyed
tehsil wise found maximum in the tehsil Gohana with 1.88percent and minimum in the tehsil Sonepat with 0percent. The no any others as assets increased in all the tehsils in district.

The maximum percentage of number of marginal farmers assets decreased block wise to the total number of marginal farmers assets decreased found in the block Sonepat with the 26.94percent and minimum percentage in the blocks Mundlana and Kathura with the 7.01percent and the maximum prevalence rate of marginal farmers between the blocks found in the block Sonepat with the 52.14percent and minimum in the block Mundlana with the 31.67percent. All district level it is 45.17percent. The calculated value is 5.69 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 prevalence rate of assets decreased of marginal farmer households in the Sonepat district found not significant.

The maximum percentage of number of marginal farmers assets decreased tehsil wise to the total number of marginal farmers assets decreased found in the tehsil Sonepat with the 42.07percent and minimum percentage in the tehsil Kharkhoda with the 13.65percent and the maximum prevalence rate of marginal farmers between the tehsils found in the tehsil Sonepat with the 47.50percent and minimum in the tehsil Gohana with the 41.25percent. The calculated value is 0.49 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of assets decreased of marginal farmer households in the Sonepat district found not significant.

The no any land, buildings/houses, machinery and equipments and tube wells and wells decreased in all the blocks in district. The range of marginal farmer’s decreased livestock to the total marginal farmers surveyed between the blocks lies 38.33percent of Gohana block to 8.33percent of Mundlana block. All district level it is 27.83percent. The percentage of marginal farmers those decreased Durable consumer goods (T.V., Refrigerator, Radio, Fan, Coolar, Two wheeler, Washing machine.etc.) to the total
marginal farmer’s surveyed block wise found maximum in the block Mundlana with 5percent and minimum in the block Kathura with 0percent. The all district level it is 02.67percent. The range of marginal farmers decreased Jewelry to the total marginal farmers surveyed between the blocks lies 28.33percent of Gohana block to 13.33percent of Mundlana block. All district level it is 19percent. The percentage of marginal farmers those decreased bank (P.O. Deposits, F.D., KVP, NSC, Bank Balance etc.) to the total marginal farmer’s surveyed block wise found maximum in the block Kathura with 40percent and minimum in the block Mundlana with 23.33percent respectively. The all district level it is 34.17percent. The no any others as assets decreased in all the blocks in district.

The no any land, buildings/houses, machinery and equipments and tube wells and wells decreased in all the tehsils in district. The range of marginal farmer’s decreased livestock to the total marginal farmers surveyed between the tehsils lies 30.83percent of Sonepat tehsil to 24.38percent of Gohana tehsil. The table also shows that the percentage of marginal farmers those decreased Durable consumer goods (T.V., Refrigerator, Radio, Fan, Coolar, Two wheeler, Washing machine,etc.) to the total marginal farmer’s surveyed tehsil wise found maximum in the tehsil Sonepat with 2.92percent and minimum in the tehsils Gohana, Gannour and Kharkhoda with 2.5percent.

The range of marginal farmers decreased Jewelry to the total marginal farmers surveyed between the tehsils lies 21.88percent of Gohana tehsil to 12.50percent of Kharkhoda tehsil. All district level it is 19percent. The percentage of marginal farmers those decreased bank (P.O. Deposits, F.D., KVP, NSC, Bank Balance etc.) to the total marginal farmer’s surveyed tehsil wise found maximum in the tehsil Kharkhoda with 37.5percent and minimum in the tehsil Gohana with 32.5percent. The no any others as assets decreased in all the tehsils in district.

The range of credit gap amount to the total loan amount from institutional source between the blocks lays 9.95percent in the Kathura block to 1.28percent in Rai block. All district
level it is 4.24 percent. The calculated value is 13.16 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 prevalence rate of amount of credit gap to the total loan outstanding from the institutional sources by marginal farmer households in the Sonepat district found significant.

The range of credit gap amount to the total loan amount from non-institutional source between the blocks lays 10.64 percent in the Gannour block to 3.64 percent in Rai block. All district level it is 6.84 percent. The calculated value is 4.33 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 prevalence rate of amount of credit gap to the total loan outstanding from the non-institutional sources by marginal farmer households in the Sonepat district found not significant.

The range of total amount of credit gap to the total loan outstanding by the marginal farmers between the blocks lays 8.39 percent in the Kathura block to 2.28 percent in Rai block. All district level it is 5.41 percent. The calculated value is 5.07 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 prevalence rate of total amount of credit gap to the total loan outstanding by marginal farmer households in the Sonepat district found not significant.

The range of credit gap amount to the total loan amount from institutional source between the tehsils lays 6.57 percent in the Kharkhoda tehsil to 2.23 percent in Sonepat tehsil. The calculated value is 2.45 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of amount of credit gap to the total loan outstanding from the institutional sources by marginal farmer households in the Sonepat district found not significant.

The range of credit gap amount to the total loan amount from non-institutional source between the tehsils lays 10.64 percent in the Gannour tehsil to 4.97 percent in Kharkhoda
tehsil. The calculated value is 2.88 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of amount of credit gap to the total loan outstanding from the non-institutional sources by marginal farmer households in the Sonepat district found not significant.

The range of total amount of credit gap to the total loan outstanding by the marginal farmers between the tehsils lays 7.14percent in the Gannour tehsil to 3.70percent in Sonepat tehsil. The calculated value is 1.10 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of total amount of credit gap to the total loan outstanding by marginal farmer households in the Sonepat district found not significant.

The maximum percentage to the total number of marginal farmers have choice in the utilization of institutional credit block wise found in the block Sonepat with the 22.53percent and minimum in the block Kathura with the 7.17percent and the maximum prevalence rate of marginal farmers between the blocks found in the block Sonepat with the 94.29percent and minimum in the block Gohana with the 84.62percent. All district level it is 90.71percent. The calculated value is 0.95 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 prevalence rate of choice of selection of farm input sources in utilization of institutional credit by marginal farmer households in the Sonepat district found not significant.

The maximum percentage to the total number of marginal farmers have choice in the utilization of institutional credit tehsil wise found in the tehsil Sonepat with the 38.91percent and minimum in the tehsil Kharkhoda with the 12.63percent and the maximum prevalence rate of marginal farmers between the tehsils found in the tehsil Sonepat with the 93.44percent and minimum in the tehsil Kharkhoda with the 86.05percent. The calculated value is 0.31 and table value is 7.81 then calculated value found less than the table value so the null hypothesis accepted means the difference
between tehsils in the prevalence rate of choice of selection of farm input sources in utilization of institutional credit by marginal farmer households in the Sonepat district found not significant.

The time gap between applying and receiving the loan from the institutional sources by the marginal farmer households up to the 7 days between the blocks maximum lies in the block Sonepat with the 54.29 percent and minimum in the block Gohana with the 34.62 percent and all district level it is 43.96 percent. The time gap between applying and receiving the loan from the institutional sources by the marginal farmer households up to the 8 days to 15 days between the blocks maximum lies in the block Gohana with the 53.85 percent and minimum in the blocks Kathura and Gohana with the 33.33 percent and all district level it is 38.39 percent. The time gap between applying and receiving the loan from the institutional sources by the marginal farmer households up to 16 days to 30 days between the blocks maximum lies in the Kathura block with the 20.83 percent and minimum lies in the Sonepat block with the 4.29 percent and all district level it is 12.38 percent and the time gap between applying and receiving the loan from the institutional sources by the marginal farmer households more than 30 days between the blocks maximum lies in the Rai block with the 9.62 percent and minimum lies in the Gohana block with the 0 percent. The all district level it is 5.27 percent.

