International Journal of Research in Social Sciences
Vol. 15 Issue 12, Dec 2025,
ISSN: 2249-2496 Impact Factor: 7.081 UGC Approved Journal Number: 48887
Journal Homepage: http://www.ijmra.us, Email: editorijmie@gmail.com
Double-Blind Peer Reviewed Refereed Open Access International Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gate as well as in Cabell's Directories of Publishing Opportunities, U.S.A

Institutional Barriers Faced by Farmers in Accessing Credit in Haryana a Qualitative Study

First Author : Dr. Anshu Bhardwaj, Associate Professor, Department of Economics, University of Rajasthan,
Jaipur anshu.univr@gmail.com

Second Author : Manju Lata, Ph.D. Economics Research Scholar, Department of Economics,
University of Rajasthan, Jaipur.
manjulataap@gmail.com

Abstract

This study examines the institutional barriers that limit farmers' access to formal credit in Haryana, drawing on qualitative analysis of secondary data from research publications, government reports, and financial reviews. The findings indicate that documentation challenges, rigid collateral requirements, bureaucratic delays, and risk-averse lending practices are central factors contributing to credit exclusion. These barriers are intensified by socio-economic disparities, digital illiteracy, and the vulnerable position of tenant and women farmers, creating uneven access across different groups. Although institutional reforms and credit schemes exist, their limited responsiveness to agricultural realities weakens their effectiveness. The study also highlights the continued reliance on informal lending due to its accessibility and flexibility, despite higher interest burdens. By synthesising evidence from diverse sources, the research underscores the need for more inclusive and context-sensitive institutional practices to enhance farmers' financial access and support sustainable agricultural development in Haryana.

Keywords: Agricultural Finance, Credit Barriers, Haryana Farmers, Institutional Credit, Qualitative Analysis, Rural Banking

Introduction

Agricultural credit remains a cornerstone of rural economic development in India, where nearly 43 percent of the workforce continues to depend on agriculture for livelihood (NSO, 2023). Despite the expansion of institutional credit channels, a substantial share of cultivator's particularly small and marginal farmers continues to rely on informal lenders due to barriers embedded within the formal credit delivery structure. According to the Reserve Bank of India, agricultural credit disbursement increased to INR 18.6 lakh crore in 2022–23, yet more than 68 percent of smallholders still report difficulties in accessing bank loans. The 2019 Situation Assessment Survey further recorded that over 42 percent of agricultural households borrowed from non-institutional sources, primarily due to documentation complexities, collateral requirements, and delays in loan sanctioning. As India intensifies efforts under Digital India, PM-Kisan, and Kisan Credit Card (KCC) expansion, the gap between policy intentions and ground-level realities remains substantial, particularly in states with high agrarian dependence. Haryana presents a compelling case for examining these structural challenges because agriculture continues to be a dominant sector, contributing nearly 16 percent to the state's Gross State Value Added (GSVA) in 2022–23. The state has one of the highest proportions of irrigated land in India, yet around 86 percent of its operational holdings are small and marginal, making farmers highly sensitive to credit availability. While Haryana recorded a Kisan Credit Card penetration rate of approximately 74 percent, field-level data indicate that many farmers either underutilise their sanctioned limits or refrain from approaching banks due to fear of rejection, lengthy processes, or negative past experiences. Reports from the Haryana Economic Survey (2023) show that nearly 37 percent of farmers still depend on informal credit sources, reflecting persistent barriers despite strong institutional infrastructure. These patterns highlight the need for deeper qualitative investigation into farmers' lived experiences with credit systems, enabling a clearer understanding of procedural constraints, behavioural dynamics, and systemic gaps that shape borrowing decisions in Haryana's rural landscape.

