

Farmers Suicide

Facts & Possible Policy
Interventions

MEETA AND RAJIVLOCHAN

This book is a focussed, in-depth investigation into the suicide epidemic that has hit farmers of India in the early twenty first century.

The epidemic is not confined to just one district, one state or one particular crop. There could be some debate about the quantum of the epidemic and its nature. But there can be little doubt that the situation is bad. On the basis of comprehensive information collected from one district it investigates the social construction of suicide. Taking a holistic picture of distress, it argues that focussing on indebtedness and other economic causes amounts to missing the trees for the wood. The need of the hour is for the nation to do more than that and if required, even provide direct subsidies to the actual cultivator.

Health and education are the other sectors where greater responsibility needs to be taken by the government.

The authors' judgement is tempered by their long field experience in the area of rural development and community empowerment.

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This book is dedicated to our parents who left the agricultural fields of their ancestors to join urban professions.

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I: INTRODUCTION

By the early years of the 21st century Yavatmal was fully in the grips of a suicide epidemic. In simple quantitative terms, it ranked second in the number of suicides reported by the State Crime Records Bureau of Maharashtra [SCRB]. The maximum number of suicides [about 1100 per year] was reported from the city of Mumbai. However, Yavatmal was considered the epicentre of the suicide epidemic because it was far too sparsely populated than the megalopolis of Mumbai. Its population, at 24.5 lakhs¹, distributed over 13500 sq. kms. at a population density of 181 per sq. kms., was less than a quarter of Mumbai city while the total number of suicides reported from Yavatmal were just about 20% less than that reported from Mumbai city. The suicide rate in Yavatmal was more than three times that in Mumbai. Yavatmal reported 640, 819, 832, 787 and 786 suicide victims respectively for the years 2000, 2001, 2002, 2003 and 2004 [Table 1]. That is more than two suicides every day. The SCRB reported that about a quarter of these were suicides by those involved in farming and agriculture related activities [Table 2]. The only exception was the year 2004 when some 30% of the total comprised of farmers.

Comparatively, according to the information recorded by the SCRB the districts of Amravati, Buldhana, Jalgaon and Pune [to list them in alphabetical order] reported more than 500 suicides for these years. Sangli, Satara and Wardha, reported more than 400 suicides

¹ 1 lakh= 100,000. Abbreviations are expanded and uncommon words glossed at their first occurrence.

between 2001 and 2004. In the districts of Aurangabad, Ahmednagar, Amravati, Beed, Buldhana, Hingoli, Jalgaon, Jalna, Nasik, Parbhani, Pune and Satara, during these years, farmers sometimes constituted almost 50% or more of the total reported suicides, with the figure for farmers touching a high of 89% for Ahmednagar in 2001, 82% for Buldhana in 2001, 74% for Jalna in 2000, 71% for Jalgaon in 2000 and 69% for Beed in 2002.

Within Yavatmal district, when we look at the data collected at the level of the police stations, we notice that in the three decades preceding 2005, farmers ranged from 0.0% to 15.17% of the total suicides reported to the police stations [Table 3 and 4]. As a proportion of all male suicide victims, 0.0% to 20.47% was male farmers in the period 1975 - 2005. Male agricultural labourers, as a percent of all male suicides, ranged from 14% to 50%. Farmers and agricultural labourers, clubbed together, as a percent of all suicides reported to the police, ranged from 18% to 53% [Table 5]. In the 1970s the ratio of farmers and agricultural labourers as a percent of all suicides was between 18 to 30%, in the 1980s it rapidly grew to over 30%, in the 1990s to 40% and by 2005 it had reached a high of almost 54% [Table 5]. At the same time, housewives who form another large category of suicides, as a percent of all suicides ranged from 7% to 23% [Table 4].

Demographers and other experts prefer to reduce these numbers to “suicide per lakh population”. This then is called the “Suicide Mortality Rate”. According to this Kerala has a suicide mortality rate of 33, Maharashtra of 14, the all-India figure is given as 10. We might add that a similar figure for males from the prosperous countries of the world like Austria, Finland, Japan, Norway, Sweden

and Switzerland is of the order of 20 or more and on occasion going to as high as 40.²

However, so long as the unit of intervention in the on-going suicide epidemic remains the individual and policy has to be made with the individual at its focus, we think, it would be more fruitful to look at each discrete figure separately as well. After all, the distress caused by a single death, for the family and the neighbourhood is not any more reduced whether it is part of a larger figure of 200 or 500 suicides in the district. Moreover, it would be in the fitness of things, from the point of view of a responsible society and government that we pay attention to each individual case of distress and try to find constructive interventions. It really does not matter much that farmers constitute only 17% of the total suicides reported in the country in one year or that they form only 25% of the suicide cases reported in a district. We would imagine that a responsible society and government would take even a single suicide as one too many and try to create an environment where even this one does not happen.

² Worldwide suicide statistics are available with the World Health Organisation that have also been made available for electronic access, see http://www.who.int/mental_health/prevention/suicide/country_reports/.

Total suicides reported in Maharashtra

Table 1: Total suicides reported 2000-2004: sorted in descending order

Derived from the data provided by the State Crime Records Bureau

C: Commissionerate

R: Rural

Year	2004		2003		2002		2001		2000
District	Total	District	Total	District	Total	District	Total	District	Total
Mumbai (C)	1106	Mumbai (C)	970	Mumbai (C)	1072	Mumbai (C)	1225	Mumbai (C)	1086
YAVATMAL	786	YAVATMAL	787	YAVATMAL	832	Thane (R)	924	Jalgaon	778
Jalgaon	678	Jalgaon	720	Jalgaon	740	YAVATMAL	819	Thane (R)	705
Buldhana	649	Buldhana	648	Pune (R)	672	Jalgaon	726	YAVATMAL	640
Amravati (R)	576	Thane (R)	593	Buldhana	665	Amravati (R)	632	Amravati (R)	589
Pune (C)	550	Akola	574	Amravati (R)	537	Buldhana	614	Buldhana	588
Pune (R)	519	Amravati (R)	559	Pune (C)	496	Pune (R)	535	Pune (R)	557
Satara	494	Pune (R)	524	Wardha	476	Pune (C)	484	Sangli	491
Sangli	489	Pune (C)	507	Satara	464	Sangli	455	Pune (C)	482
Thane (R)	471	Sangli	494	Sangli	431	Nagpur (C)	453	Nagpur (C)	465

Total suicides reported in Maharashtra

Year	2004		2003		2002		2001		2000
Akola	459	Satara	492	Nagpur (C)	417	Wardha	434	Satara	437
Wardha	446	Nagpur (C)	429	Nanded	401	Satara	416	Solapur (R)	411
Nagpur (C)	419	Wardha	422	Thane (C)	396	Solapur (R)	399	Wardha	411
Nanded	417	Kolhapur	412	Nagpur (R)	395	Akola	397	Thane (C)	388
Solapur (R)	399	Thane (C)	402	Thane (R)	393	Nagpur (R)	374	A'bad (R)	375
Kolhapur	390	Solapur (R)	381	Chandrapur	378	A'bad (R)	372	Nanded	354
Nagpur (R)	385	Nagpur (R)	379	Solapur (R)	367	Thane (C)	360	Chandrapur	326
Thane (C)	378	Beed	366	Akola	362	Chandrapur	354	Nagpur (R)	313
A'bad (R)	377	Osmanabad	343	Kolhapur	353	Nanded	347	Beed	310
Beed	365	Nanded	341	A'bad (R)	340	Kolhapur	344	Nasik (R)	299
Chandrapur	365	A'bad (R)	331	Nasik (R)	329	Beed	321	Gadchiroli	296
Nasik (R)	314	Nasik (R)	329	Beed	315	Osmanabad	277	Kolhapur	280
Dhule	307	Chandrapur	321	Osmanabad	303	Washim	248	Osmanabad	253
Ahmednagar	300	Ahmednagar	318	Ahmednagar	285	Ahmednagar	222	Latur	227
Osmanabad	288	Washim	273	Latur	280	Latur	222	Akola	219
Latur	244	Dhule	252	Dhule	256	Dhule	217	Ahmednagar	210

Total suicides reported in Maharashtra

Year	2004		2003		2002		2001		2000
Washim	238	Parbhani	240	Washim	239	Amravati (C)	207	Parbhani	205
Parbhani	207	Latur	236	Parbhani	215	Nasik (R)	204	Washim	177
Nasik (C)	198	Bhandara	179	Nasik (C)	193	Parbhani	190	Dhule	164
Raigad	180	Nasik (C)	178	Raigad	185	Ratnagiri	172	Nandurbar	163
Amravati (C)	178	Raigad	178	Gondia	168	Hingoli	161	Ratnagiri	163
Bhandara	162	Solapur (C)	153	Hingoli	163	Raigad	158	Jalna	156
Ratnagiri	158	Hingoli	151	Amravati (C)	159	Nandurbar	152	Nasik (C)	153
Solapur (C)	149	Gondia	144	Ratnagiri	153	Sindhudurg	150	A'bad (C)	148
A'bad (C)	138	Amravati (C)	141	Sindhudurg	147	Gadchiroli	146	Bhandara	148
Navi Mumbai	135	Nandurbar	141	Gadchiroli	138	Solapur (C)	135	Amravati (C)	145
Hingoli	133	Gadchiroli	138	Solapur (C)	138	A'bad (C)	128	Gondia	145
Gadchiroli	127	Sindhudurg	138	Bhandara	131	Bhandara	126	Raigad	141
Gondia	121	Ratnagiri	137	Nandurbar	128	Gondia	125	Sindhudurg	132
Nandurbar	121	A'bad (C)	132	A'bad (C)	127	Nasik (C)	121	Solapur (C)	127
Sindhudurg	118	Navi Mumbai	121	Jalna	111	Navi Mumbai	101	Hingoli	123
Jalna	113	Jalna	107	Navi Mumbai	98	Jalna	90	Navi Mumbai	81

Total suicides reported in Maharashtra

Year	2004		2003		2002		2001		2000
Nagpur Rly	44	Nagpur Rly	46	Nagpur Rly	36	Nagpur Rly	48	Nagpur Rly	33
Pune Rly	30	Pune Rly	20	Pune Rly	32	Pune Rly	24	Pune Rly	28
Mumbai Rly	8	Mumbai Rly	13	Mumbai Rly	13	Mumbai Rly	9	Mumbai Rly	10

Total suicides reported in Maharashtra

Table 2: Suicides 1998-2004: with Farming and Agriculture related activities as occupation

Derived from the data provided by the State Crime Records Bureau

C: Commissionerate

R: Rural

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Aurangabad (C) F&Ar	13	4	13	18	14	16	28
Aurangabad (C) Total	131	140	148	128	127	132	138
F&Ar as % of Total	10	3	9	14	11	12	20
Aurangabad (R) F&Ar	131	210	149	158	188	194	173
Aurangabad (R) Total	451	427	375	372	340	331	377
F&Ar as % of Total	29	49	40	42	55	59	46
Ahmednagar F&Ar	0	0	0	198	146	206	119
Ahmednagar Total	281	189	210	222	285	318	300
F&Ar as % of Total	0	0	0	89	51	65	40
Akola F&Ar	70	47	53	33	37	141	131
Akola Total	454	335	219	397	362	574	459
F&Ar as % of Total	15	14	24	8	10	25	29
Amravati (C) F&Ar	133	25	23	9	9	20	28

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Amravati (C) Total	414	143	145	207	159	141	178
F&Ar as % of Total	32	17	16	4	6	14	16
Amravati (R) F&Ar	16	115	111	198	152	202	322
Amravati (R) Total	149	480	589	632	537	559	576
F&Ar as % of Total	11	24	19	31	28	36	56
Beed F&Ar	120	9	146	124	217	188	177
Beed Total	259	314	310	321	315	366	365
F&Ar as % of Total	46	3	47	39	69	51	48
Bhandara F&Ar	41	7	13	13	13	25	32
Bhandara Total	278	115	148	126	131	179	162
F&Ar as % of Total	15	6	9	10	10	14	20
Buldhana F&Ar	105	269	348	504	416	407	419
Buldhana Total	571	628	588	614	665	648	649
F&Ar as % of Total	18	43	59	82	63	63	65
Chandrapur F&Ar	47	49	69	114	126	126	141
Chandrapur Total	281	283	326	354	378	321	365
F&Ar as % of Total	17	17	21	32	33	39	39
Dhule F&Ar	10	11	10	62	64	72	97

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Dhule Total	201	156	164	217	256	252	307
F&Ar as % of Total	5	7	6	29	25	29	32
Gadchiroli F&Ar	34	22	23	22	28	44	37
Gadchiroli Total	129	135	296	146	138	138	127
F&Ar as % of Total	26	16	8	15	20	32	29
Gondia F&Ar		8	26	6	27	39	29
Gondia Total		122	145	125	168	144	121
F&Ar as % of Total		7	18	5	16	27	24
Hingoli F&Ar		1	2	48	76	68	40
Hingoli Total		172	123	161	163	151	133
F&Ar as % of Total		1	2	30	47	45	30
Jalgaon F&Ar		341	552	185	322	302	261
Jalgaon Total		759	778	726	740	720	678
F&Ar as % of Total		45	71	25	44	42	38
Jalna F&Ar		77	115	60	64	54	73
Jalna Total		189	156	90	111	107	113
F&Ar as % of Total		41	74	67	58	50	65
Kolhapur F&Ar		0	0	62	1	1	0

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Kolhapur Total		255	280	344	353	412	390
F&Ar as % of Total		0	0	18	0	0	0
Latur F&Ar		56	68	50	45	55	56
Latur Total		270	227	222	280	236	244
F&Ar as % of Total		21	30	23	16	23	23
Mumbai (C) F&Ar		31	2	1	0	1	0
Mumbai (C) Total		1266	1086	1225	1072	970	1106
F&Ar as % of Total		2	0	0	0	0	0
Mumbai Rly F&Ar		0	0	0	0	0	0
Mumbai Rly Total		7	10	9	13	13	8
F&Ar as % of Total		0	0	0	0	0	0
Nagpur (C) F&Ar		3	2	1	1	3	2
Nagpur (C) Total		385	465	453	417	429	419
F&Ar as % of Total		1	0	0	0	1	0
Nagpur (R) F&Ar		119	106	157	132	117	124
Nagpur (R) Total		355	313	374	395	379	385
F&Ar as % of Total		34	34	42	33	31	32