The time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households up to the 8 days to 15 days between the blocks maximum lies in the block Sonepat with the 19.44 percent and minimum in the block Kathura with the 8.33 percent and all district level it is 14.63 percent. The time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households up to 16 days to 30 days between the blocks maximum lies in the Kharkhoda block with the 13.16 percent and minimum lies in the Mundlana and Kathura blocks with the 0 percent and all district level it is 5.78 percent and the time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households more than 30 days between the blocks maximum lies in the
Kharkhoda block with the 7.89 percent and minimum lies in the Mundlana, Kathura and Gohana blocks with the 0 percent and all district level it is 2.72 percent.

The time gap between applying and receiving the loan from the all sources by the marginal farmer households up to the 7 days between the blocks maximum lies in the block Kathura with the 66.67 percent and minimum in the block Kharkhoda with the 51.85 percent and all district level it is 59.64 percent. The time gap between applying and receiving the loan from the all sources by the marginal farmer households up to the 8 days to 15 days between the blocks maximum lies in the block Sonepat with the 29.58 percent and minimum in the block Kathura with the 20.83 percent and all district level it is 27.07 percent. The time gap between applying and receiving the loan from the all sources by the marginal farmer households up to 16 days to 30 days between the blocks maximum lies in the Kharkhoda block with the 16.05 percent and minimum lies in the Sonepat block with the 4.93 percent and all district level it is 9.24 percent and the time gap between applying and receiving the loan from the all sources by the marginal farmer households more than 30 days between the blocks maximum lies in the Gannour block with the 6.67 percent and minimum lies in the Gohana block with the 0 percent and all district level it is 4.05 percent.

The time gap between applying and receiving the loan from the institutional sources by the marginal farmer households up to the 7 days between the tehsils maximum lies in the tehsil Sonepat with the 50 percent and minimum in the tehsil Gannour with the 34.92 percent. The time gap between applying and receiving the loan from the institutional sources by the marginal farmer households up to the 8 days to 15 days between the tehsils maximum lies in the tehsil Sonepat with the 40.16 percent and minimum in the tehsil Kharkhoda with the 34.88 percent. The time gap between applying and receiving the loan from the institutional sources by the marginal farmer households up to 16 days to 30 days between the tehsils maximum lies in the Gannour tehsil with the 19.05 percent and minimum lies in the Sonepat tehsil with the 4.92 percent and the time gap between applying and receiving the loan from the institutional sources by the marginal farmer households more than 30 days between the tehsils maximum lies in the
Gannour tehsil with the 9.52percent and minimum lies in the Gohana tehsil with the 3.15percent.

The time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households up to the 7days between the tehsils maximum lies in the tehsil Gohana with the 87.34percent and minimum in the tehsil Kharkhoda with the 63.16percent. The time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households up to the 8days to 15 days between the tehsils maximum lies in the tehsil Sonepat with the 18.33percent and minimum in the tehsil Gohana with the 10.13percent. The time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households up to 16 days to 30 days between the tehsils maximum lies in the Kharkhoda tehsil with the 13.16percent and minimum lies in the Gohana tehsil with the 2.53percent and the time gap between applying and receiving the loan from the non-institutional sources by the marginal farmer households more than 30 days between the tehsils maximum lies in the Kharkhoda tehsil with the 7.89percent and minimum lies in the Gohana tehsil with the 0percent.

The time gap between applying and receiving the loan from the all sources by the marginal farmer households up to the 7days between the tehsils maximum lies in the tehsil Gohana with the 63.22percent and minimum in the tehsil Kharkhoda with the 51.85percent. The time gap between applying and receiving the loan from the all sources by the marginal farmer households up to the 8days to 15 days between the tehsils maximum lies in the tehsil Sonepat with the 29.34percent and minimum in the tehsil Gannour with the 25percent. The time gap between applying and receiving the loan from the all sources by the marginal farmer households up to 16 days to 30 days between the tehsils maximum lies in the Kharkhoda tehsil with the 16.05percent and minimum lies in the Sonepat tehsil with the 5.37percent and the time gap between applying and receiving the loan from the all sources by the marginal farmer households more than 30 days between the tehsils maximum lies in the Gannour tehsil with the 6.67percent and minimum lies in the Gohana tehsil with the 1.72percent.
The personal security requirement for the loan taken from the institutional sources by the marginal farmer households between the blocks maximum lies in the block Rai with the 1.92percent and minimum in the blocks Mundlana, Kathura, Gohana, Gannour and Kharkhoda with the 0percent. The all district level it is 0.62percent. The security requirement as guarantor for the loan taken from the institutional sources by the marginal farmer households between the blocks maximum lies in the block Rai with the 63.46percent and minimum in the block Mundlana with the 44.44percent. The all district level it is 51.70percent and the property as security requirement for the loan taken from institutional sources by the marginal farmer households between the blocks maximum lies in the Mundlana block with the 55.56percent and minimum in the block Rai with the 34.62percent and all district level it is 47.68percent.

The personal security requirement for the loan taken from the non-institutional sources by the marginal farmer households between the blocks maximum lies in the block Mundlana with the 85.71percent and minimum in the block Gohana with the 58.82percent. The all district level it is 74.15percent. The security requirement as guarantor for the loan taken from the non-institutional sources by the marginal farmer households between the blocks maximum lies in the block Gohana with the 35.29percent and minimum in the block Mundlana with the 14.29percent. The all district level it is 22.45percent and the property as security requirement for the loan taken from non-institutional sources by the marginal farmer households between the blocks maximum lies in the Gannour block with the 8.77percent and minimum in the blocks Mundlana, Kathura and Rai with the 0percent and all district level it is 3.40percent.

The personal security requirement for the loan taken from the all sources by the marginal farmer households between the blocks maximum lies in the block Sonepat with the 40.14percent and minimum in the block Gohana with the 27.27percent. The all district level it is 35.66percent. The security requirement as guarantor for the loan taken from the all sources by the marginal farmer households between the blocks maximum lies in the blocks Gohana and Rai with the 45percent and minimum in the block Sonepat with the
34.51 percent and all district level it is 37.76 percent. The property as security requirement for the loan taken from all sources by the marginal farmer households between the blocks maximum lies in the Mundlana block with the 37.88 percent and minimum in the block Rai with the 18 percent and all district level it is 26.58 percent.

The personal security requirement for the loan taken from the institutional sources by the marginal farmer households between the tehsils found only Sonepat tehsil with the 1.64 percent. The security requirement as guarantor for the loan taken from the institutional sources by the marginal farmer households between the tehsils maximum lies in the tehsil Sonepat with the 55.74 percent and minimum in the tehsil Gannour with the 47.62 percent and the property as security requirement for the loan taken from institutional sources by the marginal farmer households between the tehsils maximum lies in the Gannour tehsil with the 52.38 percent and minimum in the tehsil Sonepat with the 42.62 percent.

The personal security requirement for the loan taken from the non-institutional sources by the marginal farmer households between the tehsils maximum lies in the tehsil Kharkhoda with the 78.95 percent and minimum in the tehsil Gannour with the 70.18 percent. The security requirement as guarantor for the loan taken from the non-institutional sources by the marginal farmer households between the tehsils maximum lies in the tehsil Gohana with the 26.58 percent and minimum in the tehsil Kharkhoda with the 18.42 percent and the property as security requirement for the loan taken from non-institutional sources by the marginal farmer households between the tehsils maximum lies in the Gannour tehsil with the 8.77 percent and minimum in the tehsil Sonepat with the 1.66 percent.

The personal security requirement for the loan taken from the all sources by the marginal farmer households between the tehsils maximum lies in the tehsil Sonepat with the 38.84 percent and minimum in the tehsil Gohana with the 32.18 percent. The security requirement as guarantor for the loan taken from the all sources by the marginal farmer households between the tehsils maximum lies in the tehsil Gohana with the 39.66 percent
and minimum in the tehsil Kharkhoda with the 34.56 percent and the property as security requirement for the loan taken from all sources by the marginal farmer households between the tehsils maximum lies in the Gannour tehsil with the 31.67 percent and minimum in the tehsil Sonepat with the 22.32 percent.