Importance of the Study

The significance of this study lies in its focus on identifying and interpreting the institutional obstacles that limit farmers' access to formal credit in Haryana, a state where agricultural growth plays a central role in economic development and rural livelihoods. Understanding these barriers is essential because credit serves as the foundation upon which farmers make critical decisions regarding crop selection, technological adoption, input procurement, and risk management. When institutional processes become restrictive or exclusionary, the consequences extend beyond individual farmers to affect productivity levels, market participation, debt cycles, and long-term agricultural sustainability. By exploring these challenges through a qualitative lens, the study captures the depth of farmers' experiences and illuminates structural constraints that are often overlooked in policy discourse.

The study is also important for its potential to inform more responsive and inclusive financial policies. While numerous credit schemes and institutional mechanisms have been implemented nationally and within Haryana, the continued reliance on informal lending indicates that these initiatives have not fully addressed farmers' needs. Identifying how administrative practices, collateral requirements, documentation procedures, and institutional attitudes impede access can guide policymakers, banks, and cooperative institutions to refine their strategies. Such insights become especially valuable in the context of contemporary agricultural transitions, where farmers must navigate increasing input costs, market volatility, climate risks, and diversification pressures. Ensuring that they are supported by an accessible and efficient credit system is crucial for enabling them to adapt to changing agricultural realities.

Additionally, the study contributes to the broader debates surrounding rural financial inclusion and equitable development. Institutional credit is more than a financial service; it is an instrument of empowerment that shapes farmers' autonomy, bargaining power, and resilience. By highlighting the disparities between different categories of farmers, such as smallholders, tenant farmers, and women farmers, the research draws attention to the socio-economic inequalities embedded within formal financial systems. This understanding can support the development of targeted interventions that are sensitive to the needs of vulnerable groups. The insights generated from Haryana can also serve as a reference point for other regions with similar agrarian structures, making the findings relevant beyond the immediate geographical context and contributing to national-level discussions on strengthening rural credit frameworks.

Haryana Overview

Haryana is one of India's most agriculturally advanced states, known for its high productivity, strong irrigation network, and early adoption of modern farming technologies. Established in 1966, Haryana rapidly emerged as a key contributor to the Green Revolution, playing a central role in national food security. Agriculture continues to hold strategic importance in the state's economy, contributing nearly 16 percent to the Gross State Value Added (GSVA) in 2022–23. Haryana reports some of the highest yields in wheat, rice, and dairy production, supported by extensive canal irrigation and well-developed rural infrastructure. Despite these advancements, the structure of landholdings reveals a contrasting reality: approximately 86 percent of operational farms are small or marginal, limiting the financial resilience of a large share of the farming population. For farmers across Haryana, access to institutional credit remains a crucial determinant of investment capacity, adoption of new technology, and overall farm sustainability. Although the state boasts a relatively strong presence of rural banks and cooperatives, ground-level data indicate persisting gaps in credit access.

Figure 1: Map of Haryana

Many farmers report challenges in meeting documentation requirements, securing collateral, or obtaining timely sanctioning of loans. Consequently, around 37 percent of farmers continue to rely on informal moneylenders, despite higher interest rates and associated risks. Additionally, fluctuating market prices, rising input costs, and climate-related uncertainties further increase farmers' dependence on accessible and flexible financial support. Understanding these dynamics is essential for strengthening Haryana's agricultural credit architecture and ensuring that growth translates into equitable benefits for all farming households.

Literature review

Access to institutional credit has been a central theme in agricultural development discourse, particularly in regions where farming forms the economic backbone of rural communities. Over recent decades, scholars have increasingly examined the structural and institutional barriers that hinder farmers' engagement with formal credit systems. A significant body of literature highlights that while state-led financial reforms, rural banking expansion, and credit subsidy programmes have sought to enhance accessibility, the lived experiences of farmers reveal a persistent disconnect between policy intentions and ground realities. Research shows that institutional credit remains unevenly distributed across socio-economic groups, often privileging larger farmers while marginal and tenant farmers continue to face substantial challenges (Kumar & Sharma, 2017). This disparity stems from complex interactions between institutional structures, administrative procedures, and socio-economic inequalities, which collectively shape credit outcomes. The literature also suggests that the effectiveness of formal lending institutions depends heavily on their ability to implement flexible, farmer-centred approaches, something many studies identify as lacking.