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Nagpur Rly F&Ar		3	2	7	3	4	2
Nagpur Rly Total		28	33	48	36	46	44
F&Ar as % of Total		11	6	15	8	9	5
Nanded F&Ar		0	0	49	147	100	218
Nanded Total		381	354	347	401	341	417
F&Ar as % of Total		0	0	14	37	29	52
Nandurbar F&Ar		3	14	24	0	5	30
Nandurbar Total		98	163	152	128	141	121
F&Ar as % of Total		3	9	16	0	4	25
Nasik (C) F&Ar		9	8	0	10	9	5
Nasik (C) Total		142	153	121	193	178	198
F&Ar as % of Total		6	5	0	5	5	3
Nasik (R) F&Ar		25	109	76	143	142	147
Nasik (R) Total		325	299	204	329	329	314
F&Ar as % of Total		8	36	37	43	43	47
Navi Mumbai F&Ar		0	4	3	4	0	0

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Navi Mumbai Total		106	81	101	98	121	135
F&Ar as % of Total		0	5	3	4	0	0
Osmanabad F&Ar		45	87	49	72	67	68
Osmanabad Total		232	253	277	303	343	288
F&Ar as % of Total		19	34	18	24	20	24
Parbhani F&Ar		49	71	93	121	136	86
Parbhani Total		161	205	190	215	240	207
F&Ar as % of Total		30	35	49	56	57	42
Pune (C) F&Ar		7	0	10	0	8	11
Pune (C) Total		423	482	484	496	507	550
F&Ar as % of Total		2	0	2	0	2	2
Pune (R) F&Ar		0	191	219	235	152	235
Pune (R) Total		15	557	535	672	524	519
F&Ar as % of Total		0	34	41	35	29	45
Pune Rly F&Ar		142	0	1	1	4	0
Pune Rly Total		334	28	24	32	20	30

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
F&Ar as % of Total		43	0	4	3	20	0
Raigad F&Ar		15	29	39	0	34	36
Raigad Total		160	141	158	185	178	180
F&Ar as % of Total		9	21	25	0	19	20
Ratnagiri F&Ar		36	26	56	85	47	61
Ratnagiri Total		142	163	172	153	137	158
F&Ar as % of Total		25	16	33	56	34	39
Sangli F&Ar		186	162	159	92	137	121
Sangli Total		534	491	455	431	494	489
F&Ar as % of Total		35	33	35	21	28	25
Satara F&Ar		53	131	211	163	161	178
Satara Total		475	437	416	464	492	494
F&Ar as % of Total		11	30	51	35	33	36
Sindhudurg F&Ar		0	0	0	0	0	0
Sindhudurg Total		130	132	150	147	138	118
F&Ar as % of Total		0	0	0	0	0	0
Solapur (C) F&Ar		2	10	0	1	0	0
Solapur (C) Total		145	127	135	138	153	149

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
F&Ar as % of Total		1	8	0	1	0	0
Solapur (R) F&Ar		173	156	174	160	153	130
Solapur (R) Total		408	411	399	367	381	399
F&Ar as % of Total		42	38	44	44	40	33
Thane (C) F&Ar		1	3	6	8	4	9
Thane (C) Total		355	388	360	396	402	378
F&Ar as % of Total		0	1	2	2	1	2
Thane (R) F&Ar		74	15	117	43	127	137
Thane (R) Total		655	705	924	393	593	471
F&Ar as % of Total		11	2	13	11	21	29
Wardha F&Ar		0	37	9	120	92	128
Wardha Total		362	411	434	476	422	446
F&Ar as % of Total		0	9	2	25	22	29
Washim F&Ar		48	1	16	18	2	17
Washim Total		218	177	248	239	273	238
F&Ar as % of Total		22	1	6	8	1	7
Yavatmal F&Ar		148	148	195	191	171	239

Total suicides reported in Maharashtra

District And Occupation	1998 Total	1999 Total	2000 Total	2001 Total	2002 Total	2003 Total	2004 Total
Yavatmal Total		640	640	819	832	787	786
F&Ar as % of Total		23	23	24	23	22	30

Suicides in Yavatmal 1975-2005

Table 3: Suicides in district Yavatmal 1975-2005

Derived from information provided by the Office of the Superintendent of Police, Yavatmal

Year	Total	MEN							WOMEN							
		Total Males	Farmer	Agril. labour	Service	Business	Teachers	Other	Total females	Farmer	Agril labour	Service	Business	Teachers	H/wife	Other
1975	70	55	0	8	0	1	1	15	26	0	5	0	0	0	16	5
1976	82	54	0	12	0	1	1	20	36	0	6	0	1	0	12	17
1977	79	60	1	13	0	2	0	16	29	0	1	0	0	0	6	22
1978	50	37	2	7	0	1	1	11	19	0	1	0	0	0	6	12
1979	97	67	5	17	1	1	0	20	37	0	7	0	0	0	14	16
1980	101	65	5	10	0	1	0	23	41	0	5	0	0	1	18	10
1981	98	62	4	14	1	0	1	18	47	0	2	0	0	0	19	20
1982	125	89	3	26	0	0	1	32	44	1	8	0	0	0	20	12
1983	134	100	7	18	0	1	0	34	44	0	8	0	0	1	13	18
1984	173	111	7	34	1	3	2	32	68	1	11	0	0	0	32	18

Suicides in Yavatmal 1975-2005

Year	Total	MEN							WOMEN							
		Total Males	Farmer	Agril. labour	Service	Business	Teachers	Other	Total females	Farmer	Agril labour	Service	Business	Teachers	H/wife	Other
1985	170	106	7	32	1	6	0	28	79	0	18	0	0	1	27	29
1986	216	133	5	55	1	5	1	34	93	2	18	0	0	0	40	26
1987	180	109	8	34	2	5	0	34	77	0	18	0	0	1	29	17
1988	224	139	11	47	2	7	2	35	92	0	18	1	0	1	34	26
1989	276	168	10	62	1	10	1	48	122	0	26	0	0	3	49	34
1990	246	141	7	58	0	6	2	50	112	0	24	0	0	1	46	33
1991	294	185	13	77	2	7	4	65	116	0	26	0	0	2	57	31
1992	226	148	8	64	0	3	1	50	86	0	18	0	1	1	34	21
1993	256	162	11	51	3	9	1	51	100	0	11	1	0	1	50	28
1994	398	266	12	133	1	5	2	71	138	0	37	0	0	1	67	27
1995	376	234	24	112	8	11	2	56	150	1	31	1	1	3	84	29
1996	437	283	34	119	6	5	0	85	159	0	41	0	0	3	70	35
1997	502	327	34	146	2	10	1	76	186	0	42	0	0	2	85	44
1998	532	330	49	134	2	7	2	96	213	1	56	0	0	3	86	49

Suicides in Yavatmal 1975-2005

Year	Total	MEN							WOMEN							
		Total Males	Farmer	Agril. labour	Service	Business	Teachers	Other	Total females	Farmer	Agril labour	Service	Business	Teachers	H/wife	Other
1999	500	341	64	149	3	9	1	69	170	0	30	0	1	4	90	37
2000	539	353	42	152	7	20	2	90	194	1	53	0	4	4	89	35
2001	588	400	47	187	9	20	2	99	193	1	56	1	4	0	85	33
2002	641	443	43	214	5	13	1	109	210	4	63	0	4	1	81	44
2003	606	393	44	194	6	20	4	87	220	2	58	0	4	2	108	29
2004	649	434	67	187	5	22	2	95	228	6	41	7	6	1	107	44
2005	613	430	88	195	5	8	2	88	192	5	42	0	3	1	94	35

Table 4: Suicides in district Yavatmal 1975-2005 [%]

Derived from information provided by the Office of the Superintendent of Police, Yavatmal

Year	farmers as % of total	male farmers as % of all men	agril labour as % of total	male agril labour as % of all men	h/wives as % of total	h/wives as % of all females	female agril labour as % of all females
1975	0	0	11.43	14.55	22.86	61.54	19.23
1976	0	0	14.63	22.22	14.63	33.33	16.67
1977	1.27	1.67	16.46	21.67	7.59	20.69	3.45
1978	4	5.41	14	18.92	12	31.58	5.26
1979	5.15	7.46	17.53	25.37	14.43	37.84	18.92
1980	4.95	7.69	9.9	15.38	17.82	43.9	12.2
1981	4.08	6.45	14.29	22.58	19.39	40.43	4.26
1982	3.2	3.37	20.8	29.21	16	45.45	18.18
1983	5.22	7	13.43	18	9.7	29.55	18.18
1984	4.62	6.31	19.65	30.63	18.5	47.06	16.18
1985	4.12	6.6	18.82	30.19	15.88	34.18	22.78
1986	3.24	3.76	25.46	41.35	18.52	43.01	19.35
1987	4.44	7.34	18.89	31.19	16.11	37.66	23.38
1988	4.91	7.91	20.98	33.81	15.18	36.96	19.57
1989	3.62	5.95	22.46	36.9	17.75	40.16	21.31
1990	2.85	4.96	23.58	41.13	18.7	41.07	21.43
1991	4.42	7.03	26.19	41.62	19.39	49.14	22.41
1992	3.54	5.41	28.32	43.24	15.04	39.53	20.93
1993	4.3	6.79	19.92	31.48	19.53	50	11
1994	3.02	4.51	33.42	50	16.83	48.55	26.81
1995	6.65	10.26	29.79	47.86	22.34	56	20.67
1996	7.78	12.01	27.23	42.05	16.02	44.03	25.79
1997	6.77	10.4	29.08	44.65	16.93	45.7	22.58

Suicides in Yavatmal 1975-2005

Year	farmers as % of total	male farmers as % of all men	agril labour as % of total	male agril labour as % of all men	h/wives as % of total	h/wives as % of all females	female agril labour as % of all females
1998	9.4	14.85	25.19	40.61	16.17	40.38	26.29
1999	12.8	18.77	29.8	43.7	18	52.94	17.65
2000	7.98	11.9	28.2	43.06	16.51	45.88	27.32
2001	8.16	11.75	31.8	46.75	14.46	44.04	29.02
2002	7.33	9.71	33.39	48.31	12.64	38.57	30
2003	7.59	11.2	32.01	49.36	17.82	49.09	26.36
2004	11.25	15.44	28.81	43.09	16.49	46.93	17.98
2005	15.17	20.47	31.81	45.35	15.33	48.96	21.88

Table 5: Farmers and agricultural labourers as % of total suicides in Yavatmal district

Derived from information provided by the Office of the Superintendent of Police, Yavatmal

Year	Farm and agril labour as % of total
1975	18.57
1976	21.95
1977	18.99
1978	20.00
1979	29.90
1980	19.80
1981	20.41
1982	30.40
1983	24.63
1984	30.64
1985	33.53
1986	37.04
1987	33.33
1988	33.93
1989	35.51
1990	36.18
1991	39.46
1992	39.82
1993	28.52
1994	45.73
1995	44.68
1996	44.39
1997	44.22
1998	45.11
1999	48.60
2000	46.01
2001	49.49
2002	50.55

Suicides in Yavatmal 1975-2005

Year	Farm and agril labour as % of total
2003	49.17
2004	46.38
2005	53.83

R e g i o n a l p r o f i l e

Yavatmal is a district in eastern Maharashtra in the region historically known as Vidarbha. Having an area of 13584 sq. km, it is one of the more beautiful and laid back districts of Maharashtra. Till recently, it was sparsely populated, reasonably prosperous and known for the richness of its cotton production. The soils of the district are uniformly good in texture, varying from black to dark brown although they are not as good in productive capacity, it is said, as the nearby districts of Akola and Amravati. The average rainfall in the district varies between 900 to 1000 mm. A Fact Finding Committee appointed by the Government of Bombay in 1960 had reported that there was no tract in the district which could be regarded as a chronic scarcity or precarious area.³

³ This section is substantially based on the district gazetteer of Yavatmal district, published and revised by the government at different times, various Census handbooks and the **District social and economic profile** for 1995-96, 1999-2000 and 2003-2004 compiled by the Directorate of Economics and Statistics, Government of Maharashtra, Mumbai.

Regional profile
Map 1: Maharashtra



The district is drained by two main rivers; the Wardha and the Penganga. The valleys of the river Bembla, a tributary of the Wardha and the Wardha valley together form the northern and the north-eastern boundaries of the district while the Penganga valley runs along the southern boundary of the district. Between these river valleys lie the Wardha plain, the steep sided Yavatmal plateau with an elevation of 300 to 600 metres in the middle of the district and the Darwha plateau. The Pusad hills occupy the south western portion of the district.

Regional profile
Map 2: Yavatmal



The Census of 2001 estimated that three fourths of the population of Yavatmal district is dependent directly on agriculture for its livelihood, 81% lives in rural areas and only 19% of the population lives in urban areas. The district is divided into 16 talukas,⁴ corresponding to which there are 16 Panchayat Samitis, elected local self-government bodies to oversee the administration of the talukas. There are a total of 1856 habitated villages in Yavatmal district which are represented by 1205 Grama⁵ Panchayats, the elected local self government bodies at

⁴ Taluka: the sub-district. The district is the unit of administration within the state, each is divided into a number of talukas and each taluka has a number of villages and towns.

⁵ Grama: village

village level. There are 13 towns in the district. The largest among them is the town of Yavatmal, which is also the district headquarters. It has a population of 120676.