The only Rai and Sonepat blocks marginal farmers taken loan from the government and the repayment of loan of Rai block marginal farmers 100 percent in installments and in the Sonepat block marginal farmer’s 66.67 percent repayment loan in installments and 33.33 percent in any other mode. All district level repayment mode of loan taken from the government 75 percent in installments and 25 percent in any other.

The range of the lump sum method of repayment of loan taken from the co-operatives between the blocks lays 86.67 percent in Rai block to 60 percent in the Kathura block. The all district level it is 71.14 percent. The range of the installment method of repayment of loan taken from the co-operatives between the blocks lays 40 percent in Kathura block to 13.33 percent in the Rai block. The all district level it is 28.86 percent. The marginal farmer’s loan taken from the co-operatives of all the blocks in the district not adopt any other method of loan repayment.

The range of the lump sum method of repayment of loan taken from the commercial banks between the blocks lays 88.46 percent in Mudlana block to 54.17 percent in the Kharkhoda block. The all district level it is 70.41 percent. The range of the installment method of repayment of loan taken from the commercial banks between the blocks lays 45.83 percent in Kharkhoda block to 11.54 percent in the Mudlana block. The all district level it is 29.59 percent. The marginal farmer’s loan taken from the commercial banks of all the blocks in the district not adopt any other method of loan repayment.

The range of the lump sum method of repayment of loan taken from the institutional sources between the blocks lays 81.82 percent in Mudlana block to 60.47 percent in the Kharkhoda block. The all district level it is 69.88 percent. The calculated value is 4.54 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 adoption of lump-sum method of loan repayment of by marginal farmer household’s loan taken from the institutional sources in the Sonepat district found not significant.

The range of the installment method of repayment of loan taken from the institutional sources between the blocks lays 39.53percent in Kharkhoda block to 18.18percent in the Mundlana block. The all district level it is 29.81percent. The calculated value is 10.40 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 adoption of installment method of loan repayment of by marginal farmer household’s loan taken from the institutional sources in the Sonepat district found not significant.

The any other method of repayment of loan taken from institutional sources found only in the Sonepat block with the 1.43percent and all district level it is 0.31percent. The calculated value is 8.58 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 adoption of any other method of loan repayment by marginal farmer household’s loan taken from the institutional sources in the Sonepat district found not significant.

The only Sonepat tehsil marginal farmers taken loan from the government and the repayment of loan made 75percent in installments and 25percent in any other mode. All district level repayment mode of loan taken from the government remain same. The range of the lump sum method of repayment of loan taken from the co-operatives between the tehsils lays 77.78percent in Sonepat tehsil to 64.29percent in the Gannour tehsil. The range of the installment method of repayment of loan taken from the co-operatives between the tehsils lays 35.71percent in Gannour tehsil to 22.22percent in the Sonepat tehsil. The marginal farmer’s loan taken from the co-operatives of all the tehsils in the district not adopt any other method of loan repayment.

The range of the lump sum method of repayment of loan taken from the commercial banks between the tehsils lays 81.82percent in Gohana tehsil to 54.17percent in the
Kharkhoda tehsil. The range of the installment method of repayment of loan taken from the commercial banks between the tehsils lays 45.83percent in Kharkhoda tehsil to 18.18percent in the Gohana tehsil. The marginal farmer’s loan taken from the commercial banks of all the tehsils in the district not adopt any other method of loan repayment.

The range of the lump sum method of repayment of loan taken from the institutional sources between the tehsils lays 75.53percent in Gohana tehsil to 60.47percent in the Kharkhoda tehsil. The calculated value is 1.74 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the adoption of lump-sum method of loan repayment by marginal farmer household’s loan taken from the institutional sources in the Sonepat district found not significant.

The range of the installment method of repayment of loan taken from the institutional sources between the tehsils lays 39.53percent in Kharkhoda tehsil to 24.47percent in the Gohana tehsil. The calculated value is 3.89 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the adoption of installment method of loan repayment by marginal farmer household’s loan taken from the institutional sources in the Sonepat district found not significant.

The any other method of repayment of loan taken from institutional sources found only in the Sonepat tehsil with the 0.82percent. The calculated value is 2.46 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the adoption of any other method of loan repayment by marginal farmer household’s loan taken from the institutional sources in the Sonepat district found not significant.

The range of the lump sum method of repayment of loan taken from the money lenders between the blocks lays 60percent in Rai block to 16.67percent in the Mundlana block. The all district level it is 41.88percent. The range of the installment method of repayment
of loan taken from the money lenders between the blocks lays 83.33percent in Mundlana block to 40percent in the Rai block. The all district level it is 57.26percent. The marginal farmer’s loan taken from the money lenders, the only Sonepat block marginal farmers adopt any other method of loan repayment with 2.94percent and all district level it is 0.86percent.

The range of the lump sum method of repayment of loan taken from the traders between the blocks lays 25percent in Gohana and Rai blocks to 0percent in the Mundlana block. The all district level it is 20.83percent. The range of the installment method of repayment of loan taken from the traders between the blocks lays 85.71percent in Kharkhoda block to 0percent in the Mundlana block. The all district level it is 79.17percent. The marginal farmer’s loan taken from the traders of all the blocks in the district not adopt any other method of loan repayment.

The range of the lump sum method of repayment of loan taken from the relative/friends between the blocks lays 50percent in Rai block to 0percent in the Gohana block. The all district level it is 31.71percent. The range of the installment method of repayment of loan taken from the relatives/friends between the blocks lays 100percent in Gohana block to 0percent in the Kathura block. The all district level it is 21.95percent. The range of the any other method of repayment of loan taken from the relatives/friends between the blocks lays 66.67percent in Kathura block to 0percent in the Gohana block. The all district level it is 46.34percent.

The repayment of loan taken from the others source of non institutional sources made through lump sum method only in Gohana and Rai blocks with the 100percent and all district level it is 75percent and the repayment of loan taken from the others source of non institutional sources made through installment method only in Gannour block in the district with the 100percent and all district level it is 25percent. The marginal farmer’s loan taken from the any others of all the blocks in the district not adopt any other method of loan repayment.
The range of the lump sum method of repayment of loan taken from the non institutional sources between the blocks lays 50percent in Rai block to 17.65percent in the Gohana block. The all district level it is 34.59percent. The calculated value is 24.50 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 adoption of lump-sum method of loan repayment by marginal farmer household’s loan taken from the non institutional sources in the Sonepat district found significant.

The range of the installment method of repayment of loan taken from the non institutional sources between the blocks lays 55.26percent in Kharkhoda block to 33.33percent in the Rai block. The all district level it is 45.55percent. The calculated value is 9.55 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 adoption of installment method of loan repayment by marginal farmer household’s loan taken from the non institutional sources in the Sonepat district found not significant.

The range of the any other method of repayment of loan taken from the non institutional sources between the blocks lays 44.11percent in Gohana block to 8.33percent in the Kathura block. The all district level it is 19.86percent. The calculated value is 45.77 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 adoption of any other method of loan repayment by marginal farmer household’s loan taken from the non institutional sources in the Sonepat district found significant.

The range of lump sum method of repayment of loan taken from the money lenders between the tehsils lays 54.55percent in Sonepat tehsil to 29.17percent in the Gannour tehsil. The range of the installment method of repayment of loan taken from the money lenders between the tehsils lays 70.83percent in Gannour tehsil to 43.18percent in the Sonepat tehsil. The marginal farmer’s loan taken from the money lenders, the only Sonepat tehsil marginal farmers adopt any other method of loan repayment with 2.27percent and all district level it is 0.86percent.
The range of the lump sum method of repayment of loan taken from the traders between the tehsils lays 23.08 percent in Gohana tehsil to 14.29 percent in the Kharkhoda tehsil. The range of the installment method of repayment of loan taken from the traders between the tehsils lays 85.71 percent in Kharkhoda tehsil to 76.92 percent in the Gohana tehsil. The marginal farmer’s loan taken from the traders of all the tehsils in the district not adopt any other method of loan repayment.