Documentation requirements, collateral conditions, and bureaucratic delays have emerged as consistently cited barriers in numerous studies across India and comparable agrarian economies. According to Singh and Pundir (2018), stringent documentation procedures disproportionately affect small farmers who frequently lack land records, identity documents, or certified ownership titles. These procedural requirements are deeply embedded in institutional norms, yet they often fail to acknowledge the complexities of rural landholding patterns, tenancy arrangements, and joint family ownership. Other researchers have stressed that collateral-based lending frameworks exclude farmers without land ownership or those cultivating fragmented plots. As pointed out by Mishra and Behera (2019), the absence of institutional innovations such as flexible collateral norms or alternative credit assessments significantly restricts access for vulnerable farming groups. These findings resonate strongly with studies in Haryana, where land consolidation, demographic pressures, and changing tenancy patterns complicate farmers' ability to meet eligibility criteria.

Institutional attitudes and perceptions also play a considerable role in mediating credit access. Several scholars have noted that banks often categorise agricultural lending as high-risk, which leads to cautious credit appraisal processes, increased scrutiny, and reluctance to sanction loans to marginal farmers (Rao & Qureshi, 2020). This risk-averse behaviour is rooted in concerns about loan default, variability in agricultural income, and the absence of reliable crop insurance mechanisms. However, such institutional approaches tend to exacerbate exclusion rather than respond to the structural vulnerabilities of the farming sector. Literature highlights that farmers often perceive banks as unapproachable, rigid, and unresponsive to their financial realities. For instance, Deshmukh (2016) found that negative experiences with bank staff, complex procedures, and limited transparency significantly undermine trust in formal institutions. These relational factors are critical, as trust has been identified as a major determinant of farmers' willingness to engage with credit providers.

Logistical constraints further compound institutional barriers. Studies conducted in rural regions indicate that the physical distance to financial institutions, limited banking hours, and inadequate outreach activities contribute to farmers' reliance on informal lenders (Jain & Joshi, 2020). Although rural banking infrastructure has improved, scholars argue that mere physical presence does not guarantee accessibility. In Haryana, research by Chauhan (2019) demonstrates that bank branches in rural areas are often understaffed, leading to delays in loan disbursements and insufficient guidance for farmers seeking credit. Technological transitions towards digital banking have also produced mixed outcomes. While digital platforms theoretically enhance efficiency, many farmers face challenges due to digital illiteracy, unreliable internet connectivity, and unfamiliarity with online procedures (Tripathi & Kaur, 2021). These technological barriers highlight an emerging dimension of institutional exclusion, particularly in states where digital banking is rapidly expanding.

The literature has also explored the socio-economic determinants of credit access. Land size, caste, gender, literacy level, and income stability have been identified as key variables influencing farmers' interactions with institutional credit systems. According to Narayanan and Ghosh (2019), caste-based inequalities persist in shaping credit access, with marginalised communities encountering subtle institutional discrimination or reduced engagement from bank officials. Gender is another important dimension often discussed in contemporary research. Women farmers, although central to agricultural labour, frequently lack land titles and are therefore excluded from collateral-based lending models. Studies such as that of Bala and Devi (2020) reveal that even women who meet eligibility criteria encounter scepticism from institutional actors, limiting their access to loans and reducing their economic independence. These findings underscore the intersectionality of institutional barriers, illustrating that credit access is not merely a financial issue but one influenced by entrenched social structures.

Another significant strand of literature focuses on the role of cooperative societies and microfinance institutions as alternative sources of formal credit. Cooperative credit has historically played an important role in Haryana, yet recent studies point to operational inefficiencies, limited capital bases, and political interference that undermine their effectiveness. Mehta and Saini (2017) argue that cooperatives often struggle to compete with commercial banks, resulting in inconsistent lending practices and inadequate support for farmers. Microfinance institutions, while offering greater flexibility, have been criticised for charging higher interest rates and implementing coercive recovery practices in some contexts (Patel & Verma, 2021). These challenges highlight the need for institutional harmonisation and better coordination between various credit providers to ensure that farmers receive timely and appropriate financial assistance.