The most important food crops and non-food crops in the district are jowar and cotton respectively while soybean, whose popularity as a cash crop is increasing over the past few years, comes a close second to cotton. In the early twentieth century the ratio between food crops and non-food crops was 1.5: 1 in the district, 10% land being left fallow. Today the ratio has been practically reversed with food crops occupying only 35% of the sown area and non- food crops 65%. Jowar which once occupied over 40% of the sown area has dropped to 15% while cotton has steadily increased its acreage from 31% in 1909 to 49% at one time in the 1990s.

For the past century cotton has been the single largest cash crop sown in Yavatmal and also the major income earner. An image of the cotton plant can be seen as a motif in various public fora in Yavatmal. In the past decade or so, Yavatmal has been among the top three districts accounting for the major portion of cotton turnover in the market yards of Maharashtra state. In the year 1995-96 for instance, the mandis⁶ of Yavatmal saw a turnover of over 1.58 lakh tonnes of cotton valued at over Rs. 257 crores. The district mandis accounted for the greatest portion of the cotton traded in the state at just over 16%. In the 1990s however, the farmers of the district started switching from cotton to other crops, chiefly soybean and pulses. The agriculture department estimated that from a peak of

⁶ Wholesale markets, run by an autonomous government regulated body, where farmers bring their produce to sell to the wholesaler.

Regional profile

occupying half the cropped area in 1995-96, cotton dropped to some 35% in the kharif⁷ season of 2005-06. In the year 2004-05, cotton turnover had dropped slightly to 1.35 lakh tonnes of cotton valued at over Rs 260 crores but the district still contributed 11% of the cotton traded in the state mandis and was at third rank in the cotton trade among all the districts of the state. Productivity however was another matter. In 2004-05, cotton productivity at 146 kg per hectare was below the state average of 176 kg per hectare and well below productivity in neighbouring Wardha and Nagpur districts which was in the range 220 kg/ha. At the same time, the cost of production went up by 1.5 times or more for cotton and pulses in the 7 years before 2005-06 [Table 6] while the productivity for both fluctuated drastically over the years [Figures 1 and 2].

⁷ Kharif: the monsoon-cropping season.

Figure 1: Productivity for cotton 1960-2003 in Yavatmal district kg/ha

Derived from data provided by Commissioner Agriculture, Maharashtra.

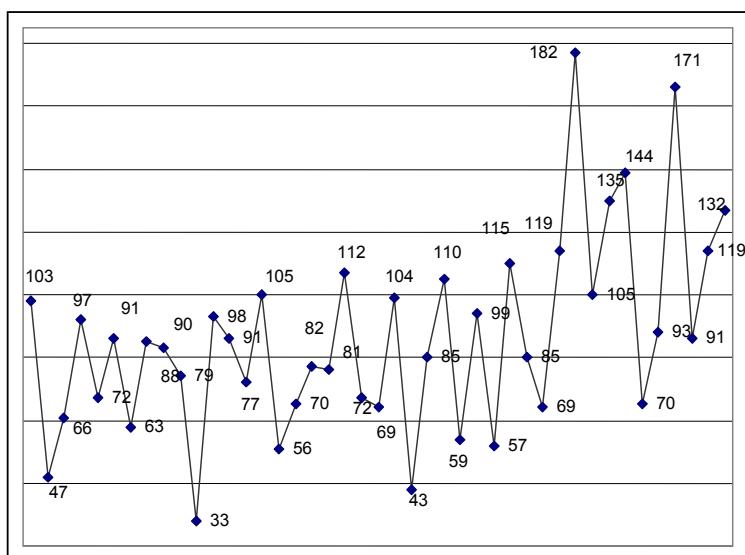
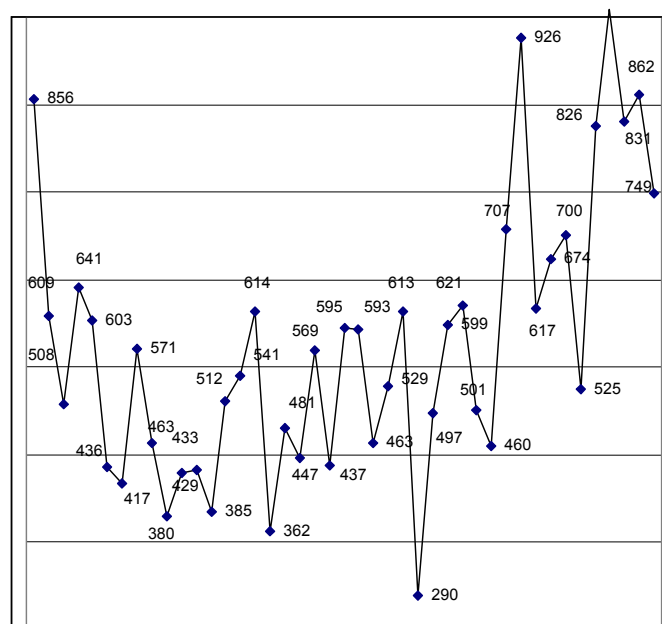


Figure 2: Productivity for pulses 1960-2003 in Yavatmal district kg/ha

Derived from data provided by Commissioner Agriculture, Maharashtra.



Cost of cultivation

Table 6: Cost of cultivation of Cotton, Soybean, Jowar, Tur (Rs. / ha.) for district Yavatmal

Derived from data provided by the Office of Agriculture Development Officer Zillah Parishad Yavatmal.

Crop	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006
Cotton - Improved	6275	6636	7210	8395	8395	8915	9540
Hybrid Cotton Irrigated	10570	11326	12470	12932	13915	13324	14020
Hybrid Cotton Dryland	10100	10843	11722	12451	12650	12835	12850
Soybean	4750	5696	5534	6445	6535	6745	7050
Tur	3525	3688	4768	5694	5878	5775	5850
Hybrid Jowar	5750	6318	6940	7288	7352	7560	7975

Crop productivity Yavatmal: 1960 - 2003

Table 7: Crop productivity data for district Yavatmal 1960-2003

Derived from data provided by the Commissioner of Agriculture Maharashtra State

A = Area in 00 ha, P = Production in 00 tonnes, Py = Productivity in Kg/ha.

Cotton - from 1960-61 to 1974-75 production in '00' bales of 180 kg each, from 1975-76 production in '00' bales of 170 kg each

The figures in columns for area, production and productivity are discrete

Year	Soybean			Cotton			Total Cereals			Total Pulses			Total Food grains		
	A	P	Py	A	P	Py	A	P	Py	A	P	Py	A	P	Py
1960 -61				2938	1687	103	3092	2241	725	907	776	856	3999	3017	754
1961 -62				3084	812	47	3015	952	316	947	577	609	3962	1529	386
1962 -63				3112	1143	66	3081	1395	453	925	470	508	4006	1865	466
1963 -64				3275	1764	97	3037	1340	441	949	608	641	3986	1948	489
1964 -65				3379	1355	72	3028	1669	551	926	558	603	3954	2227	563
1965 -66				3298	1675	91	3126	1621	519	916	399	436	4042	2020	500
1966 -67				3289	1149	63	3174	1331	419	918	383	417	4092	1714	419
1967 -68				3363	1688	90	3203	1526	476	921	526	571	4124	2052	498
1968 -69				3408	1663	88	3267	1920	588	939	435	463	4206	2355	560
1969 -70				3492	1536	79	3156	1970	624	961	365	380	4117	2335	567
1970 -71				3551	661	33	2979	974	327	1005	431	429	3984	1405	353

Crop productivity Yavatmal: 1960 - 2003

Year	Soybean			Cotton			Total Cereals			Total Pulses			Total Food grains		
	A	P	Py	A	P	Py	A	P	Py	A	P	Py	A	P	Py
1971 -72				3570	1952	98	3163	1556	492	1014	439	433	4177	1995	478
1972 -73				3597	1820	91	3080	1280	416	992	382	385	4072	1662	408
1973 -74				3552	1519	77	3278	1814	553	981	502	512	4259	2316	544
1974 -75				3655	2232	105	3182	2151	676	1027	556	541	4209	2707	643
1975 -76				3572	1168	56	3311	2191	662	1075	660	614	4386	2851	650
1976 -77				3545	1464	70	3431	2917	850	1039	376	362	4470	3293	737
1977 -78				3578	1722	82	3405	3239	951	1046	503	481	4451	3742	841
1978 -79				3592	1770	81	3353	2819	841	1055	476	447	4408	3295	746
1979 -80				3690	2427	112	3364	3116	926	1105	629	569	4469	3745	838
1980 -81				3563	1517	72	3156	3593	822	1001	437	437	4157	4030	729
1981 -82				4007	1617	69	3258	3160	970	1046	622	595	4304	3782	879
1982 -83				3999	2439	104	3224	4170	1293	1055	626	593	4279	4796	1121
1983 -84				4249	1069	43	3200	3686	1152	1027	475	463	4227	4161	984
1984 -85				4384	2190	85	3119	3116	999	1019	539	529	4138	3655	883
1985 -86				4336	2815	110	2487	3160	1271	1164	713	613	3651	3873	1061
1986 -87				4399	1520	59	2481	1687	680	1202	348	290	3683	2035	553
1987 -88	12	4	302	4149	2408	99	2564	3210	1252	1508	750	497	4072	3960	972

Crop productivity Yavatmal: 1960 - 2003

Year	Soybean			Cotton			Total Cereals			Total Pulses			Total Food grains		
	A	P	Py	A	P	Py	A	P	Py	A	P	Py	A	P	Py
1988 -89	10	4	400	4383	1473	57	2625	2367	902	1739	1041	599	4364	3408	781
1989 -90	10	8	778	4356	2934	115	2644	4446	1682	1663	1032	621	4307	5478	1272
1990 -91	35	33	946	4240	2130	85	2541	3699	1456	1810	906	501	4351	4605	1058
1991 -92	37	26	698	4161	1686	69	2577	3179	1234	1691	778	460	4268	3957	927
1992 -93	67	66	990	4022	2811	119	2685	4140	1542	1956	1383	707	4641	5523	1190
1993 -94	118	158	1338	3679	4153	182	2683	3165	1180	2055	1902	926	4738	5067	1069
1994 -95	208	184	883	4200	2587	105	2328	2359	1013	2058	1251	617	4386	3610	829
1995 -96	292	425	1457	4653	3686	135	1979	1976	998	2197	1480	674	4176	3456	828
1996 -97	354	530	1498	4620	3899	144	2016	3144	1560	2037	1426	700	4053	4570	1128
1997 -98	578	688	1190	4453	1843	70	1655	1331	681	2023	1063	525	3678	2394	602
1998 -99	739	1671	2261	4456	2425	93	1932	2584	1337	2043	1688	826	3975	4272	1075
1999 -00	777	1009	1312	4461	4481	171	1321	2223	1157	2122	2036	959	3443	4259	1053
2000 -01	759	901	1187	4477	2382	91	1876	2004	1068	2218	1843	831	4094	3847	940
2001 -02	696	904	1300	4370	3056	119	1759	1875	1066	2205	1901	862	3964	3776	953
2002 -03	807	1097	1380	4033	3136	132	1666	1896	1138	2229	1670	749	3895	3566	916

II: CHOOSING YAVATMAL

We chose Yavatmal for our study because at first glance it seemed to be the worst affected by the suicide epidemic. However, as soon as we began to look into the details more closely we discovered that there was no unanimity over even the number of suicides that had taken place. The comparative figures of the district administration and the local press (the daily newspapers Lokmat and Deshonnati) are given in Table 8.⁸ The district administration figures are from the beginning of 2001 to the end of 2005. The figures from the newspapers Lokmat and Deshonnati for 2001 are for part of the year.

Table 8: Incidence of farmer suicide in Yavatmal reported by the local administration and the press

Year	Number of farmer suicides reported by District Administration	Farmer suicides as reported by the Lokmat	Farmer suicides as reported by the Deshonnati
2001	18	47	4
2002	38	54	20
2003	52	59	24
2004	142	49	79
2005	149	58	89
Total	399	267	216

⁸ The information with the district administration, at the time of writing, was available only in parts. This results in some discrepancy between the Tables 8, 11 and 13.

Choosing Yavatmal

As the figures in the above table show, the administration figure is first less than the press figure and then becomes more than double of what has been reported by the press for the same period. The figure provided by the district administration is based on enquiries conducted by the revenue administration while that in the press is mostly as identified by its correspondents through their own sources. Given that there is a great deal of awareness and media coverage about the government grant to the families of farmers who have committed suicide, it often happens that cases of natural deaths get reported as suicide or even cases where the person concerned was not a practicing farmer at all.

In the case of Yavatmal, the administration also added 11 cases that were mentioned in a Public Interest Litigation [PIL] in the local High Court. There were no court directions to add these 11 cases but the administration added these once the PIL came to its notice. Out of these, one case dated to 1986 and no address was available for another.⁹

At the same time it is also possible that given the ex gratia grant, there may be local pressure on the village level revenue functionaries to report many suicides as being debt related. In our study, we came across a case in Digras tehsil¹⁰ where the deceased had been HIV positive and debt was not the issue but the local elected Member of

⁹ The figures from the administration were still being vetted for purpose of providing an ex gratia grant to the affected families at the time of the study. They changed a little on detailed inquiries in the subsequent months.

¹⁰ Tehsil: the same as the taluka, the revenue administration at the tehsil level is headed by the tehsildar.

Choosing Yavatmal
the Legislative Assembly had given a letter to the tehsildar directing him to report it as a case of debt related suicide.