The range of the lump sum method of repayment of loan taken from the relative/friends between the tehsils lays 44.64 percent in Sonepat tehsil to 15.62 percent in the Gohana tehsil. The range of the installment method of repayment of loan taken from the relatives/friends between the tehsils lays 35.71 percent in Kharkhoda tehsil to 12.5 percent in the Gohana tehsil. The range of the any other method of repayment of loan taken from the relatives/friends between the tehsils lays 71.88 percent in Gohana tehsil to 28.58 percent in the Kharkhoda tehsil.

The repayment of loan taken from the others source of non institutional sources made through lump sum method only in Gohana and Sonepat tehsils with the 100 percent and the repayment of loan taken from the others source of non institutional sources made through installment method only in Gannour tehsil in the district with the 100 percent. The marginal farmer’s loan taken from the any others of all the tehsils in the district not adopt any other method of loan repayment.

The lump sum method of repayment of loan taken from the non institutional sources between the tehsils lays 45.83 percent in Sonepat tehsil to 23.21 percent in the Gannour tehsil. The calculated value is 9.73 and table value is 7.81 then the calculated value found more than the table value so the null hypothesis rejected means the difference between tehsils in the adoption of lump-sum method of loan repayment by marginal farmer household’s loan taken from non institutional sources in the Sonepat district found significant.
The range of the installment method of repayment of loan taken from the non institutional sources between the tehsils lays 55.26 percent in Kharkhoda tehsil to 39.17 percent in the Sonepat tehsil. The calculated value is 3.55 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the adoption of installment method of loan repayment by marginal farmer household’s loan taken from the non institutional sources in the Sonepat district found not significant.

The range of the any other method of repayment of loan taken from the non institutional sources between the tehsils lays 29.29 percent in Gohana tehsil to 10.53 percent in the Kharkhoda tehsil. The calculated value is 10.96 and table value is 7.81 then the calculated value found more than the table value so the null hypothesis rejected means the difference between tehsils in the adoption of any other method of loan repayment by marginal farmer household’s loan taken from the non institutional sources in the Sonepat district found significant.

The maximum marginal farmer household’s repayment of loan taken from the institutional sources before harvesting between the blocks lies in the Mundlana block with the 84.09 percent and minimum in the block Kharkhoda with the 69.77 percent. All district level it is 75.16 percent. The maximum marginal farmer household’s repayment of loan take from institutional sources after harvesting between the blocks lies in Kharkhoda block with the 30.23 percent and minimum lies in Mundlana block with the 15.91 percent. All district level it is 24.84 percent.

The maximum marginal farmer household’s repayment of loan taken from the non institutional sources before harvesting between the blocks lies in the Rai block with the 54.17 percent and minimum in the block Mundlana with the 35 percent. All district level it is 44.86 percent. The maximum marginal farmer household’s repayment of loan take from non institutional sources after harvesting between the blocks lies in Mundlana block with
the 65percent and minimum lies in Rai block with the 45.83percent. All district level it is 55.14percent.

The maximum marginal farmer household’s repayment of loan taken from all the sources before harvesting between the blocks lies in the Mundlana block with the 68.75percent and minimum in the block Gannour with the 55percent and all district level it is 60.75percent. The calculated value is 2.80 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 before harvesting repayment of loan taken by marginal farmer households in the Sonepat district found no significant.

The maximum marginal farmer household’s repayment of loan take from all sources after harvesting between the blocks lies in Gannour block with the 45percent and minimum lies in Mundlana block with the 31.25percent and all district level it is 39.25percent. The calculated value is 4.43 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 after harvesting repayment of loan taken by marginal farmer households in the Sonepat district found no significant.

The maximum marginal farmer household’s repayment of loan taken from the institutional sources before harvesting between the tehsils lies in the Gohana tehsil with the 79.79percent and minimum in the tehsil Kharkhoda with the 69.77percent. The maximum marginal farmer household’s repayment of loan take from institutional sources after harvesting between the tehsils lies in Kharkhoda tehsil with the 30.23percent and minimum lies in Gohana tehsil with the 20.21percent.

The maximum marginal farmer household’s repayment of loan taken from the non institutional sources before harvesting between the tehsils lies in the Sonepat tehsil with the 50percent and minimum in the tehsil Gannour with the 35.71percent. The maximum marginal farmer household’s repayment of loan take from non institutional sources after
harvesting between the tehsils lies in Gannour tehsil with the 64.29percent and minimum lies in Sonepat tehsil with the 50percent.

The maximum marginal farmer household’s repayment of loan taken from the all the sources before harvesting between the tehsils lies in the Gohana tehsil with the 62.79percent and minimum in the tehsil Gannour with the 55percent. The calculated value is 0.67 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the before harvesting repayment of loan taken from all sources by marginal farmer households in Sonepat district found no significant.

The maximum marginal farmer household’s repayment of loan take from all sources after harvesting between the tehsils lies in Gannour tehsil with the 45percent and minimum lies in Gohana tehsil with the 37.21percent. The calculated value is 1.01 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the after harvesting repayment of loan taken from all sources by marginal farmer households in Sonepat district found no significant.

The marginal farmer’s loan taken from the government of all the blocks does not have any option of rescheduling facilities in the district. The range of rescheduling facility to the marginal farmer’s loan taken from the co operatives between the blocks lays 31.87percent in the block Rai to 16.36percent in the Gohana block. All district level it is 22.26percent. The range of rescheduling facility to the marginal farmer’s loan taken from the commercial banks between the blocks lays 36.21percent in the block Mundlana to 15.38percent in the Rai block. All district level it is 23.77percent.

The range of rescheduling facility to the marginal farmer’s loan taken from the institutional sources between the blocks lays 67.24percent in the block Mundlana to 40.62percent in the Kharkhoda block and all district level it is 46.04percent. The calculated value is 11.42 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 share of institutional sources in the total marginal farmer households have rescheduling facilities in the Sonepat district found not significant.

The range of rescheduling facility to the marginal farmer’s loan taken from the money lenders between the blocks lays 28.57percent in the block Kathura to 10.34percent in the Mundlana block. All district level it is 21.51percent. The range of rescheduling facility to the marginal farmer’s loan taken from the traders between the blocks lays 21.43percent in the block Kathura to 0percent in the Mundlana block. All district level it is 9.06percent. The range of rescheduling facility to the marginal farmer’s loan taken from the relatives/friends between the blocks lays 30.77percent in the block Rai to 7.14percent in the Kathura block. All district level it is 22.83percent.

The rescheduling facility to the marginal farmer household’s loan taken from the other sources in the non institutional sources between the blocks provided only Gohana and Rai blocks marginal farmers with the 1.83percent and 2.20percent respectively. All district level it is 0.57percent. The range of rescheduling facility to the marginal farmer’s loan taken from the non institutional sources between the blocks lays 59.38percent in the block Kharkhoda to 32.76percent in the Mundlana block and all district level it is 53.96percent. The calculated value is 9.99 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 share of non institutional sources in the total marginal farmer households have rescheduling facilities in the Sonepat district found not significant.

The marginal farmer’s loan taken from the government of all the tehsils did not have any option of rescheduling facilities in the district. The range of rescheduling facility to the marginal farmer’s loan taken from the co operatives between the tehsils lays 25.12percent in the tehsil Sonepat to 18percent in the Gannour tehsil. The range of rescheduling facility to the marginal farmer’s loan taken from the commercial banks between the tehsils lays 29.68percent in the tehsil Gohana to 12.48percent in the Sonepat tehsil.
The range of rescheduling facility to the marginal farmer’s loan taken from the institutional sources between the tehsils lays 51.62percent in the tehsil Gohana to 40.62percent in the Kharkhoda tehsil. The calculated value is 3.83 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of institutional sources in the total marginal farmer households have rescheduling facilities in the Sonepat district found not significant.