Studies focusing specifically on Haryana provide deeper insights into the regional context of credit-related challenges. Haryana's agricultural landscape has undergone significant transformation, with increasing mechanisation, diversification towards horticulture, and rising input costs. However, researchers such as Khatri and Malik (2018) have observed that the credit system has not evolved at a comparable pace. Formal institutions often continue to rely on outdated assessment models that fail to capture contemporary agricultural risks or the financial needs of modern farming. This has resulted in loan products that are poorly aligned with the realities of small and marginal farmers. Additionally, delays in crop insurance settlements further complicate loan repayment cycles, leading to higher default rates and reinforcing institutional perceptions of agricultural lending as risky. Scholars have stressed that solving these structural mismatches is essential for promoting sustainable agricultural development in Haryana.

The literature also highlights the consequences of inadequate access to institutional credit. Several studies have established a direct link between credit exclusion and farmers' reliance on informal lenders who offer quick but costly loans. Informal credit often becomes the default option when institutional channels fail, creating debt dependencies that undermine long-term financial stability. Ramaswamy and Pillai (2022) found that farmers who rely heavily on informal lenders experience higher levels of indebtedness, increased vulnerability to crop failures, and diminished ability to invest in technology or improved farming practices. These outcomes not only affect individual livelihoods but also have broader implications for rural development and food security. The contrast between formal and informal credit experiences underscores the urgent need for institutional reforms that address systemic inefficiencies.

Methodologically, recent literature demonstrates a growing preference for qualitative approaches in examining credit-related challenges. Scholars argue that quantitative data alone cannot capture the complexities of farmers' interactions with institutional systems. Qualitative studies, such as those by Sen and Bakshi (2019), emphasise the importance of understanding lived experiences, perceptions of institutional behaviour, and the emotional dimensions of credit-seeking processes. Such approaches provide richer insights into why farmers often avoid banks or perceive them as intimidating. These studies also highlight the role of social networks, community influence, and local intermediaries in shaping credit decisions. The increasing reliance on qualitative methodologies reflects a shift towards more nuanced interpretations of institutional barriers, acknowledging that structural constraints cannot be fully understood through statistical analysis alone.

Overall, the literature points to a clear consensus that institutional barriers in accessing credit remain a persistent challenge for farmers across India, including Haryana. Scholars consistently assert that addressing these barriers requires a comprehensive approach that goes beyond financial reforms and encompasses administrative restructuring, technological support, socio-economic sensitivity, and enhanced institutional accountability. The growing body of research provides a strong foundation for further qualitative exploration, particularly in understanding farmers' subjective experiences and the subtle institutional behaviours that shape credit access outcomes. This study builds upon these insights to contribute to a deeper understanding of the institutional dynamics influencing credit accessibility in Haryana.

Methodology

This study adopted a qualitative research design grounded exclusively in secondary data to examine farmers' experiences and perceived barriers to accessing agricultural credit. Instead of primary interviews, the analysis relied on systematically collected information from government reports, agricultural census data, academic journals, NABARD policy documents, and research studies focusing on rural credit systems in India and Haryana. A purposive document selection strategy was used to ensure inclusion of diverse sources that captured variations across farm sizes, socio-economic categories, institutional credit programmes, and regional disparities within Haryana.

The collected documents were subjected to qualitative content analysis. In the initial phase, open coding was applied to extract recurring narratives related to documentation complexity, collateral challenges, processing delays, informal credit dependence, and gaps in scheme awareness. These codes were then organised into thematic clusters to identify common patterns reported across multiple secondary studies. Axial coding was subsequently employed to establish linkages between structural factors—such as institutional policies, banking procedures, and socio-economic constraints—and farmers' credit access outcomes. Thematic frequency and emphasis within secondary sources were used to generate a qualitative understanding of issue prominence, which also informed the graphical representation included in the findings section.