Table 9: Details of suicides reported in District Yavatmal

Data Source: Collector Office

Name of block	2001	2002	2003	2004	2005
	(1.1.01 to 31.12.01)	(1.1.02 to 31.12.02)	(1.1.03 to 31.12.03)	(1.1.04 to 31.12.04)	(1.1.05 to 31.12.05)
Arni			2	13	11
Babulgaon		1	1	8	5
Darwha	1	3	2	6	13
Digras			3	7	3
Ghatanji	5	3	10	14	6
Kalamb	1	3	2	10	13
Kelapur		5	4	19	10
Mahagaon	2	1	1	6	5
Maregaon		2	1	3	9
Ner		1	1	3	14
Pusad		1		4	2
Ralegaon		2	4	13	8
Umarkhed			1	5	10
Vani				2	8
Yavatmal	8	13	18	23	27
Zari Jamani	1	3	2	6	5
Total	18	38	52	142	149

Taluka-wise break-up

For our study, we took the figures from the administration as the starting point. Below we have a table showing the distribution of the suicide cases in the talukas of Yavatmal district. It reveals that the concentration of cases is higher in a few administrative talukas, namely the talukas of Yavatmal (22.31%), Kelapur (9.52 %) and Ghatanji (9.52%).

Table 10: Taluka-wise distribution of cases in our study

Taluka	Cases reported by administration from 1.01.01 to 31.12.05	Percentage occurrence per block	Cases included in our study
Arni	26	6.52	11
Babulgaon	15	3.76	5
Darwha	25	6.27	6
Digras	13	3.26	4
Ghatanji	38	9.52	16
Kalamb	29	7.27	8
Kelapur	38	9.52	18
Mahagaon	15	3.76	5
Maregaon	15	3.76	6
Ner	19	4.76	9
Pusad	7	1.75	3
Ralegaon	27	6.77	10
Umarkhed	16	4.01	6
Vani	10	2.51	6
Yavatmal	89	22.31	33
Zari Jamani	17	4.26	2
Total	399	100	148

Detailed interviews were carried out with all families in these cases based on a questionnaire.¹¹

In the present inquiry, we build upon existing studies of district Yavatmal while emphasising the details of the different cases. That enables us to look into the complexity of a specific suicide decision. After all, even while a certain set of circumstances – whether indebtedness or ill-health or exorbitant social expenditure or failure in agriculture – may increase the propensity of a person to suicide the fact remains that each decision to opt out of life was specific to that individual. It may have been an impromptu decision or one taken after considerable deliberation but there are numerous examples where the decision was cancelled or postponed indefinitely simply because someone interfered with it, by explaining the futility of taking ones own life, for example.

So long as the unit of intervention remains the individual it might be important to see what underlay individual decisions. Hence the need to give greater weight to, might we suggest, the case study method to obtain insight into the growing epidemic of farmers suicide. It allows a more holistic view of things.

Critics of the case study method hold that the study of a small number of cases can offer no grounds for establishing reliability or generality of findings. Others feel that the intense exposure to study of the case biases the findings. Some dismiss case study research as useful only as an exploratory tool. Yet others abhor it for not

¹¹ See Annexure 1 below.

being amenable to quantification and thence to policy formation.

Policy making loves the quantifiable. Yet, we feel, reliable case studies could give us a much more human centric insight into the complex happenings on the ground. After all, what use are policies that are not grounded in reality? The best that groundless policies do is to waste scarce resources. Groundless policies are much like monkeys screaming from the tree tops which claim that they have driven away the tiger should the tiger actually go away.

S e a r c h i n g f o r a s o l u t i o n

Today the farmer, as seen in various studies and surveys, emerges as an isolated individual; isolated not only from institutional structures but also from society and even on occasion, his family that may not support him in his efforts to pursue farming as a profession. The spate of farmers' suicides should, we submit, be seen in this overall context.

At the same time, quick analyses of the problem and equally quick solutions do not help. It has been presumed until date that rural indebtedness is the root of all trouble. This postulate may not be entirely correct, as we shall see in the discussion that follows. Writing off rural debts is not, we submit the correct strategy to deal with the issue since debt was not the problem in the first instance.

Admittedly, there are some attractive qualities to indebtedness as a cause. Firstly, it seems tangible and quantifiable. Secondly, railing against it has been historically appropriate in India where the rapacious moneylender, exploiting the farmer under the protection of a colonial or colonial type bureaucracy and legal system, has been part of nationalist commonsense.¹² Thirdly, schemes for monetary help and loan waivers to those in distress are easy to announce. Whether they actually help and to what extent are issues on which little is known with certainty.

The fact, though, remains that there is a great deal of distress among farmers, whichever way we look at them. As a social group they are discriminated against in various ways and as individuals they suffer. The usual social science strategy of bracketing individual experiences and tragedies within the broader structures of society however, carries the danger of dismissing the needs of the individual altogether even when each person requires an intervention unique to his/her problems. While locating individual tragedies within the framework of wider social and economic structures care has to be taken that in taking cognizance of the wider structures unique issues influencing the life of individuals are not missed. If caution has to be exercised to not miss the wood for the trees, an equal amount of prudence is needed to ensure

¹² That is another matter that the local big landholder was usually the more active in usury. The **District Gazetteer of Yavatmal**, 1909, noted that most of the moneylenders in Yavatmal were large landholders. A similar observation was made, for the Pune region, in the report on the Deccan Riots of 1875. Mridula Mukherjee, in her study of Punjab agriculture documents that usury was the preferred form of investment for any disposable income among the agriculturists of Punjab during colonial times. See her **Colonizing agriculture: the myth of Punjab exceptionalism**, Sage, New Delhi. 2005.

Searching for a solution

that the specific needs of the trees are not lost in one's desire to see the wood.

As a responsible and caring society and government, it is imperative that we help the farmer, take cognizance of their problems and ameliorate their distress as far as possible. Unfortunately, even when we recognise that there are issues other than rural debt involved in creating the crisis for the farmer, under present day circumstances, a search for solutions rapidly strides into the realm of suggesting comprehensive changes in credit, marketing, farming, social security and health policies.

Demand for such comprehensive changes, howsoever good it might be, is too romantic. It is easier made than realized in substantive terms. As a matter of public policy, perhaps the need is to also search for some more focussed alternatives. It may not be possible to come up with definitive solutions to all the problems of the farmers immediately. Surely, it is possible to intercede in a more constructive manner in the present epidemic of suicide among farmers.

III: EVALUATION OF EXISTING STUDIES

In the case of Maharashtra, the phenomenon of farmers' suicide had been investigated by a Tata Institute of Social Sciences (TISS) team on instructions by the Bombay High Court, which asked them to "conduct an independent research regarding the causes of various suicide incidents involving farmers which had taken place in the state of Maharashtra". Another survey was carried out by Srijit Mishra from the Indira Gandhi Institute of Development Research (IGIDR), Mumbai. This was sponsored by the Ministry of Relief and Rehabilitation, Maharashtra. Both these investigations included Yavatmal district in their ambit. Both were conducted with the objective of providing policy inputs for the government to intervene in the matter of suicides and preventing them.¹³

Broadly speaking these studies concluded that indebtedness was a major cause for suicide among farmers. The resultant "feeling of dejection and failure among some farmers", as Mishra argued, "who in their moments of despair think that life is not worth living any

¹³ Dandekar, Ajay, Shahaji Narawade, Ram Rathod, Rajesh Ingle, Vijay Kulkarni and Sateppa Y.D., 2005. "Causes of Farmer Suicides in Maharashtra: An Enquiry", Tata Institute of Social Sciences, Rural Campus, Tuljapur, Maharashtra. Mishra, Srijit, 2005. "Suicide of Farmers in Maharashtra", Indira Gandhi Institute of Development Research, Mumbai. A study by Mohanty also included, *inter alia*, cases from Yavatmal district. It studied a time period when the issue of farmer suicide did not seem to acquire epidemic proportions and had not yet become subject of official attention. [Mohanty, B. B., 2005. "'We are like the living dead': farmer suicides in Maharashtra, Western India", in **Journal of Peasant Studies**, April 2005].

more and they end up committing suicide". Having paid lip service at the altar of personal distress, however, they went on to define the problems of the farmer in simple economic terms. This was followed by suggestions regarding comprehensive reforms.

Studying the causes of suicide today inevitably focuses on the interface between the individual and society. Mishra and Dandekar *et al.* tried to do the same. They located the individual farmer in the broad context of an ailing agrarian economy. They pointed out the exploitation of the farmer at the hands of the suppliers of farm inputs. In addition, they identified the numerous acts of omission and commission on part of the government in not being able to alleviate the stress of the farmer. All of this with the objective of explaining the social and economic bases of farmers' suicide. Mishra even referred to the neuro-biological bases of suicide that, *inter alia*, identifies pesticides and alcohol among the causes for suicide.

Howsoever attractive such a positivist investigation may be, there is an inherent danger in it: if one already presumes to know the causes for suicide to be the indebtedness of farmers and agrarian distress, then there is a strong possibility that a search would stop at finding that set of causes ignoring anything else that maybe of import. The results thus obtained run the risk of being partial. Therefore, it is important that, even while following the positivist approach, adequate caution be exercised to incorporate, in one's analysis, what we might call, the social construction of suicide, giving due importance to the inter-subjective element therein, with as

much corroborative inter-personal data as possible.¹⁴ Inadequate focus on the social construction of suicide could, as we shall see below, yield unreliable results.

Mishra and Dandekar *et al.* thus came to the unambiguous conclusion that the suicides were a direct result of the stress caused to the farmer by the pressure to pay back various money debts. The paucity of money in the hands of the farmer was itself explained as a result of extant farming practises. The implications here were that the government should intervene (a) in the matter of debt and (b) in the matter of improving the profitability of agricultural operations. However, many of their findings were directly in opposition to the very data that they had themselves collected. No effort, however, was made to explain the discrepancies. Perhaps the researchers had gotten carried away with the media hype about the cotton farmer being under considerable distress and thereby committing suicide. We shall see below that much of the qualitative data was simply ignored. It almost seemed that their search for causes and solutions stopped with laying the blame at the door of the government, creditors and the modern techniques of cultivation. Their findings and suggestions complement each other. Also, they are able to seduce the reader easily by playing upon the currently popular presumptions about the ham-handedness of government and distrust of its intentions.

Between them the reports say that there is no safety net for farmers to protect them from usurious credit suppliers, exposure to unbearable price fluctuations and

¹⁴ Berger, Peter and Thomas Luckmann, 1966. **The social construction of reality: a treatise in the sociology of knowledge**, Anchor Books, New York.

spurious inputs for farming: seeds, fertilizers, pesticides. The farmer, they say, is ignorant of appropriate and more productive techniques of farming. Government efforts to educate the farmer in better techniques are inadequate.

Male farmers with large female numerous families and fewer agricultural assets like a pair of bullocks, they say, were most likely to commit suicide in the face of a price shock or crop failure.

Simply put, their conclusion, though not stated in so many words, is that agriculture is losing importance in the Indian economy. The income in cotton farming is low. Typically, Mishra calculates that a farmer with 15 acres of land would earn a net income of Rs. 32500. A class IV employee of the government, the lowest ranking civil servant, we might add, is better off since he earns more than double that amount plus untaxed perks like cheap housing and pension benefits. The uncertainties contributed by price fluctuation, failed rainfall, and unscrupulous suppliers of spurious seed, fertilizer and pesticide, make the picture grimmer. In the absence of non-agricultural sources of income and saddled with a large family, under stress for meeting social obligations, some of the farmers fell victim to suicide.

The reports also make comprehensive suggestions. Give adequate compensation. Provide an ex gratia grant of Rs. 2.5 lakhs to each affected family. Create a life and agriculture insurance cover for farmers. Maintain an accurate list of farmers in a village and of those who have committed suicide. Frame explicit criteria to ensure that both, the farmer and those who have fallen victim to suicide are clearly identifiable and there is little room left

for subjective interpretation. Extend relief to farmers suffering from other kinds of disasters like theft of crop and fire. Revamp agricultural practises and train farmers in better techniques including organic farming. Provide irrigation facilities. Make changes in the agricultural policy to ensure that benefits reach the farmer and not to the fertiliser and pesticide corporations. Provide higher Minimum Support Price.¹⁵ Create a safety net for farmers. Have a better credit policy. Regulate private money lenders with the assistance of Self Help Groups.¹⁶ Ensure the quality of farm inputs. Provide non-farm employment as a source of additional income. Reduce access to pesticides. Train Primary Health Centre¹⁷ staff to handle poisoning cases. Decriminalise attempted suicide. Establish help-lines. Encourage the creation of survivor support groups. Generate socio-religious activity that encourages social reform.

What they found had already been widely reported by journalists since the mid-1990s. The suggestions they made have been part of public discourse for a long time. The general point about the inefficiency of government machinery and its biases in un-stated directions has even

¹⁵ Minimum Support Price or MSP is determined by a government committee. This is the price at which it is recommended that government agencies purchase a product from the farmer. Various states have their own committee to determine the price, so does the Government of India. The quantum of MSP has always been a bone of contention. The basic issue being: what is a fair MSP?

¹⁶ Self Help Groups: small, formal voluntary associations for a locality, usually set up with government assistance with the objective of serving some economic end for its members.

¹⁷ Government dispensary which is supposed to provide free consultation by medical practitioners and some basic medicines to the public.

been, as far as we understand, an important concern with the government itself.

As general statements, the findings of these reports are unexceptionable. There are many areas where record keeping by the government is considerably lax, tainted by corruption and exhibiting biases. If people are in distress it is the task of the government in India to provide succour and it has not been able to do so to the satisfaction of all. In a changing economy where agriculture is losing its primacy the efforts of the government to generate non-agricultural employment for people from the villages have been inadequate.

No doubt the government should have been doing all these things and much more and should do these, irrespective of any suicides.

What we find lacking in these reports, however, is the link between what they claim as their findings and recommendations and the evidence they present.

In 8% cases of suicide that Mishra presents, there was no loan taken. Some 16% of the cases show debts ranging from Rs. 2000–10000. In three cases, amounts mentioned are as small as Rs. 2000, 2800 and 3800. This information is hidden in the notes about the ‘case studies’ but is not included in the analysis presented. Does the size of the debt have a bearing on suicide? In fact when we personally checked with more than a 10% sample of those who were interviewed in these two studies we discovered that these studies did not reveal significant information given by the families themselves that indicated that neither

Evaluation of existing studies
agricultural distress nor debt was responsible for the suicide.