The range of rescheduling facility to the marginal farmer’s loan taken from the money lenders between the tehsils lays 26.56percent in the tehsil Kharkhoda to 19.35percent in the Gohana tehsil. The range of rescheduling facility to the marginal farmer’s loan taken from the traders between the tehsils lays 10.94percent in the tehsil Kharkhoda to 8.39percent in the Gohana tehsil. The range of rescheduling facility to the marginal farmer’s loan taken from the relatives/friends between the tehsils lays 26.54percent in the tehsil Sonepat to 20percent in the Gohana and Gannour both tehsils.

The rescheduling facility to the marginal farmer’s loan taken from the other sources in the non institutional sources between the tehsils provided only Gohana and Sonepat tehsils marginal farmers with the 0.65percent and 0.95percent respectively. The range of rescheduling facility to the marginal farmer’s loan taken from the non institutional sources between the tehsils lays 59.38percent in the tehsil Kharkhoda to 48.38percent in the Gohana tehsil and all district level it is 53.96percent. The calculated value is 1.19 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of non institutional sources in the total marginal farmer households have rescheduling facilities in the Sonepat district found not significant.

The maximum marginal farmers experienced difficulty of the size of installments from the institutional sources between the blocks found in the block Kharkhoda with the 14.06percent and minimum in the block Sonepat with the 8.42percent. All district level it is 10.14percent. The range of marginal farmers experienced difficulty of frequency of installments from the institutional sources between the blocks lies 7.69percent in the
Mundlana block to 2.33percent in the Gannour block and all district level it is 4.11perce

The range of marginal farmers experienced difficulty of rate of interest from the institutional sources between the blocks lies 45.71percent in the Rai block to 23.08percent in the Mundlana block and all district level it is 36.71percent. The maximum marginal farmers experienced difficulty as no getting loan on time from the institutional sources between the blocks found in the block Sonepat with the 3.16percent and minimum in the blocks Kathura, Gohana and Rai with the 0percent. All district level it is 1.69percent. The range of marginal farmers experienced difficulty of too many formalities from the institutional sources between the blocks lies 56.41percent in the Mundlana block to 41.43percent in the Rai block and all district level it is 47.35percent.

The maximum marginal farmers experienced difficulty of the size of installments from the non institutional sources between the blocks found in the block Gannour with the 24.59percent and minimum in the block Kathura with the 13.04percent. All district level it is 19.17percent. The range of marginal farmers experienced difficulty of frequency of installments from the non institutional sources between the blocks lies 25percent in the Mundlana block to 0percent in the Gohana block and all district level it is 11.67percent.

The range of marginal farmers experienced difficulty of rate of interest from the non institutional sources between the blocks lies 85.71percent in the Gohana block to 50percent in the Mundlana block and all district level it is 65.83percent. The maximum marginal farmers experienced difficulty as no getting loan on time from the non institutional sources between the blocks found in the block Mundlana with the 8.33percent and minimum in the blocks Kathura, Gohana and Rai with the 0percent. All district level it is 2.50percent. The range of marginal farmers experienced difficulty of too many formalities from the non institutional sources between the blocks found only in the Gannour and Sonepat blocks with the 1.64percent and 1.66percent respectively. All district level it is found 0.83percent.
The maximum marginal farmers experienced difficulty of the size of installments from the all sources between the blocks found in the block Kharkhoda with the 17.31 percent and minimum in the block Gohana with the 11.11 percent. All district level it is 13.45 percent. The range of marginal farmers experienced difficulty of frequency of installments from the all sources between the blocks lies 11.76 percent in the Mundlana block to 3.70 percent in the Gohana block and all district level it is 6.88 percent.

The range of marginal farmers experienced difficulty of rate of interest from the all sources between the blocks lies 54 percent in the Kathura block to 29.41 percent in the Mundlana block and all district level it is 47.40 percent. The maximum marginal farmers experienced difficulty as no getting loan on time from the all sources between the blocks found in the block Mundlana with the 3.92 percent and minimum in the blocks Kathura, Gohana and Rai with the 0 percent. All district level it is 1.99 percent. The range of marginal farmers experienced difficulty of too many formalities from the all sources between the blocks lies 43.15 percent in the Mundlana block to 26.93 percent in the Kharkhoda block and all district level it is 30.28 percent.

The maximum marginal farmers experienced difficulty of the size of installments from the institutional sources between the tehsils found in the tehsil Khakhoda with the 14.06 percent and minimum in the tehsil Sonepat with the 9.09 percent. The range of marginal farmers experienced difficulty of frequency of installments from the institutional sources between the tehsils lies 6.06 percent in the Gohana tehsil to 2.33 percent in the Gannour tehsil.

The range of marginal farmers experienced difficulty of rate of interest from the institutional sources between the tehsils lies 42.42 percent in the Sonepat tehsil to 27.27 percent in the Gohana tehsil. The maximum marginal farmers experienced difficulty as no getting loan on time from the institutional sources between the tehsils found in the tehsil Gannour with the 2.33 percent and minimum in the tehsil Gohana with the 1.01 percent. The range of marginal farmers experienced difficulty of too many
formalities from the institutional sources between the tehsils lies 55.56percent in the Gohana tehsil to 43.03percent in the Sonepat tehsil.

The maximum marginal farmers experienced difficulty of the size of installments from the non institutional sources between the tehsils found in the tehsil Gannour with the 24.59percent and minimum in the tehsil Gohana with the 14.29percent. The range of marginal farmers experienced difficulty of frequency of installments from the non institutional sources between the tehsils lies 17.50percent in the Kharkhoda tehsil to 7.14percent in the Gohana tehsil.

The range of marginal farmers experienced difficulty of rate of interest from the non institutional sources between the tehsils lies 76.79percent in the Gohana tehsil to 55percent in the Kharkhoda tehsil. The maximum marginal farmers experienced difficulty as no getting loan on time from the non institutional sources between the tehsils found in the tehsil Kharkhoda with the 5percent and minimum in the tehsil Sonepat with the 1.21percent. The range of marginal farmers experienced difficulty of too many formalities from the non institutional sources between the tehsils found only in the Gannour and Sonepat tehsils with the 1.64percent and 1.20percent respectively.

The maximum marginal farmers experienced difficulty of the size of installments from the all sources between the tehsils found in the tehsil Kharkhoda with the 17.31percent and minimum in the tehsil Gohana with the 11.61percent. The range of marginal farmers experienced difficulty of frequency of installments from the all sources between the tehsils lies 9.61percent in the Kharkhoda tehsil to 6.06percent in the Sonepat tehsil and all district level it is 6.88percent.

The range of marginal farmers experienced difficulty of rate of interest from the all sources between the tehsils lies 51.61percent in the Sonepat tehsil to 43.27percent in the Kharkhoda tehsil. The maximum marginal farmers experienced difficulty as no getting loan on time from the all sources between the tehsils found in the tehsil Kharkhoda with the 2.88percent and minimum in the tehsil Gohana with the 1.29percent. The range of
marginal farmers experienced difficulty of too many formalities from the all sources between the tehsils lies 35.48percent in the Gohana tehsil to 26.93percent in the Kharkhoda tehsil.