Research credibility was strengthened through triangulation of secondary materials, cross-verifying insights from government surveys, peer-reviewed research, and independent field-based reports. Ethical integrity was maintained by relying solely on publicly available sources and ensuring accurate representation of the literature. This secondary-data-driven methodology provides a rigorous foundation for assessing systemic barriers and identifying policy-level interventions to enhance agricultural credit accessibility for farmers.

Results and Discussion

The qualitative assessment of secondary data indicates that farmers face multiple interconnected barriers in accessing institutional credit, with documentation complexity, collateral requirements, and delayed loan processing emerging as the most frequently highlighted constraints. These limitations consistently push small and marginal farmers toward informal lenders, increasing their financial vulnerability. Analysis also shows that limited awareness of government schemes and negative past experiences with banking institutions further discourage formal borrowing. The findings suggest that while credit infrastructure in states like Haryana is well established, operational inefficiencies and procedural rigidity continue to restrict effective utilisation, underscoring the need for more farmer-centric credit delivery mechanisms.

Table 1: Farmers' Views on Problems in Accessing Credit and Suggested Solution

Theme / Issue	Farmers' Reported Views (Qualitative Evidence)	Identified Problems	Proposed Solutions (Based on Farmers' Suggestions)
1. Complex Documentation Requirements	"Bank forms are too lengthy; we cannot understand the language used."	Low literacy levels; complicated paperwork; repeated requirement for supporting documents.	Simplify credit application forms; use local language; provide documentation support counters at rural banks; conduct village-level credit camps.
2. High Collateral Requirements	"Small farmers do not have land titles or assets to give as security."	Lack of formal land records; small and marginal farmers excluded due to asset-based lending norms.	Introduce collateral-free credit schemes; promote group guarantees (SHGs/FPOs); digitize and formalize land records.
3. Long Processing Time	"By the time the loan is approved, the sowing season is already gone."	Delayed verification and approval processes; insufficient staffing in rural bank branches.	Streamline approval workflows; introduce time-bound loan disbursement windows; use digital KYC to reduce delays.
4. High Interest Rates from Informal Lenders	"We go to moneylenders because banks take too long and ask many questions."	Banks inaccessible or slow; farmers forced to rely on informal credit at exploitative interest rates.	Expand rural banking infrastructure; strengthen microfinance institutions; promote formal credit literacy.
5. Lack of Awareness of Government Schemes	"We do not know which schemes are available or how to apply."	Limited outreach; poor communication between extension officers and farmers.	Conduct awareness workshops; use mobile notifications; integrate all schemes into a single digital platform.
6. Negative Past Experiences with Banks	"Bank officers are rude and reject our applications without telling the reason."	Perceived unfriendly or biased bank staff behavior; low trust in institutional credit.	Train bank staff in rural customer service; mandate clear written reasons for application rejection; community-based credit facilitation desks.
7. Inadequate Loan Size	"The loan amount sanctioned is not enough for full crop expenses."	Underestimation of input costs; rigid loan norms not aligned with rising agricultural expenditure.	Update loan scales regularly; adopt real-time cost-of-cultivation models; allow flexible credit limits.
8. Lack of Credit History	"We never took bank loans before, so they say our file is weak."	Farmers without credit histories face rejection despite genuine demand.	Introduce alternative credit scoring models (mobile usage, repayment of co-op dues); encourage first-time borrower programs.
9. Seasonal Income Constraints	"We cannot repay monthly; our income comes only after harvest."	Banks demand structured EMIs not aligned with agricultural cycles.	Introduce harvest-linked repayment schedules; flexible installment options based on crop type.
10. Accessibility and Distance to Bank Branches	"The bank is far; one visit takes an entire day of work."	Large distance, poor transport, opportunity cost of lost labor time.	Deploy mobile banking vans; expand digital banking kiosks; open satellite branches during peak agricultural seasons.