In the report by Dandekar *et al.*, we find cases where on a loan of Rs. 10000 the person had defaulted 17 years ago. On a loan of Rs. 13000 the default had been 13 years ago. What then was the immediate urgency that created pressures for the farmer?

Even the question of who is committing suicide and whether farmers as a social group were increasingly vulnerable to suicide was not clear. The more important point, that Maharashtra had a higher suicide rate per lakh than the average for the country and that this high mortality was independent of farming and cotton cultivation was ignored. One of the studies commissioned by Mishra mentioned that farmers were but a small portion of the suicides surveyed but this did not attract comment.

Mishra does make an effort to identify various stressors and calculate the statistical frequency of occurrence of each. Marriage of a daughter or sister, loss of a bullock, illness in the family, debt, failure of crop and much more are included in the list of stressors. There is little effort, however, to say how they all gelled together to push someone into suicide. In fact the one dimension that was completely lacking in these reports was any attempt to look at the situation in a holistic manner.

Does the data presented in these studies really say that there was a link between the agrarian crisis and farmers' suicide? Could the data be telling something else? Even a cursory look at the data presented in these

studies suggests that the data, even when seen on its own terms, does not support the conclusions of these researchers.

Mishra looked into what he called are some “socio-economic stressors” and then presented the statistics of frequency of occurrence of these stressors among the 111 families that he surveyed. The stressors identified in order of frequency of occurrence were indebtedness (92.8%), deterioration in economic status, conflict with other members in the family, crop failure, decline in social position, burden of daughter’s / sister’s marriage, suicide occurrence in nearby villages, addictions, change in behaviour of deceased before the incident, disputes with neighbours and health problems.

Mishra discussed at length the issue of indebtedness among the farming community and concluded that there was prevalence of indebtedness in 92.8% of the cases. This information in itself however conveys little meaning since little effort was made to discuss the age of the loans, the size of the loans and the use to which the money was put as distinct from the purpose for which it was taken. It is difficult to see how a ten to twelve year old loan where no punitive action had been initiated could motivate a person to commit suicide.

Given below we have 12 examples where we seemed to be revisiting the families which formed the basis of Mishra’s study. The discrepancies between what we found and what Mishra noticed is so immense as to cast doubt over the veracity of the other data collected by him. There are instances where he has the caste of the person wrong. On some occasions, he says that the

amount of debt taken was not known even when this information was available. In others, significant information is ignored or simply not reported while insisting on indebtedness and agrarian distress as the causal factors. It may also be noticed that these 12 examples amount to more than 10% of the sample that were included in Mishra's study. In short, one begins to suspect the authenticity of Mishra's data.

12 out of 111 cases reported by Mishra

Case 13

This is the family of a 65-year-old male from the Banjara¹⁸ caste, which has 3 acres of land and a debt of over Rs. 5000 from a Regional Rural Bank. Loan taken for a second sowing drove the victim to suicide. Date of death is 31st May 2004.

Our finding: This farmer had also taken a loan of Rs. 10000 from a moneylender at 25% seasonal interest. He spent Rs. 60,000 on the marriage of two sons in 2003-04 before his suicide on 31st May 2004. He had also spent Rs. 4200 on treating his wife in the past one year for an injury to her hand which she had sustained in an accident. These expenditures may have had much more to do with the default than a second sowing.

Case 15

This is the family of a 55-year-old female from the Agrahari caste which has 28 acres of land and an

¹⁸ As a general guide to the various castes and beliefs of the people of Maharashtra see Bhanu, B.V., B.R. Bhatnagar, D.K. Bose, V.S. Kulkarni and J. Sreenath [ed.], **People of India : Maharashtra, Vol. XXX, Part I, II & III**, Popular, Mumbai, 2004.

outstanding debt of Rs. 44600 from the bank. She did not have smooth relations with her daughter in-law. Date of death is 10th June 2004.

Our finding: This woman belonged to the Pardeshi Bania caste. Her husband had died a natural death on 12th June 2000 four years before her own death. Between herself and her two sons, there were three loans taken from the Allahabad Bank and from the Primary Agricultural Credit Cooperative Society of which the outstanding amount until December 2005 was Rs. 90000. This female farmer's son was somewhat mentally disturbed. She did not have smooth relations with her elder daughter in-law who had had no child in eleven years of marriage. Her daughter in-law had some love affair with someone about which she was annoyed and about which there was tension between her and her daughter in-law. The villagers say that her son quarrelled with her and gave her a heavy physical beating after a week of which she died. The post mortem report showed that she had consumed poison.

Case 17

This is the family of a 45 year old male from the Banjara community which has 3 acres of land and leased in another 3 acres. He was tense about his daughter's marriage and education. He had taken a loan the details of which are not known and he did not discuss his problems with his family members. Date of death is 25th June 2004.

Our finding: This farmer is survived by his 40 year old wife, aged mother and father, a 22 year old son who works in the Raymond factory for a monthly salary of Rs. 5000-6000 and four daughters aged 25, 20, 19 and 11 years

respectively out of whom two are married, one is at home and the youngest one is studying. In addition to three acres of land in his own name, he also cultivated thirteen acres which were in his father's name and three acres which were in his wife's name. He thus cultivated 19 acres of land and he also cultivated 3 acres which belonged to one of his sons in-law. They went in for sowing of soybean three times in 2005. There is an outstanding loan of Rs. 33000 taken from the Bank of Maharashtra in 2003 for crops and also for a well. Another loan of Rs. 8000 was taken from the Primary Agricultural Credit Society¹⁹ in 2004. This too has not been paid. There was some recovery notice received in 2004 but details were not known. He spent Rs. 60000 on the marriage of the second daughter in 2004 but all this was taken through an interest free loan from his son in-law who lives in Yavatmal. The son in-law was repaid from the proceeds of sale of the soybean crop. The deceased used to drink alcohol and also to play matka²⁰. He was having an affair with his bhabhi [brother's wife] and once this was discovered, he committed suicide.

Case 32

This is the family of a 60 year old male, caste unknown which has 14 acres of land and an outstanding loan of over Rs. 8000 from a cooperative bank. He committed suicide due to indebtedness and crop failure. Date of death is 9th July 2004.

¹⁹ The Primary Agricultural Credit Society is part of a three-tiered structure of cooperative banking with the state cooperative bank at its apex, the District Central Cooperative Bank at the district level, and the Primary Agricultural Credit Society at the village level.

²⁰ Lit. "Clay pot, usually used for storing water": an illegal form of gambling prevalent in many parts of the country.

Our finding: This is the case of a 51 year old farmer of the Teli caste from village Karanj, taluka Kelapur. He took poison. He is survived by his 2 married sons aged 31 and 28 years respectively. His wife died ten years ago. The elder son, his wife aged 26 and two sons aged 6 and 3 years lived with the deceased. The younger son and his family live with his wife's parents. The elder son suffers from filaria²¹, a disease which rendered him unfit for heavy agricultural work and he cannot work on the land. Rs. 4000 were spent on treating him at Sewagram, Wardha. He owned 13.45 acres of land. The family owned a pair of bullocks which were sold by the family of the deceased after the suicide, for Rs. 3500. There were three loans taken: one of Rs. 6000 in the name of the elder son and another of Rs. 8000 in the name of the younger son, both loans being from the Primary Agricultural Credit Society which were not paid and the third from the Krishi Kendra²² amounting to Rs. 18985 to repay which the elder son sold all 13 acres of the family land after his father's suicide. The deceased was burdened to repay the loan taken for agriculture. Due to successive

²¹ Filaria, also known as elephantiasis, is a condition considered incurable according to local wisdom, in which one or more of the limb becomes swollen to double or more of its original size and its efficiency is considerably reduced.

²² Lit. Krishi = agriculture, Kendra = centre. The local farm supplies shop, privately owned. In this region, it supplies the farmers with farming supplies like seeds, fertilizers, pesticides, advice on how to conduct farming operations and informal loans. There is little governmental control over the functioning of the Krishi Kendras or the quality of material and advice supplied by them. However, in the absence of any alternative the farmers are heavily dependent on the Krishi Kendra. Typically, the Krishi Kendra would provide a cash advance at an interest of 25% for the season in order to buy seeds, fertilizers, pesticides and other inputs. This usually had to be repaid or was adjusted against the produce at the end of the season.

failures of crops he was unable to repay the bill of the Krishi Kendra. As his first son was doing nothing in agriculture and his second son left the place to live with his in-laws, the deceased was farming alone. This left this farmer with no one other than himself to rely on, a difficult situation in any circumstances and one which had much more to do with his suicide than any loan.

Case 49

This is the family of a 45 year old male from the Maheshwari caste which has 28 acres of land and an outstanding loan of Rs. 2.87 lakh²³ from a bank. He was tense about his daughter's marriage and rising debts. Date of death is 2nd August 2004.

Our finding: This man's primary occupation was not farming but wholesale trading in grain. He had left his village some years ago and was living in Yavatmal where he pursued this business. The outstanding loan he had taken was about Rs. 5.8 lakh except that only Rs. 80000 of this amount was an agricultural loan taken from the Primary Agricultural Credit Society; the remaining Rs. 5 lakhs was a business loan taken from the urban cooperative bank Yavatmal and it was spent not on agriculture but on his business and also on his daughter's marriage which he conducted at a cost of Rs. 2 lakh in 2004. He was also a heart patient having already suffered from one heart attack in 2002. He had also spent over Rs. 1 lakh on his son's education in the past five years.

Case 56

This is the family of a 50 year old male from the Banjara caste which has 4 acres of land and the deceased

²³ 1 lakh = 100,000

had taken a loan of Rs. 50000 (at a rate of 150%) from a moneylender of which he was able to return only Rs. 10000. Date of death is 10th August 2004.

Our finding: This farmer was unable to return the loan perhaps because he had spent Rs. 40,000 on building a house for himself in the previous three years. This is the case of a farmer, 45 years old, of the Banjara caste, from village Sevanagar, taluka Ghatanji of district Yavatmal. He took poison. He is survived by his wife and 2 sons aged 22 and 18 years respectively. He owned 4.5 acres of land. There was an outstanding crop loan of Rs. 7000 taken from the Primary Agricultural Credit Society in 1995 of which only Rs. 800 was repaid and this now amounts to Rs. 7894. In 2003 and 2004, the bank had issued recovery notices and had also visited the house. There were three private loans taken from various relatives of amounts Rs. 10000, Rs. 7000 and Rs. 4000 in 2004 at 25% seasonal interest. Of the government help which was received, Rs. 21000 were used for paying off these three loans and Rs. 5000 for conducting a *teravi*²⁴ for deceased. He spent Rs. 40000 on house construction between the years 2000 and 2003. The deceased was a drunkard. He used to beat his wife and threw her out of the house frequently.

Case 71

This is the family of a 35 year old male from the Mahar caste who had 4 acres of land and over Rs. 40000 as outstanding debt from a moneylender. While the family says he hanged himself, the post mortem report states

²⁴ Teravi [lit. thirteenth]: The ceremony on the 13th day after a death that marks the bereaved family coming out of bereavement.

Evaluation of existing studies
poisoning as the cause of death. Date of death is 28th August 2004.

Our finding: This is the case of a 38 year old of the Baudh caste from village Takalgaon, taluka Babulgaon, of district Yavatmal. He hanged himself so his family said. He is survived by his parents, 28 year old wife, one daughter aged 4 years, a 3 year old son and two married sisters. He and his wife along with the children lived separately in a house given by his parents. He had a younger brother who was married and who lived with the parents. His father was one of four brothers and one sister. There was 6 acres land in his father's name and another 4 acres land in village Dhamangaon given by the parents of the deceased in 1991-92. He refused to cultivate this land on the grounds that it was too far away (25-27 kms. from Takalgaon) even though his parents constantly advised him to cultivate it. It had been lying uncultivated for the last 7-8 years. He was never given to drinking alcohol. His father said that he was tired of all this politics and of people coming and asking after his son's death and of people coming and attributing non-existent motives to his son's suicide. According to the father debt had nothing to do with his death. His mother said that his wife had constantly nagged him about selling the land so that they could buy a car. He eventually followed his wife's advice and sold the land at the rate of Rs. 26000 per acre on 24th Aug 2004 to a resident of village Kadashi, Taluka Dhamangaon of district Amravati. The total sale amount was Rs. 106000 and the sale deed was registered at Rs. 53000. Four days after selling the land, he committed suicide. His mother said that his wife nagged him into doing this and now she, the wife, was happy and satisfied with the results.

Case 73

This is the family of a male from the Hatkar caste which has 10 acres of land and an outstanding debt of Rs. 20000 for loans taken from friends and relatives. The tension of going in for a second sowing is stated as the immediate cause of suicide. The father of the deceased was also ailing. Date of death is 29th August 2004.

Our finding: This is the case of a 22 year old male of the Hatkar caste from village Saikheda, Taluka Kelapur, of district Yavatmal. He took poison. He is survived by his 48 year old father, 40 year old mother and 25 year old elder brother. He had 8 acres of land and he had also leased in 2 acres of land on cash or makta²⁵ basis in 2004. His main business was making and selling chiwda²⁶ and in addition he looked after agricultural land as well. He used to make the chiwda at home and sell it during the day. His father worked in the Irrigation Department and had been ill for the past two years. The deceased had taken a number of loans from friends and relatives for the medication of his father. In the past two years, he had spent Rs. 1 lakh on this medication. In 2003, he had taken three loans amounting to Rs 75000 from his maternal uncle and his two maternal aunts. Then the family found out that the father had HIV.²⁷ It is felt that when the deceased came to know about the actual reason

²⁵ Advance cash contract. There are two different ways of taking land on lease in this region: on crop sharing or batai (lit. sharing) basis and on advance cash contract or makta basis. This latter is always a risky proposition since the money has to be paid in advance irrespective of crop yield and all the risk is borne by the lessee.

²⁶ Chiwda is a local comestible.