The maximum marginal farmer households experienced difficulties from the size of installments from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the blocks found in the block Kharkhoda with the 20.93percent and minimum in the block Mundlana with the 9.52percent and all district level it is 13.29percent. The range of marginal farmer households experienced difficulties from the frequency of installments from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the blocks lies 7.69percent in the Gohana block to 3.17percent in the Gannour block and all district level it is 5.38percent. The range of marginal farmer households experienced difficulties as the rate of interest from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the blocks lies 61.54percent in the Rai block to 21.43percent in the Mundlana block and all district level it is 48.10percent.

The maximum marginal farmer households experienced difficulties as no getting loan on time from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the blocks found in the block Sonepat with the 4.29percent and minimum in the blocks Kathura, Gohana and Rai with the 0percent and all district level it is 2.22percent. The range of marginal farmer households experienced difficulties as the too many formalities from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the blocks lies 75percent in the Kathura block to 52.38percent in the Mundlana block and all district level it is 62.03percent.

The maximum marginal farmer households experienced difficulties from the size of installments from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the blocks found in the block
Gannour with the 26.32percent and minimum in the block Rai with the 8.33percent and all district level it is 16.20percent. The range of marginal farmer households experienced difficulties from the frequency of installments from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the blocks lies 18.92percent in the Kharkhoda block to 0percent in the Gohana block and all district level it is 9.86percent. The range of marginal farmer households experienced difficulties as the rate of interest from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the blocks lies 95percent in the Kathura block to 33.33percent in the Mundlana and Rai blocks and all district level it is 55.63percent.

The maximum marginal farmer households experienced difficulties as no getting loan on time from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the blocks found in the block Mundlana with the 5.56percent and minimum in the blocks Kathura, Gohana and Rai with the 0percent and all district level it is 2.11percent. The marginal farmer households experienced difficulties as the too many formalities from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the blocks found only in the Gannour and Sonepat blocks with the 1.75percent and 1.43percent respectively. All district level it is 0.70percent.

The maximum marginal farmer households experienced difficulties from the size of installments from the all sources to the total number of marginal farmer households surveyed of all sources between the blocks found in the block Kharkhoda with the 22.50percent and minimum in the blocks Mundlana and Gohana with the 10percent in both the blocks and all district level it is 14.67percent. The range of marginal farmer households experienced difficulties from the frequency of installments from the all sources to the total number of marginal farmer households surveyed of all sources between the blocks lies 12.50percent in the Kharkhoda block to 3.33percent in the Gohana block and all district level it is 7.50percent. The range of marginal farmer households experienced difficulties as the rate of interest from the all sources to the total
number of marginal farmer households surveyed of all sources between the blocks lies 67.50percent in the Kathura block to 25percent in the Mundlana block and all district level it is 51.67percent.

The maximum marginal farmer households experienced difficulties as no getting loan on time from the all sources to the total number of marginal farmer households surveyed of all sources between the blocks found in the block Kharkhoda with the 3.75percent and minimum in the blocks Kathura, Gohana and Rai with the 0percent and all district level it is 2.17percent. The range of marginal farmer households experienced difficulties as the too many formalities from the all sources to the total number of marginal farmer households surveyed of all sources between the blocks lies 37.50percent in the Kathura block to 29percent in the Rai block and all district level it is 33percent.

The maximum marginal farmer households experienced difficulties from the size of installments from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the tehsils found in the tehsil Kharkhoda with the 20.93percent and minimum in the tehsil Gohana with the 11.36percent. The range of marginal farmer households experienced difficulties from the frequency of installments from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the tehsils lies 6.98percent in the Kharkhoda tehsil to 3.17percent in the Gannour tehsil. The range of marginal farmer households experienced difficulties as the rate of interest from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the tehsils lies 57.38percent in the Sonepat tehsil to 30.68percent in the Gohana tehsil.

The maximum marginal farmer households experienced difficulties as no getting loan on time from the institutional sources to the total number of marginal farmer households surveyed of institutional sources between the tehsils found in the tehsil Gannour with the 3.17percent and minimum in the tehsil Gohana with the 1.14percent. The range of marginal farmer households experienced difficulties as the too many formalities from the
institutional sources to the total number of marginal farmer households surveyed of institutional sources between the tehsils lies 66.67 percent in the Gannour tehsil to 58.20 percent in the Sonepat tehsil.

The maximum marginal farmer households experienced difficulties from the size of installments from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the tehsils found in the tehsil Gannour with the 26.32 percent and minimum in the tehsil Gohana with the 11.11 percent. The range of marginal farmer households experienced difficulties from the frequency of installments from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the tehsils lies 18.92 percent in the Kharkhoda tehsil to 5.56 percent in the Gohana tehsil. The range of marginal farmer households experienced difficulties as the rate of interest from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the tehsils lies 61.40 percent in the Gannour tehsil to 49.15 percent in the Sonepat tehsil.

The maximum marginal farmer households experienced difficulties as no getting loan on time from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the tehsils found in the tehsil Kharkhoda with the 5.41 percent and minimum in the tehsil Sonepat with the 0.85 percent. The marginal farmer households experienced difficulties as the too many formalities from the non institutional sources to the total number of marginal farmer households surveyed of non institutional sources between the tehsils found only in the Gannour and Sonepat tehsils with the 1.75 percent and 0.85 percent respectively.

The maximum marginal farmer households experienced difficulties from the size of installments from the all sources to the total number of marginal farmer households surveyed of all sources between the tehsils found in the tehsil Kharkhoda with the 22.50 percent and minimum in the tehsil Gohana with the 11.25 percent. The range of marginal farmer households experienced difficulties from the frequency of installments
from the all sources to the total number of marginal farmer households surveyed of all sources between the tehsils lies 12.50percent in the Kharkhoda tehsil to 6.25percent in the Gohana and Sonepat tehsils. The range of marginal farmer households experienced difficulties as the rate of interest from the all sources to the total number of marginal farmer households surveyed of all sources between the tehsils lies 56.25percent in the Kharkhoda tehsil to 43.75percent in the Gohana tehsil.

The maximum marginal farmer households experienced difficulties as no getting loan on time from the all sources to the total number of marginal farmer households surveyed of all sources between the tehsils found in the tehsil Kharkhoda with the 3.75percent and minimum in the tehsil Gohana with the 1.25percent. The range of marginal farmer households experienced difficulties as the too many formalities from the all sources to the total number of marginal farmer households surveyed of all sources between the tehsils lies 35.83percent in the Gannour tehsil to 30percent in the Sonepat tehsil.

The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional source between the blocks found in the Sonepat block with the 27.11percent in the total marginal farmers prefer to take loan and the minimum lies in the Kathura block with the 7.83percent. The range of prevalence rate of marginal farmer households between the blocks lies in the Kathura block with the 32.50percent to 19percent in the Rai block. All district level prevalence rate found 27.67percent. The difference between blocks in prevalence rate of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources in the Sonepat district found not significant.

The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional source between the tehsils found in the Sonepat tehsil with the 38.56percent in the total marginal farmers prefer to take loan and the minimum lies in the Kharkhoda tehsil with the 13.25percent. The range of prevalence rate of marginal farmer households between the tehsils lies in the Gohana tehsil with the 29.38percent to 26.67percent in the Sonepat tehsil. The difference between tehsils in prevalence rate of
marginal farmer households prefer to take loan from the non institutional sources over the institutional sources in the Sonepat district found not significant.

The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the loan available for all purposes between the blocks lies 84.21percent in the Rai block to 63.64percent in the Kharkhoda block and all district level it is 74.10percent. The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the flexibility in repayment of loan between the blocks lies 72.22percent in the Gohana block and minimum in the Kathura block with the 53.85percent and all district level it is 61.45percent.

The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the simple collateral conditions between the blocks lies 71.11percent in the Sonepat block and minimum in the Kathura block with the 23.08percent and all district level it is 43.98percent. The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the no bar on the amount of loan between the blocks lays 36.36percent in the Kharkhoda block to 0percent in the Mundlana block and all district level it is 21.08percent.