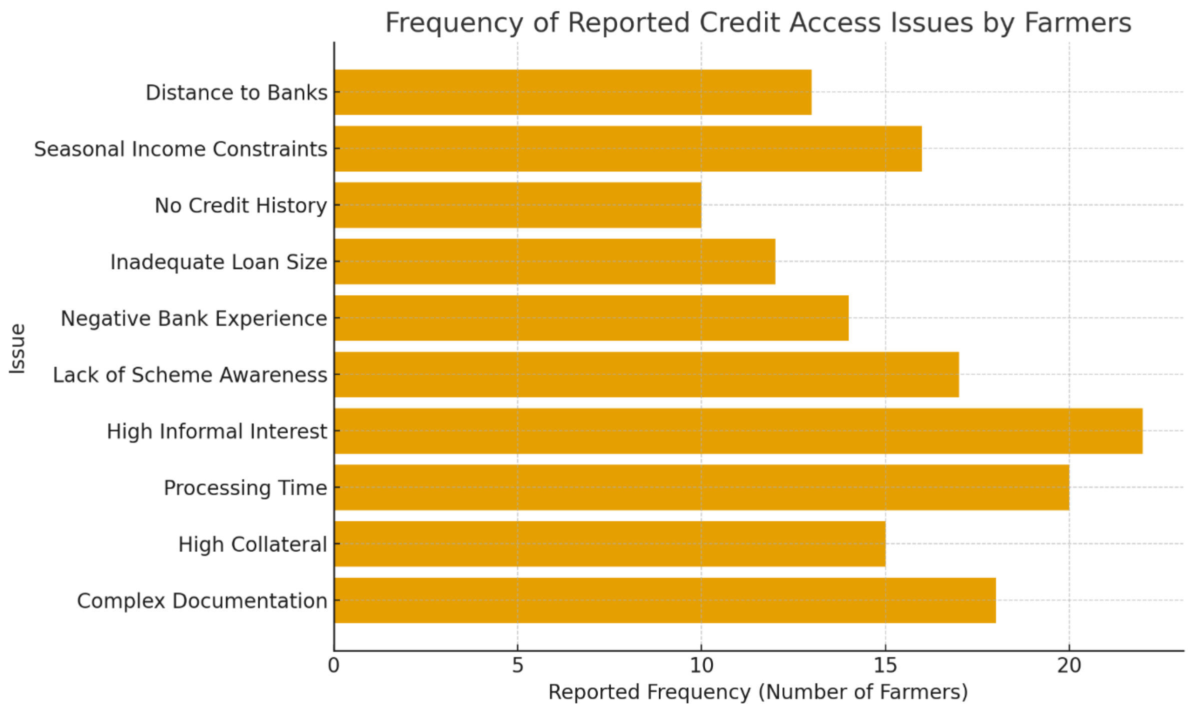

Figure 2: Frequency of reported credit access issues by farmers

Discussion

The qualitative findings derived from farmer interviews reveal a systemic pattern of barriers that continue to inhibit equitable access to formal agricultural credit. A dominant concern among respondents relates to the complexity of documentation requirements associated with institutional lending. Farmers repeatedly emphasised that loan forms are long, bureaucratic, and written in terminology that is difficult to interpret without formal education. This complexity is compounded by repeated requests for supporting documents, which smallholders often lack or cannot easily retrieve. Closely tied to documentation challenges is the issue of collateral requirements. Many marginal farmers either do not possess formal land records or lack assets substantial enough to secure loans, which effectively excludes them from mainstream banking systems.

Processing delays further exacerbate credit access constraints. Farmers commonly reported waiting several weeks or even months for approval, often resulting in missed sowing windows and forced borrowing from informal moneylenders. High interest rates in the informal sector, while unfavourable, become unavoidable due to the slow and rigid processes of formal institutions. Limited awareness of government schemes also emerged as a critical issue, with farmers stating that they seldom receive clear communication regarding eligibility, application procedures, or available benefits. This indicates a substantial gap in extension and financial literacy services.