²⁷ HIV: Human Immunodeficiency Virus.

for the sickness of his father (i.e. HIV AIDS), he committed suicide by hanging himself. It was said that the social humiliation involved was simply too much for him. It may also have been that he had borrowed heavily, might be worried that he would not be able to return the borrowed money and would need to incur even more expenditure for which he did not have the resources.

Case 81

This is the family of a 50 year old male from the Wadar caste which has 2.5 acres of land and has leased in an additional 5 acres. The deceased had taken a loan of Rs. 1 lakh from a moneylender of which he was able to return only Rs. 25000. The family had received Rs. 20000 as help from the village community. Date of death is 13th September 2004.

Our finding: This is the case of a 70 year old farmer of the Wadar caste. He took poison. He is survived by his wife and two sons aged 30 and 25, 2 daughters in-law aged 30 and 20; a grandson aged 11 years and one daughter married 20 years ago. He had total four sons and out of these two died as follows: one son died of illness in 2000 which is reported as TB²⁸ by the family and infected with the HIV by the villagers and the second son committed suicide in 2001 reportedly because of crop failure. He owned 2.5 acres of land. He had also taken 5 acres land on lease on cash/makta basis. There were two crop loans taken in 2004 from relatives of amounts Rs. 90000 and Rs. 7000 respectively at interest rates of 25% per annum but these were not repaid due to crop failure for last 5 years. The bank had stopped giving loans to farmers

²⁸ TB: Tuberculosis.

in this village because there were too many defaulters in this village. There was also an amount of Rs. 1765 owed to a local Krishi Kendra which had been borrowed at 25% seasonal interest. He had spent Rs. 40000 on the treatment of his son who died of HIV/TB and out of this Rs. 10000 was contributed by the villagers. Another sum of Rs. 4000 was spent on treating a boil on the eye of the elder son in 2005. The younger son is always ill with asthma. They also bought a tape deck for Rs. 1000 in 2004 by borrowing the money. The money which the deceased had borrowed was spent not on agriculture but on illness and the grief of losing two sons in such traumatic fashion might have added to his financial distress.

Case 85

This is the family of a 39 year old male from the Kunbi caste that has 3 acres of land which has been leased out entirely now. He had borrowed from his relatives to meet the medical expenses of his ailing father. Though the amount of debt is not known it had mentally affected the deceased. Date of death is 20th September 2004.

Our finding: This is the case of a 40 year old farmer of the Kunbi caste from village Raveri, taluka Ralegaon of district Yavatmal. He took poison. He is survived by his father, 30 year old wife, daughter aged 9 and son aged 6. He has three married sisters. He also has two older brothers aged 55 and 53 who lived separately from him. His mother died of illness, perhaps meningitis in 2002. There was a crop loan of Rs. 5300 taken from the Gramin Bank in 1999 which was not repaid and now amounts to Rs. 6462. He had a large number of private loans: 1) Rs. 20000 2) Rs. 10000 from a sister 3) Rs. 15000 from another sister 4) Rs. 10000 from a third sister 5) Rs.

10 to 15000 from his father in-law. After the suicide, father of deceased set up a grocery cum general shop from the money given by government in compensation. His father suffered from piles that was described as being debilitating and his mother had been paralytic before she died of illness. The deceased had spent Rs. 37000 on treating them between 2001 and 2004 and had borrowed money for this purpose. The deceased had been mentally ill for past two years. He was under treatment from a psychiatrist in Yavatmal.

Case 87

This is the family of a 31 year old Maratha male who had 11 acres of land and outstanding debt of Rs. 14000 from a bank and he had gone in for a second sowing. Date of death is 22nd September 2004.

Our finding: This is the case of a 32 year old farmer of the Maratha caste from village Akolabazaar, taluka Yavatmal, of district Yavatmal. He took poison. He is survived by his father, mother, his wife aged 27; one son aged three and a half years, two married sisters, and one younger brother. He along with his wife and son used to live in a separate room in the parental home. His wife left to live with her parents after her husband's suicide. The family has a total landholding of 20.5 acres. He had taken a crop loan of Rs. 15000 from Central Bank Akolabazaar which he repaid using some of his father's money. In 2004 he borrowed 15000 once again from Central Bank Akolabazaar. The family says that one recovery notice did come but whether it came after the suicide or before is not clear since he was not a defaulter at the time of his death. Six months ago in April 2004, he had fractured his leg when the rope broke and he fell into the well. He was confined to bed for six months and his

leg could not be properly set so he became lame. His leg was in plaster for two months. They spent Rs. 5000 on treating him at the Government Hospital Yavatmal. They said that even in government premises you have to pay because medicines need to be bought. The villagers say he was drunk at the time he took poison.

Case 88

This is the family of a 38 year old male from the Tirli Kunbi caste who has 12 acres of land in the name of father of deceased and is now leased out. He never told his family about his outstanding debt of Rs. 15000 from a bank. He went in for a second sowing and his daughter is of marriageable age. He never told anyone about his debt problems. Date of death is 24th September 2004.

Our finding: This man supported his mentally retarded brother, bhabhi (brother's wife) and niece who lived along with him. It is not surprising therefore that he did not share his financial problems with them and that he was a victim of depression.

Five out of 36 reported by Dandekar *et al.*

Five of our cases of interviews with families of farmers who had committed suicide happened to coincide with the study conducted by Dandekar *et al.*

Case 2

This is the family of a male head of a Scheduled Caste²⁹ household. They cultivated five acres of land: two

²⁹ Group of castes, usually not farmers, identified by law as depressed and for whom a variety of special, government sponsored, provisions exist.

acres received under the Land Ceiling Act and three acres leased in by them. Husband and wife also did wage labour. They had taken a loan of Rs. 25000 at 10% per month from private sources for agrarian operations since there seemed to be no formal credit available. Crops failed in both the owned and leased land and as a result this farmer began to drink heavily. Input cost could not be recovered from production and the farmer committed suicide on 11th August 2003. The government offered no compensation.

Our finding: This is the family of a 42 year old male of the Mahar caste from village Telang Takdi, taluka Kelapur of district Yavatmal. The farmer had been allotted land under the Land Ceiling Act but this was of poor quality as was usually the case in ceiling land allotment. In the year 2003, for the first time, he had taken a contract to cultivate 4 - 5 acres of land for a flat cash payment of Rs. 7000. He was unsuccessful in this venture and his crops failed. For some time, he had suffered from some illness in which boils kept appearing on his face. He was consulting a Mission Hospital. Each time the treatment cost him Rs. 100 in medicines. On 12th August 2003, he told his wife that he that he was going to consult the doctor and he committed suicide. His family was never able to pay the Rs. 7000. Here was a case where an entrepreneurial investment had gone bad due to various reasons.

Case 3

This is the family of a male headed household from middle caste background which had owned 12 acres of land now reduced to five acres of unirrigated land. He had to sell seven acres of irrigated land to repay his loan.

Evaluation of existing studies

He and his wife worked as wage labour. In the past five years, he had incurred loans of Rs. 10000 from the financial institutions, an interest free loan of Rs. 30000 from relatives and Rs. 5000 from private moneylenders. The family reported that there was repeated crop failure in the past three years, non-availability of wage labour work and zero credit worthiness in the market. The farmer's liquor intake had increased substantially in the past three years prior to his suicide on 29th December 2003. The government offered no compensation.

Our finding: This is the case of a 45 year old male of the Kunbi caste from village Mohda, taluka Kelapur of district Yavatmal. This man had a family history of depression with his two elder brothers having already committed suicide previously. He was a member of the Primary Agricultural Credit Society and had taken some loan from the society 7-8 years ago which was not paid and his wife did not remember the details. There was also an interest free loan of Rs. 20000 taken from a neighbour some 4-5 years ago which was not repaid. They bought a buffalo for Rs. 5000 in 2003 but one year later the buffalo died. They had taken no insurance on the animal. He committed suicide on 24th September 2004 and not on 29th December 2003. After the suicide, the family sold the other animals they owned for seed. Village sources say that this farmer was involved in trading of animals and it was this and not agriculture which was his main source of income. There were also reports that on the day of suicide, the deceased had had a serious quarrel with a neighbour.

Case 10

This family belongs to the de-notified community. They own five acres out of which one acre is irrigated.

The farmer had incurred a loan for construction of a well and a crop loan of Rs. 11600. The bank posted a recovery notice on his home. He committed suicide on 26th January 2004. The family received government compensation of Rs. one lakh.

Our finding: This is the case of a 60 year old farmer of the Banjara caste from Loni village, taluka Yavatmal, district Yavatmal. We found that the deceased had a family history of depression. His two elder brothers had also committed suicide before him on different occasions. Equally important is the fact that he was father to five daughters, four of whom he had married off at considerable expense and there was a fifth daughter still to be married. He had spent Rs. 30000 on the marriage of his daughter in 2003 and had also spent Rs. 20000 on buying and installing an electric pump at the same time. He owned about five acres of land. He had taken a loan of Rs. 16125 in 1983 from the Gramin Bank for digging a well and of this amount, he had repaid Rs. 11580. There was a crop loan of Rs. 17000 taken from the Primary Agricultural Credit Society Akolabazaar in 1999 and of this some amount was repaid. There was also a private loan of Rs. 1000 from his son in-law. There were annual notices from the Primary Agricultural Credit Society notifying him of the instalments due. The Gramin Bank had also sent a notice dated 16th February 2004 but this was received only after his death.

There were two cases, which were studied by both Dandekar *et al.* and Mishra.

Case 4

This was a farmer from a high caste community, separated from his family and was cultivating four acres of land which was his share of landholding. He had incurred a loan of Rs. 14000 that his father repaid. He also had some private loans (amount unspecified). He was a heavy drinker and the habit continued even after marriage. He committed suicide on 25th September 2004. The family received government compensation.

The finding by Dandekar *et al.* is similar to that by Mishra in case 87 referred to earlier. The one important fact that this farmer had fractured his leg six months before the suicide; that he was hospitalized for months and that the leg could never be set properly so that he became lame, is not mentioned in either report.

Case 11

This family belongs to the de-notified community. They own six acres of land out of which one acre is irrigated. This farmer incurred an expenditure of Rs. 40000 on the marriage of his daughter five years back. After that, due to repeated crop failure of the pulse tur, cotton and the cereal jowar, he incurred a term loan of Rs. 35000 from a bank. He also had a crop loan that was a regular account. He had to sell off his gold, three buffaloes and utensils. While the cost of cultivation increased, output reduced by 50% and he still had two daughters to be married. It was reported that a 10% bribe had to be paid to get the bank loan. He committed suicide on 25th June 2004. The family received government compensation of Rs. one lakh.

This is similar to the finding by Mishra in case no. 17 referred to earlier. What neither report mentions is that

this farmer was having an affair with his bhabhi, (brother's wife), and once this was discovered by his family, he committed suicide.

In all these instances, we notice that even when debt existed it was factors other than debt, which were important for making the farmer a victim of suicide. Should these factors not be reported? Or was it that in the excitement of proving a connection between debt, agrarian distress and suicide the researchers forgot that systematic enquiries need to present a balanced and comprehensive view of the subject? May be someone bent upon proving debt as the key factor can finish his inquiry once debt has been established as the cause of death but that, we submit, is not the sufficient answer because it does not adequately explain the underlying reasons. Invariably both reports resorted to the time tested advocate's strategy of *suppressio veri suggestio falsi*. Could it be that there are other more important stressors in this region such as the absence of non-agrarian employment and lack of adequate medical facilities which need to be addressed in order to provide succour? Both factors are amply visible, but in order to see them one needs to see beyond agrarian indebtedness.

The whole point about these reports is that while they do speak the truth, they do not speak the whole truth. They leave out all those details which would put a different complexion on the issue. They maintain the form of a scientific enquiry, but are much like the cargo cults that Feynman described.³⁰

³⁰ Feynman, the noble prize winning physicist who was renowned for cutting down the clutter in scientific analysis and urging his students to hone their

We are therefore, of the considered opinion that as inquiries into the phenomenon of farmers' suicide the two reports under discussion are undependable. They merely reiterate one kind of popular wisdom without adding anything new on the matter of the crisis facing the farmer and hide far more than they reveal. The information that they provide from the field is partial. Those bits of data, which do not fit their preconceived notions of the crisis faced by farmers, are ignored. As efforts to reduce our fatuous ignorance about the causes of various suicide incidents involving farmers, they are fragmentary. They sport all the paraphernalia of science and are anything but that.

common sense talks of cargo cult science in his Commencement Address of 1974 at Caltech. This refers to the cargo cults prevalent in Melanasia where, after the departure of the American soldiers after the Second World War cults developed in which the islanders tried to please the gods to ensure they shower goodies from the skies. During the war the islanders saw airplanes land with lots of good materiel, and they want the same thing to happen now. So they arranged to make things like runways, to put fires along the sides of the runways, to make a wooden hut for a man to sit in, with two wooden pieces on his head like headphones and bars of bamboo sticking out like antennas and they wait for the airplanes to land. They are doing everything right, says Feynman. The form is perfect. It looks exactly the way it looked when the Americans were there. But it doesn't work. No airplanes land. Essentially Feynman says that researchers who go into their field with a preconceived notion in mind and then adjust their data to suit this notion are not doing science but only fulfilling the form of science. [Feynman, Richard P. 1985. "Cargo Cult Science", in his **"Surely you're joking Mr. Feynman!: adventures of a curious character"**, W W Norton, New York.]

IV: STATISTICAL PROFILE

Between 2001 and 2005, some 399 victims of farmer suicide were reported to the district administration.³¹ Of this, as can be seen in Table 11 below, 271 victims were in the age group 30 to 60 years with the majority of the victims [111] in the age group 30 to 40 years.

Table 11: Age profile of 371 suicide victims in Yavatmal

Data Source: Office of Collector, Yavatmal

Year	20 to 30 years	30 to 40 years	40 to 50 years	50 to 60 years	Above 60 years
2001	1	6	4	5	2
2002	8	13	7	7	3
2003	8	16	15	10	3
2004	23	43	36	24	16
2005	26	33	28	24	10
Total	66	111	90	70	34
% in each category	17.7	29.9	24.2	18.8	9.1

³¹ The figure would change a little in later months of 2006 after enquiries by the administration for payment of an ex gratia grant to various concerned families.