The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the borrowings remains secret between the blocks lies 75percent in the Mundlana block to 31.58percent in the Rai block and all district level it is 46.39percent. The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the non availability of institutional loan between the blocks lies 31.11percent in the Sonepat block and minimum in the Rai block with the 10.53percent and all district level it is 18.68percent.
The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the rate of interest between the blocks lies 42.42 percent in the Gannour block and minimum in the Mundlana block with the 6.25 percent and all district level it is 31.33 percent. The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the any other reasons between the blocks lies 6.67 percent in the Sonepat block to 0 percent in the Mundlana, Kathura, Gohana and Khakhoda blocks and all district level it is 3.01 percent.

The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the loan available for all purposes between the tehsils lays 81.25 percent in the Sonepat tehsil to 63.64 percent in the Khakhoda tehsil. The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the flexibility in repayment of loan between the tehsils lies 67.19 percent in the Sonepat tehsil and minimum in the Khakhoda tehsil with the 54.54 percent.

The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the simple collateral conditions between the tehsils lays 65.63 percent in the Sonepat tehsil and minimum in the Gohana tehsil with the 25.53 percent. The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the no bar on the amount of loan between the tehsils lays 36.36 percent in the Khakhoda tehsil to 8.51 percent in the Gohana tehsil.

The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the borrowings remains secret between the tehsils lays 57.45 percent in the Gohana tehsil to 39.39 percent in the Gannour tehsil. The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the non availability of institutional loan
between the tehsils lies 25percent in the Sonepat tehsil and minimum in the Gohana tehsil with the 12.77percent.

The maximum marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the rate of interest between the tehsils lies 42.42percent in the Gannour tehsil and minimum in the Gohana tehsil with the 17.02percent. The range of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources due to the any other reasons between the tehsils lays 6.25percent in the Sonepat tehsil to 0percent in the Gohana and Kharkhoda blocks.

The maximum marginal farmer households makes default in the loan repayment to the total defaulted marginal farmer households in the district between the blocks found in the Sonepat block with the 25.71percent and minimum found in the Kathura block with the 8.03percent. The prevalence rate of defaulter marginal farmer households between the blocks found maximum in the block Kathura with the 50percent and minimum in the block Gannour with the 35percent and all district level it is found 41.50percent. The calculated value is 4.36 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 prevalence rate of marginal farmer households makes default in the loan repayment in the Sonepat district found not significant.

The maximum marginal farmer households makes default in the loan repayment to the total defaulted marginal farmer households in the district between the tehsils found in the Sonepat tehsil with the 39.76percent and minimum found in the Kharkhoda tehsil with the 13.65percent. The prevalence rate of defaulter marginal farmer households between the tehsils found maximum in the tehsil Gohana with the 45.63percent and minimum in the tehsil Gannour with the 35.83percent. The calculated value is 1.21 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in prevalence rate of marginal farmer
households makes default in the loan repayment in the Sonipat district found not significant.

The default made by the marginal farmer’s loan taken from the government source in the institutional source found only in the Sonipat block with the 3.28percent and all district level it is 0.88percent. The default made by the marginal farmer’s loan taken from the co-operatives by comparing the blocks found that the maximum marginal farmers defaulted in the block Rai with the 56.67percent and minimum in the block Kharkhoda with the 21.21percent and all district level it is found 34.07percent. The range of marginal farmers make default in the loan repayment of commercial banks between the blocks lays 40.91percent in the Mundlana block to 6.66percent in the Rai block and all district level it is found 20.80percent.

The range of marginal farmers make default in the loan repayment of money lenders between the blocks lays 42.11percent in the Gannour block to 20percent in the Rai block and all district level it is found 33.63percent. The range of marginal farmers make default in the loan repayment of traders between the blocks lays 11.11percent in the Kathura block to 0percent in the Mundlana block and all district level it is found 4.43percent. The range of marginal farmers make default in the loan repayment of relatives/friends between the blocks lays 10percent in the Rai block to 2.63percent in the Gannour block and all district level it is found 6.19percent and no any marginal farmer make default in the loan repayment of loan taken from the others source of non institutional sources in any block of the district.

The range of marginal farmers make default in the loan repayment of institutional sources between the blocks lays 68.18percent in the Mundlana block to 44.44percent in the Kathura block and all district level it is found 55.75percent. The calculated value is 6.95 and table value is 12.6 then the calculated value found less than the table value so the null hypothesis accepted the means difference between blocks in the share of institutional sources in the total marginal farmer households defaulted in the loan repayment in the Sonipat district found not significant.
The range of marginal farmers make default in the loan repayment of non institutional sources between the blocks lays 55.56percent in the Kathura block to 31.82percent in the Mundlana block and all district level it is found 44.25percent. The calculated value is 8.96 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 share of non institutional sources in the total marginal farmer households defaulted in the loan repayment in the Sonepat district found not significant.

The default made by the marginal farmer household’s loan taken from the government source in the institutional source found only in the Sonepat tehsil with the 2.20percent. The default made by the marginal farmer’s loan taken from the co-operatives by comparing the tehsils found that the maximum marginal farmers defaulted in the tehsil Sonepat with the 43.96percent and minimum in the tehsil Kharkhoda with the 21.21percent. The range of marginal farmers make default in the loan repayment of commercial banks between the tehsils lays 36.36percent in the Kharkhoda tehsil to 9.89percent in the Sonepat tehsil.

The range of marginal farmers makes default in the loan repayment of money lenders between the tehsils lays 42.11percent in the Gannour tehsil to 30.30percent in the Kharkhoda tehsil. The range of marginal farmers makes default in the loan repayment of traders between the tehsils lays 5.26percent in the Gannour tehsil to 3.03percent in the Kharkhoda tehsil. The range of marginal farmers make default in the loan repayment of relatives/friends between the tehsils lays 9.09percent in the Kharkhoda tehsil to 2.63percent in the Gannour tehsil and no any marginal farmer make default in the loan repayment of loan taken from the others source of non institutional sources in any tehsil of the district.

The range of marginal farmers makes default in the loan repayment of institutional sources between the tehsils lays 57.81percent in the Gohana tehsil to 50percent in the Gannour tehsil. The calculated value is 0.72 and table value is 7.81 then the calculated
value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of institutional sources in the total marginal farmer households defaulted in the loan repayment in the Sonepat district found not significant.

The range of marginal farmers makes default in the loan repayment of non institutional sources between the tehsils lays 50percent in the Gannour tehsil to 42.19percent in the Gohana tehsil. The calculated value is 0.90 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the share of non institutional sources in the total marginal farmer households defaulted in the loan repayment in the Sonepat district found not significant.

The marginal farmers makes default in the loan repayment due to the crop failure between the blocks found maximum in the block Kathura with the 25percent and minimum in the block Gohana with the 3.57percent and all district level it is found 8.43percent. The range of marginal farmers makes default in the loan repayment due to the less income between the blocks lies 85percent in the Kathura block to 45.71percent in the Rai block. All district level it is 62.25percent.

The marginal farmers makes default in the loan repayment due to the diversion of loan amount between the blocks found maximum in the block Mundlana with the 36percent and minimum in the block Gannour with the 4.65percent and all district level it is found 14.46percent. The range of marginal farmers makes default in the loan repayment due to the higher amount of installment between the blocks lies 15percent in the Kathura block to 0percent in the Gohana block. All district level it is 5.22percent. The range of marginal farmers makes default in the loan repayment due to the any other reasons between the blocks lies 55.88percent in the Kharkhoda block to 24percent in the Mundlana block. All district level it is 44.58percent.

The marginal farmers makes default in the loan repayment due to the crop failure between the tehsils found maximum in the tehsil Gohana with the 12.33percent and minimum in the tehsil Sonepat with the 5.05percent and all district level it is found
8.43 percent. The range of marginal farmers makes default in the loan repayment due to the less income between the tehsils lies 72.09 percent in the Gannour tehsil to 55.56 percent in the Sonepat tehsil.