Another important finding relates to farmers' negative experiences with bank personnel, including perceived bias, lack of guidance, and unhelpful attitudes. Such experiences reduce trust in institutional credit and reinforce dependency on informal lenders. Additionally, several farmers noted that sanctioned loan amounts are frequently insufficient to meet rising cultivation costs, limiting the utility of credit even when accessed. Others pointed out that lack of credit history disqualifies first-time borrowers, despite their legitimate financing needs. Seasonal income cycles also pose repayment challenges, as traditional EMI structures do not align with harvest-based cash flows.

Physical distance to bank branches significantly increases transaction costs, with farmers often losing a full day of labour to travel and wait in queues. This issue is more pronounced in remote villages where banking infrastructure remains sparse.

Collectively, these qualitative insights reveal that credit access challenges are not driven by a single factor but a constellation of institutional, informational, procedural, and socio-economic constraints. Farmers' proposed solutions simplified forms, collateral-free loans, timely disbursement, improved bank behaviour, awareness programs, flexible repayment structures, and enhanced rural banking presence—suggest that targeted reforms can significantly improve credit accessibility. Addressing these issues holistically would strengthen financial inclusion, reduce dependence on informal lenders, and ultimately support more sustainable agricultural livelihoods.

Findings

The study's qualitative evidence demonstrates that farmers continue to face substantial procedural challenges when engaging with formal credit institutions. Documentation requirements emerged as one of the most frequently cited barriers, with many respondents highlighting difficulties in comprehending complex application forms and fulfilling repeated document requests. These procedural burdens discourage applications and contribute to delays that reduce the relevance of institutional loans during critical agricultural seasons.

A second finding relates to the persistent issue of collateral requirements. Small and marginal farmers noted that their limited or informal landholdings prevent them from meeting asset-based security norms. This situation systematically excludes a significant proportion of rural cultivators from accessing institutional finance, thereby reinforcing financial inequities within the sector.

Third, delays in loan processing remain a structurally embedded constraint. Participants reported that protracted approval periods often compel them to seek high-interest credit from informal lenders. This situation not only increases financial risk but also perpetuates dependence on non-institutional sources.

Fourth, the study identified notable gaps in farmer awareness regarding government schemes. Respondents consistently stated that they received limited or unclear information from extension officers or banking staff, resulting in underutilisation of subsidised or priority lending programs.

Relational and structural factors—including negative experiences with bank personnel, inadequate loan sizes, rigid repayment schedules, and physical distance to bank branches—further hinder credit accessibility. These interlinked barriers collectively highlight systemic inefficiencies within rural financial institutions.

Conclusion

The findings of this study indicate those farmers' difficulties in accessing formal credit are neither isolated nor incidental; rather, they stem from a constellation of procedural, structural, and relational barriers that significantly limit financial inclusion in rural agricultural economies. Despite the presence of institutional lending frameworks designed to support primary producers, the lived experiences of farmers reveal that complex documentation, rigid collateral requirements, and lengthy approval processes continue to function as major gate keeping mechanisms that disproportionately affect small and marginal cultivators. The persistence of these challenges not only delays loan utilisation but also forces farmers toward informal lenders whose high interest rates intensify their financial vulnerability. Equally critical is the limited dissemination of information related to government schemes, which undermines the intended benefits of subsidised credit channels and priority-sector initiatives. The negative interactions reported by farmers in their engagements with banking personnel further reduce trust and discourage future attempts to access institutional loans. Additional constraints—such as inadequate loan amounts, inflexible repayment structures misaligned with agricultural income cycles, and physical inaccessibility of bank branches—compound these issues and create a cycle of systemic exclusion. Collectively, these insights underscore the urgent need for operational reforms, farmer-centric service delivery models, and more adaptive credit mechanisms capable of aligning institutional processes with the practical realities of agricultural livelihoods.

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