Our sample had, proportionately, far more of those belonging to the 60+ age group as can be seen in Table 12.

Table 12: Age profile of suicide victims in our study

	20 to 30 years	30 to 40 years	40 to 50 years	50 to 60 years	Above 60 years	Total
Total in each category	17	30	41	37	23	148
% in each category	11.49	20.27	27.70	25	15.54	100

When we compare the distribution of 399 officially reported victims between 2001 and 2005 with the break up, according to age, of victims in our sample of 148, we see some variation. In particular, the percentage of those above the age of fifty comes to about 28% according to the district administration's data while in our study this percentage is considerably higher at 40%. There could be two possible sources of variation. Firstly, it is possible that there is some variation in information given about actual ages of the farmers since in many cases the family members merely said that the person was about 35 to 40 years of age. The second source of variation could be the manner in which the district administration has calculated the class limits. While we have calculated the class limits to exclude the upper age limit, the district administration informed us that while collating their data, they included

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the upper age limit for each class. In their data therefore, a 30-year-old man would be counted in the class 20-30 years and not in the class 30-40 years, which is what we did.

As to the caste profile, according to the Office of the Collector Yavatmal it was possible to make a caste wise break up of only 391 cases as detailed in Table 13. They did not have this information about the remaining eight cases in their list of 399.³²

Table 13: Caste profile of 391 suicide victims in Yavatmal

Data Source: Office of Collector, Yavatmal

Year	SC	ST	VJNT	OBC	Others	Total
2001	3	3	4	5	3	18
2002	9	0	1	15	5	30
2003	14	2	10	18	0	44
2004	20	25	34	52	11	142
2005	18	33	36	44	26	157
Total	64	63	85	134	45	391
% in each category	16.37	16.11	21.74	34.27	11.51	100.00

Those studied by us therefore could not be adequately tallied with the official data. However, as Table 14 below shows, the percentage of SC and ST in our sample was much the same as the percentage of these castes as reported by the Census of 2001. The Census of 2001 estimated that 10.28% of the population of the district belonged to Scheduled Castes and 19.25% belonged to

³² SC: Scheduled Caste; ST: Scheduled Tribe; VJNT: Vimukta Jati and Nomadic Tribe; OBC: Other Backward Caste. These are categories defined by the government for classifying various caste groups.

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Scheduled Tribes. On this basis, it becomes difficult for us to say whether there was any caste angle to the suicides, whether people from a particular caste were more or less. At least this much is clear that there is no concentration of suicides in any specific caste.

Table 14: Caste profile of suicide victims in our study

	SC	ST	VJNT	OBC	Others	Total
Number	15	30	33	63	7	148
%	10.1%	20.3%	22.3%	42.6%	4.73%	100

The following Tables 15 and 16 give information about education and marital status of the victims. It would be tempting to say that those with a higher level of education were less prone to commit suicide but one desists for the moment.

Table 15: Education profile of suicide victims in our study

	Illiterate	Primary School education	Middle School Education	High School Education	Graduate Education
Number	45	46	29	27	1
%	30.41	31.08	19.59	18.24	0.68

Table 16: Marital status of suicide victims in our study

*Includes 11 widow/ers

	Married	Unmarried
Numbers	142*	6
%	96%	4%

Table 17: Manner of death

	Poison	Drowning	Hanging	Immolation	Accidental Death	Illness
Number	108	8	22	3	4	3
%	72.97	5.41	14.86	2.03	2.7	2.03

When we consider the seven women who committed suicide, we find that nearly all women, i.e. 6 cases or 85.7% used poison while one woman died by hanging, making the percentage who hung themselves to be 14.3%.

As to the landholding profile, Table 18, 19 and 20 below give details about the break up of landholding size among all 399 suicide victims in Yavatmal between 2001 and 2005, a similar break up for the suicide victims in our survey and the size class wise break up of landholdings in Yavatmal district according to the Agriculture Census of 1995 - 1996.

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Table 18: Landholding profile of 399 suicide victims in Yavatmal

Data Source: Office of Collector, Yavatmal

Year	no. of suicide farmers	up to 1 ha	1 to 2 ha	2 to 3 ha	3 to 4 ha	4 to 5 ha	above 5 ha	farmers who had no land*
2001	18	0	8	1	2	4	3	0
2002	38	3	14	8	4	4	5	0
2003	52	1	22	8	6	5	9	1
2004	142	9	58	19	14	15	15	12
2005	149	8	64	31	13	10	18	5
Total	399	21	166	67	39	38	50	18
%	100	5.2	41.6	16.8	9.7	9.5	12.5	4.51

*Farmers who had no land means farmers who were cultivating land but did not have land in their name: either they were cultivating land owned by a relative or on contract basis.

Table 19: Landholding profile of suicide victims in our study

Category of Farmer	Marginal Farmer	Small Farmer	Semi Medium Farmer	Medium Farmer	Medium Farmer	Large Farmer	Farmers who had no land*	Total Cases
	up to 1 ha	1 to 2 ha	2 to 4 ha	4 to 6 ha	6 to 8 ha	> 8 ha		
Cases	9	61	45	13	6	9	5	148
%	6.08	41.22	30.41	8.78	4.05	6.08	3.38	100

*Farmers who had no land mean farmers who were cultivating land but did not have land in their name and either they were cultivating land owned by a relative or on contract basis.

When looked at in isolation, the above tables seem to indicate that the largest portion of the suicide victims belong to the category between 1-2 hectares of land. However when we compare this data with the break up of all cultivators in the district of Yavatmal according to size class and operational groups for all agricultural holdings as per the last Agricultural Census in the tables below [Table 20 and 21], we see that the occurrence of suicides in various landholding categories more or less corresponds to the actual landholding pattern in the district. In other words, there is no particular concentration of suicides in any specific landholding category. This suggests that size of landholding does not seem to affect the propensity of a farmer to commit suicide. It also suggests that the sources of distress may not be economic in nature. Maybe it is our bias speaking, but we think that if that had been the case,

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the numbers of marginal farmers, those who have the smallest landholdings, should have been far greater in proportion among those committing suicide. Hence our contention that, perhaps, we need to look at all cases: in detail; and our information cannot stop at the economic parameters of the condition of any agricultural family.

Table 20: Distribution of operational holdings according to size class and caste groups for all agricultural holdings in district Yavatmal

Data source: Agriculture Census 1995 - 1996

Size Class of Land (in hectares)	Distribution of Number of Holdings				Distribution of Area of Holdings			
	S.C.	S.T.	Others	Total	S.C.	S.T.	Others	Total
Below 0.50	387	320	2317	3043	136	100	827	1067
0.50 - 1.00	1321	1274	8563	11186	1023	1004	6687	8737
Marginal	1708	1594	10880	14229	1159	1104	7514	9804
1.00 - 2.00	11798	16169	82944	110998	16991	22950	122210	162275
Small	11798	16169	82944	110998	16991	22950	122210	162275
2.00 - 3.00	5505	8848	50149	64561	12846	20323	119210	152519
3.00 - 4.00	2185	3380	23602	29215	7545	11644	80958	100309
Semi – Medium	7690	12228	73751	93776	20391	31967	200168	252828
4.00 - 5.00	1559	2922	15362	19871	6875	12855	68050	87909
5.00 - 7.50	1379	3233	16540	21198	8266	19414	99745	127705
7.50 - 10.00	447	1030	6131	7644	3840	8922	52438	65514
Medium	3385	7185	38033	48713	18981	41191	220233	281128
10.00 - 20.00	301	966	4804	6108	3960	12833	61699	78989
20.00 & <	26	36	485	565	659	846	14762	17013
Large	327	1002	5289	6673	4619	13679	76461	96002
Total	24908	38178	210897	274389	62141	110891	626586	802037

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Table 21: Distribution of landholdings caste-wise according to percentage in each category in district Yavatmal

Data Source: Agriculture Census 1995 - 1996

Size Class (in hectares)	No. of Holdings							
	SC	% of each out of Total SC	ST	% of each out of Total ST	Others	% of each out of Total Other	Total	% of each out of Total
Below 0.50	387	1.55	320	0.84	2317	1.10	3043	1.11
0.50 - 1.00	1321	5.30	1274	3.34	8563	4.06	11186	4.08
Marginal	1708	6.86	1594	4.18	10880	5.16	14229	5.19
1.00 - 2.00	11798	47.37	16169	42.35	82944	39.33	110998	40.45
Small	11798	47.37	16169	42.35	82944	39.33	110998	40.45
2.00 - 3.00	5505	22.10	8848	23.18	50149	23.78	64561	23.53
3.00 - 4.00	2185	8.77	3380	8.85	23602	11.19	29215	10.65
Semi - Medium	7690	30.87	12228	32.03	73751	34.97	93776	34.18
4.00 - 5.00	1559	6.26	2922	7.65	15362	7.28	19871	7.24
5.00 - 7.50	1379	5.54	3233	8.47	16540	7.84	21198	7.73
7.50 - 10.00	447	1.79	1030	2.70	6131	2.91	7644	2.79
Medium	3385	13.59	7185	18.82	38033	18.03	48713	17.75
10.00 - 20.00	301	1.21	966	2.53	4804	2.28	6108	2.23
20.00 & above	26	0.10	36	0.09	485	0.23	565	0.21
Large	327	1.31	1002	2.62	5289	2.51	6673	2.43
Total	24908	100	38178	100	210897	100	274389	100

The one overwhelming pattern that we can see in the data maintained by the Health Department [Table 22 and Figure 3] is that since the early 1960s to the year 2000

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the suicide rate has been showing an over all increase with far more suicides happening since the 1990s than had happened earlier. The increase is far steeper in the case of the rural population [Figure 4] than in the urban population [Figure 5] even when the over all suicide rates are more among the urban population.

Table 22: Suicide trends for Yavatmal district 1962-2000

Derived from the Directorate of Health Services, Maharashtra
1 lakh = 100,000

Year	Suicide per lakh total population	Suicide per lakh urban population	Suicide per lakh rural population
1962	1.55	3.61	1.25
1963	3.64	10.83	2.6
1964	3.64	3.61	3.65
1965	2.82	5.05	2.5
1966	4.28	7.22	3.85
1967	4.64	3.61	4.79
1968	4.37	7.22	3.96
1969	2.64	2.89	2.6
1970	3.91	10.83	2.92
1971	1.62	5.16	1.06
1972	1.62	3.09	1.38
1973	1.76	3.61	1.46
1974	1.69	3.09	1.46
1975	2.95	8.25	2.11
1976	4.99	14.44	3.5
1977	NA	NA	NA
1978	3.37	13.41	1.79
1979	3.72	9.8	2.76
1980	3.51	7.73	2.85

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Year	Suicide per lakh total population	Suicide per lakh urban population	Suicide per lakh rural population
1981	2.82	4.2	2.58
1982	4.49	6.87	4.07
1983	4.37	6.87	3.93
1984	4.14	6.87	3.66
1985	4.26	8.77	3.46
1986	5.81	11.44	4.81
1987	4.6	5.72	4.41
1988	3.28	3.05	3.32
1989	5.35	8.77	4.74
1990	5.53	8.01	5.08
1991	4.67	4.2	4.77
1992	3.8	4.76	3.6
1993	5.68	6.72	5.46
1994	4.91	4.76	4.94
1995	7.13	8.4	6.86
1996	5.78	7	5.52
1997	8.71	12.61	7.91
1998	8.86	14.01	7.79
1999	8.76	10.37	8.43
2000	9.34	14.01	8.37

Figure 3: Suicide among total population: Yavatmal district 1962-2000

Derived from information provided by Directorate of Health Services, Maharashtra. Data n.a for 1977.

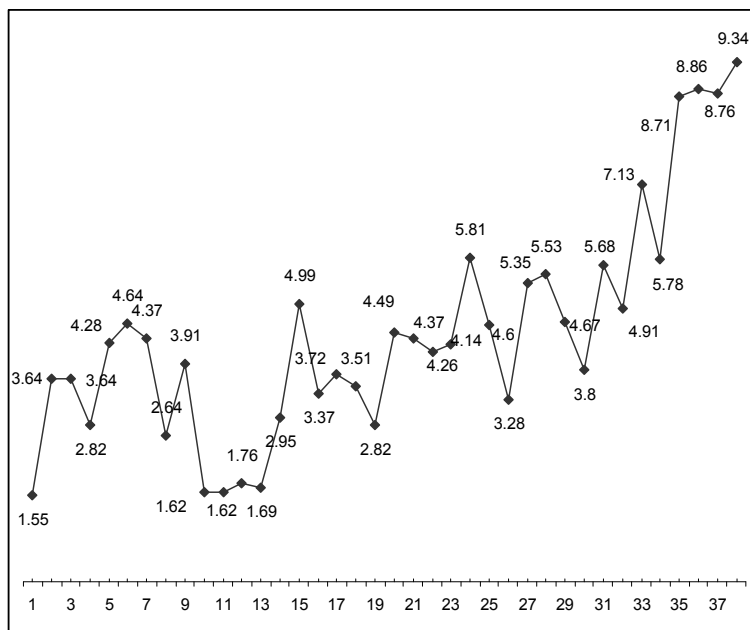


Figure 4: Suicide among rural population: Yavatmal district 1962-2000

Derived from information provided by Directorate of Health Services, Maharashtra. Data n.a. for 1977.