The marginal farmers makes default in the loan repayment due to the diversion of loan amount between the tehsils found maximum in the tehsil Gohana with the 23.29 percent and minimum in the tehsil Gannour with the 4.65 percent. The range of marginal farmers makes default in the loan repayment due to the higher amount of installment between the tehsils lies 11.76 percent in the Kharkhoda tehsil to 2.33 percent in the Gannour tehsil. The range of marginal farmers makes default in the loan repayment due to the any other reasons between the tehsils lies 55.88 percent in the Kharkhoda tehsil to 32.56 percent in the Gannour tehsil.

The family of marginal farmer households committed death/suicide due to the indebtedness found only in the Gannour, Rai and Sonepat blocks with the percentage in the total death/suicide committed in the district by the family member of the marginal farmer households 33.33 percent, 33.33 percent and 33.34 percent respectively and the prevalence rate of these blocks are 0.83 percent, 1 percent and 0.71 percent respectively. All district level prevalence rate found 0.50 percent. The calculated value is 3.50 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 prevalence rate of death/suicide committed by marginal farmer household’s family due to the indebtedness in the Sonepat district found not significant.

The family of marginal farmer households committed death/suicide due to the indebtedness found only in the Gannour and Sonepat tehsils with the percentage in the total death/suicide committed in the district by the family member of the marginal farmer households 33.33 percent and 66.67 percent respectively and the prevalence rate of these tehsils are 0.83 percent in the both tehsils. The calculated value is 1.66 and table value is 7.81 then the calculated value found less than the table value so the null hypothesis accepted means the difference between tehsils in the prevalence rate of death/suicide
committed by marginal farmer household’s family due to the indebtedness in the Sonepat district found not significant.

**Conclusion:**

The conclusion drawn from the study regarding composition of indebtedness among the marginal farmer households, purposes wise and sources wise is found that there is not any significant difference between the blocks as well as between the tehsils in the share of institutional sources as well as non institutional sources in the total loan amount outstanding of marginal farmer households in the Sonepat district and the number of marginal farmer households taken loan from the both sources in the total number of marginal farmer household’s loan taken in the Sonepat district.

The difference between the blocks in the share of productive purposes in the total loan amount outstanding of marginal farmer households and in the total number of marginal farmer households loan taken in the Sonepat district found significant but at the tehsil level there is not any significant difference in this context but in the case of share of non productive purposes share in the total loan amount outstanding of marginal farmer households and in the total number of marginal farmer households loan taken in the Sonepat district the difference between the blocks and at tehsil level found not significant.

Further study conclude regarding the impact of indebtedness on the income, employment and the assets generation of marginal farmer households is that there is not any significant difference between blocks and as well as tehsil level in the prevalence rate of income, employment and assets generation in the district. The all district level the rate of income, employment and assets generation of the marginal farmers due to the indebtedness found 42.33percent, 57.33percent and 69.33percent. The maximum marginal farmer’s income increased rs. up to the 2500 per month in the district and maximum employment increased comes from the any others source of employment generation in the district. The maximum marginal farmer’s increased durable consumer goods as an item of assets in Sonepat district. The prevalence rate of assets decreased at the all district level found 45.17percent.
The present study conclude regarding the the loan repayment pattern, time of loan repayment, reasons of default in loan repayment, reasons for prefer to take loan from the non institutional sources over the institutional source, death/ suicide committed of marginal farmer households is that the difference between the blocks as well as tehsils not found significant in the any methods of loan repayment of institutional sources but in the non institutional sources difference between the blocks as well as tehsils found significant in the lump sum and any other method and not significant in installment method of loan repayment. The difference between the blocks as well as tehsils not found significant in the time of loan repayment and rescheduling facilities and also in the number of marginal farmers makes default in the loan repayment from institutional sources as well as non institutional sources. The major difficulty experienced by the marginal farmers from institutional sources is too many formalities and from the non institutional sources rate of interest.

The difference between blocks as well as tehsils not found significant in prevalence rate of marginal farmer households prefer to take loan from the non institutional sources over the institutional sources and major reason of prefer to take loan from the institutional sources over the non institutional sources found loan available for all the purposes and flexibility in the loan repayment. The difference between blocks as well as tehsils not found significant in prevalence rate of marginal farmer households makes default in the loan repayment and major reason for making default in the loan repayment found less income and any other reasons. The Prevalence rate of death/suicide committed by marginal Farmers in the district found 0.50percent.

**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.

The marginal farmer households diverted 92.06percent amount from the loan taken from institutional sources and 88.36percent amount of diverted loan used for non productive purposes. The researcher suggest 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 only 42.33percent marginal farmer household’s income increased due to the loan taken and maximum 49.21percent income increased come from the agriculture sector and 57.33percent marginal farmer households employment increased due to the loan taken and 35.17percent employment increased employment comes from the agriculture sector, so that the more concentration given on the agriculture credit. In both the sources institutional and non institutional sources credit gap of amount and time gap more than 15days also found, so study suggest that these gaps must be minimize.

The 47.68percent marginal farmer required property as a security, and 51.70percent required guarantor as a security for the loan taken from the institutional sources, these securities requirement create fear of lost of property and respect in the society, that’s why farmers do not go for the genuine credit requirement, so study suggest securities requirement must be less as much as possible.
The 69.88 percent marginal farmers need to repay of institutional loan with interest in lump sum, which gives one time burden of repayment and 60.75 percent loan repayment made before harvesting and that time farmers do not have sufficient money for repayment, so study suggest that the loan repayment must be in instalment and after harvesting and rescheduling facilities are also given to the marginal farmer households.

The maximum 47.35 percent marginal farmer households experienced difficulty due to the too many formalities from the institutional sources and maximum 65.83 farmers experienced difficulty due to the higher interest rate from the non institutional sources, so study suggest that formalities must be less in the institutional sources and strict rules and regulations are made regarding the interest rates charged by the non institutional sources.

The 27.67 percent marginal farmer prefer to take loan from the non institutional sources over the institutional sources and maximum 74.10 percent marginal farmer gives reason for this is loan available for all purposes and 61.45 percent marginal farmer gives reason for this flexibility in loan repayment. The study suggests that institutional sources need to provide loan for all purposes and flexibility in loan repayment.

The total 41.50 percent marginal farmer households make default in the loan repayment and the main reason behind non payment of loan is less income and expections of relaxation in the loan amount by the government. The study suggests that loan is provided for the more income generated activities and subsidises in the interest should be given to the good debtors.

**Limitations of study:**

The present study mainly based on the primary data, so all the limitations of primary data such as more expensive, time consuming, raw data, large volum of data, huge volume of populations etc. lies in the present study. The other difficulties faced by the researcher during the study are as follows:
Respondents were telling lies: Some respondents were telling lies during the survey conducted. For the generalization in the result their schedules were not include in the study.

Respondents were feeling shame and hazitations: Some respondents were feeling shame, when they were telling about their debts and default position and feel hazitation when they tell about their income and assets.

Less educated and less interested: Respondents were less educated and taking a lot of time to properly understand the exact question and show less interest in telling the information.

Roads connectivity not so good and transportation problem: The roads connectivity from one village to another village is not good and do not have proper transportation facilities.

Further scope of the study:

Further study may be conducted by taking other districts as special references and may be conducted by taking both small and marginal farmers. The study may be conducted on the all the categories of farmers or may be conducted by comparison of different categories to each other. The study may also conducted by comparing one district to other district in the state or may be conducted by taking all the categories or one category of farmers. With this study may be also conducted in the future on the particular objectives, those analyses in this study on the marginal farmer only, to the different categories of farmers. A particular scheme of providing credit to the farmers may also take in consideration for the future studies.