

Socio-economics dimensions of poverty among cotton growing farmers in Karnataka

M.T. DODAMANI AND S.S. GULEDGUDDA

ABSTRACT

An attempt has been made to analyze the dimensions of poverty among cotton growing farmers in Northern Karnataka districts of Haveri and Bellary which were purposively selected. A sample of 200 farmers was selected through a stratified random sampling method. The families of the cotton growing farmers were interviewed during the crop year 2007-08 with a pre-tested questionnaire. The results indicated that most of the annual family incomes were below Rs.25,000 and averaged at Rs.1,26,328 while the annual expenses were Rs.1,22,857. The average size of the holdings was 2.88 hectares. The returns from cotton cultivation ranged from Rs. 1,535 to Rs.12, 246/ha., increasing with the size of holding. All respondents were debtors with nearly half of them defaulters to the loans taken while others were repayers to different extents. Loan utilization was mostly to the purpose borrowed which was for raising crops and loan defaults was due to crop failure or low price. Lending sources were mainly banks and money lenders the latter charging twice as much as banks as interest. Owned property was also sold to clear-off old debt repayment, marriage and medical expenses. Migration to seek seasonal jobs was seen among 10 to 22 % of the respondents, which seasonally supplemented their incomes to as much as 10% of their annual income. External factors that were quoted by the farmers as the reasons for their poverty were lack of proper market mechanism for their agricultural produce, inadequate supply of inputs, credit, power etc. for cultivation.

See end of the article for authors' affiliations

Correspondence to :

M.T. DODAMANI
Department of
Agricultural Economics,
Agricultural Research
Station, DHARWAD
(KARNATAKA)
INDIA

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