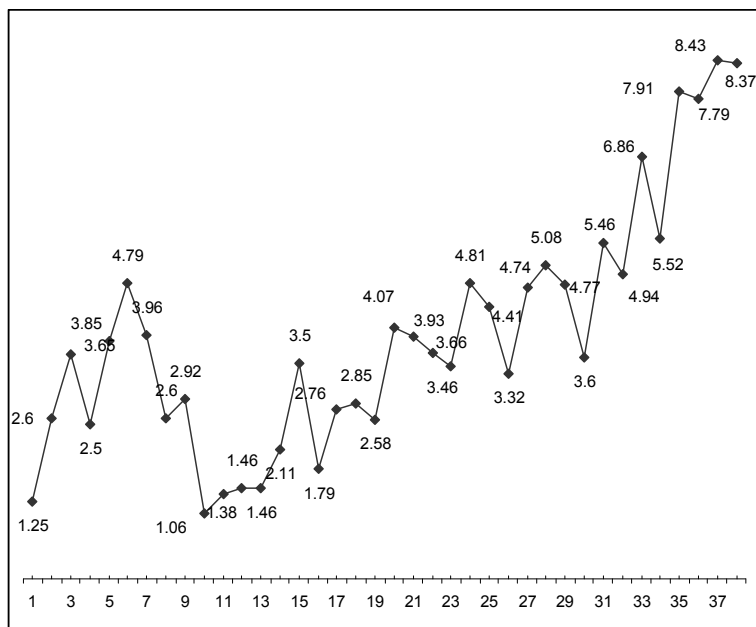
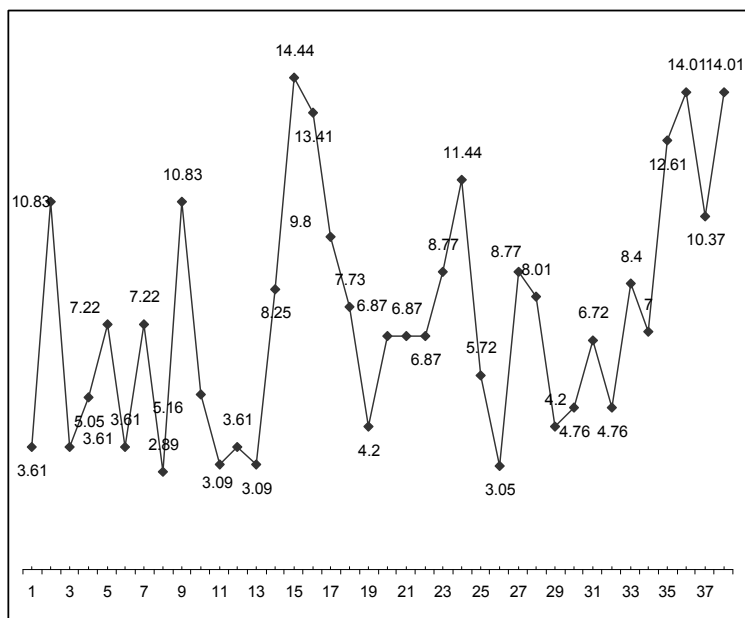


Figure 5: Suicide among urban population: Yavatmal district 1962-2000

Derived from information provided by Directorate of Health Services, Maharashtra. Data n.a. for 1977.



At the same time when we look at the figures on cropped area and crop productivity [Table 7 and Figures 1 and 2] we notice that since 1960 the area for cotton, the primary cash crop in this region, has increased to almost two and a half times that of the area given over to cereals, almost twice as much as given to pulses, the other cash crop produced in Yavatmal. In the 1970s and 80s, though, when profits from cotton had first started becoming very attractive, the area given to cotton had become almost four times that given to pulses. The ratio between the area given over to cotton and food grains, however, continues to remain, for most part, within 1.3 to 0.9, though there were small periods in the 1980s, when the area for food grains declined to 0.8. When we look at productivity, we notice that the productivity for cotton has fluctuated continuously over the years. From a low of 57 kg/ha in 1988-89 it went up to 115 kg/ha in 1989-90 down to 69 kg/ha in 1991-92, then it jumped to 182 kg/ha in 1993-94 and then down to 70 kg/ha in 1997-98. Such dramatic vicissitudes were not a new phenomenon. Earlier too we see similar difficulties. In 1960-61, the earliest year for which we have data available, it was 103 kg/ha. Then it slumped to 47 in 1961-62, went up to 97 kg/ha in 1963-64, and went down to 63 kg /ha in 1966-67 and so on. The simple point to note is that dramatic variations seem to be part of cotton production. They are not a phenomenon unique to recent times when the suicide epidemic began in Yavatmal.

When we look at the data for the productivity of pulses, the other major cash crop in Yavatmal district we notice a similar trend of dramatic alterations [Figure 2]. Productivity could vary by as much as 27 to 30 percent between two consecutive years. Alternatively, change by

50% or more in a span of five years. Might this suggest that production tribulations are part of the agricultural cycle and that change in it would, while affecting the finances of a farmer in the short run, not depress him enough to resort to suicide?

V: RURAL INDEBTEDNESS

In the early 1900s, the **District Gazetteer of Yavatmal** noted, “three quarters of the cultivators of the district are in debt”. It also noted that indebtedness increased with a bad season. However, it further said, “the debt is very seldom burdensome” and that mostly the farmers succeeded in ridding themselves of the debt with a good season that would inevitably come soon.

Official sources mention two sources of credit available at the beginning of the twentieth century: the Government, as a credit provider and the ubiquitous moneylender. The moneylenders of position it was said, were all landholders belonging to different caste groups such as the Marwaris, Komtis, Brahmins, Khattris, Kunbis, Telis, Sonars and Muhammadans. Yet, it fell upon the Marwaris to be known as the omnipresent moneylenders since often the grain dealers and sometimes cotton dealers, most of whom were Marwaris, doubled up as small moneylenders and were in “great numbers in all the villages”, as the district gazetteer put it.

Indian folklore is full of tales about the grasping moneylender who charged usurious rates of interest and was ever eager to get his hands on the land of the farmer. No doubt, there was much basis for these tales. However what is somewhat less a part of received knowledge is exactly who this moneylender was.

In contemporary times, in our study, of the 48% odd farmers who had availed of informal loans, about 39% loans were from moneylenders, another 38% loans were from relatives and 18% were taken from both moneylenders and relatives. These relatives were themselves cultivators and they charged just as high an interest rate as the moneylender did. It seems then that for Yavatmal district, the village bania was only one part, of the farmer's indebtedness.

However, if half the cultivators were still using the moneylender after many decades of expansion of the banking system, what was the role of the financial institutions?

R o l e o f i n s t i t u t i o n a l d e b t

We found in our study that while informal loans from non-institutional sources had been taken in 48% of the cases, some 73.5% of the farmers had taken institutional loans.

Institutional loans were of three varieties: the most common were short-term crop loans; secondly, there were long term loans for capital investment in the land and thirdly there were subsidised loans under poverty alleviation schemes of the government. Most farmers who had availed of subsidised loans under poverty alleviation schemes had also availed of regular bank finance. There were few cases of farmers who had taken a loan under an anti-poverty scheme but had not availed of regular bank finance. This latter category of farmers cannot really be said to be covered by institutional loans that we take to

mean as loans either for working capital or for long term investment for one's occupational expenses. The anti-poverty schemes of the government are one-time inputs intended to bring the person assisted above the poverty line and to enhance his capital absorption capacity so that he becomes a regular borrower. If we add these cases, then the proportion of those availing of institutional loans goes up to 76%.

Essentially, the financial institutions had been wary of extending loans in Yavatmal. The following tables show the targets for loans that were set for various banks for the year 2005-06 in Yavatmal district and the achievements on those targets. Invariably, the banks reported a shortfall in loan disbursal. The commercial banks were the most hesitant in extending any loan whatsoever, whether a crop loan or a term loan. The district central cooperative banks were a little better in giving loans while the regional rural banks, were as chary of giving loans as the commercial banks. The District Central Cooperative Bank achieved its targets for extending crop loans while the other two kinds of banks achieved only 66 and 82 percent of their targets. On term loans, the situation was even worse. The best that the District Central Cooperative Banks could do was to fulfil 49% of the target. The commercial and regional rural banks were able to fulfil only 27% and 36% of their targets respectively [Table 23 and 24].

Table 23: Crop and term loans extended by banks in Yavatmal district during 2005-2006

Data Source: NABARD

CBs: Commercial Banks

DCCBs: District Central Cooperative Banks

RRBs: Regional Rural Banks

In Rs. lakh

	Crop loan target	Achievement	% achievement	Term loan target	Achievement	% achievement
CBs	6421.65	4233.06	65.92	2454.49	879.06	35.81
DCCBs	10333.27	10396.63	100.61	1400.25	679.22	48.51
RRBs	1104.58	900.96	81.57	554.79	152.10	27.42
Total	17859.50	15530.65	86.96	4409.53	1710.38	38.79

Table 24: Agricultural loans extended in Yavatmal during 2005-06

Derived from data provided by NABARD

In Rs. lakhs

Total Crop + term loans	Target	Achievement	% achievement
CBs	8876.14	5112.12	57.59
DCCBs	11733.52	11075.85	94.39
RRBs	1659.37	1053.06	63.46
Total	22269.03	17241.03	77.42

All banks put together in Yavatmal district could only give 77.42% of the targeted agricultural loans during the year 2005 – 2006 [Table 24].

Table 25: Achievement of agricultural lending targets in Yavatmal and neighbouring districts 2000-2006

Derived from data provided by NABARD
In Rs. lakhs

District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Amravati	6823	7505.96	8375	6144.14	7643.95	12001
Akola	6479	6636.39	6913	6865.4	9287.86	12284
Washim	4610	4416.8	5224.66	5167.53	6815.63	8997
Buldana	10329	11868	18655.69	16984.66	12670.4	18039
Wardha	6622	6744.01	5783	4362.83	5830.98	8423
Yavatmal	10999	15490.82	9728.34	12168.45	18051.23	17243
TOTAL	45862	52661.98	54679.69	46628.93	60300.05	76987

Table 26: Achievement of agricultural lending targets [%] in Yavatmal and neighbouring districts 2000-2006

Derived from data provided by NABARD

District	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006
	% achievement of target					
Amravati	71	76	84	61	77	91
Akola	107	67	76	67	82	81
Washim	108	89	89	80	79	83
Buldhana	84	83	104	61	73	88
Wardha	110	99	74	53	62	68
Yavatmal	95	110	67	81	109	77
TOTAL	92	88	84	55	83	82

Impact of default

In other neighbouring districts too, the targets for agricultural loans were substantially unmet as can be seen from Table 25. When comparing these figures with the rising numbers of farmer suicides we also notice that as the number of suicides increased so did the banks become more hesitant in giving out loans.

Could such wariness on part of the banks to extend loans be in response to a high level of default in this area? In our study, 25.6% had paid their loans fully and another 9.4% had paid their loans partially while 38.5% had defaulted on their liabilities. What happened to those who defaulted?

The impact of default

In two cases out of 148, we found that coercive action had been taken by the banks for recovery of dues; in one case by filing a civil suit for recovery and in another by issuing notice for confiscation of property. Other than this, banks seem to have issued demand notices, sometimes regularly and sometimes irregularly, to persuade people to pay up their dues. Sometimes the notice was also followed up by a visit of the bank officials.

The district Central Co-operative Bank and the Primary Agricultural Credit Society in Yavatmal district had issued 73387 demand notices between July 2004 and June 2005. There were some 54779 Revenue Recovery Cases of the district Central Co-operative Bank in Yavatmal district. How burdensome these demand notices

were felt to be is anybody's guess just as the issue of the seriousness with which a loan is repaid is an open question.

What our data also shows is that it was not just occupational expenses or a string of poor seasons that were responsible for the farmer's default. Consumption expenses also needed to be taken into account. Over a hundred years ago, the district gazetteer noted, "marriage ceremonies form a serious cause of such indebtedness as exists". This is not far wrong even today. A large part of these institutional loans taken for production purposes, were used to meet a variety of consumption expenditure needs such as treatment of illness, marriages of daughters, education of children, building houses.

If we look at a case of the farmer who was issued notice for confiscation of property, we find that this 40-year-old farmer of the Kunbi caste from the village Borda, taluka Wani, of district Yavatmal had outstanding loans of Rs. 22136 including an old loan of Rs. 6636 dating to 1994 from the district Central Co-operative Bank. Despite the default, this farmer spent Rs. 45000 on building a house in the three years before his death. The notice of confiscation of property was received after the suicide.

More important however was a social system that puts pressure on parents to spend on the marriages of daughters irrespective of their means. In slightly over one third (34.4%) of the cases, a daughter in the family had been married in the five years preceding the suicide. Take case no. 15, which tells the story of a 40-year-old farmer of the Banjara caste from the village Bothbodan, taluka Yavatmal, of district Yavatmal. He had two sons aged 18

and 13 years respectively and three daughters aged 22, 17 and 15. He owned 5 acres of land. He had taken a loan of Rs. 15489 in 1993 under IRDP from the Central Bank of India of which he repaid Rs. 5000. There was another loan from the Primary Agricultural Credit Society of Rs. 15506 taken in year 2002, which was used for marrying off his eldest daughter and was never repaid. The wedding cost him Rs. 15000. He took poison on 26th January 2003.

On the other hand, take case no. 67 that tells the story of a 60-year-old farmer of the Gond caste from village Khairgaon, taluka Kelapur. He had three sons aged 36, 30 and 23 years respectively and three daughters. The two elder sons were married and lived separately. He lived only with his wife and one unmarried school-going son after the marriage of his daughters. This son is studying in an ashram school³³ where he is staying in the hostel. He owned 8 acres of land and had leased in 2-3 acres of land on cash or makta basis and he cultivated soybean on this land but production was very poor; only 30 kgs. There were two formal crop loans, one of Rs. 5000 taken from the Primary Agricultural Credit Society in 2002, which was not repaid, and the other of Rs. 5000 taken from the State Bank of India in 2002, which was repaid. He spent some amount on constructing a small channel around his land. There was one private loan of Rs. 10000, which was said to be interest free and which was not repaid. Despite all these loans, he still felt compelled to spend Rs. 30000 each on the marriage of his three daughters, the most recent marriage being in 2002. The son who lived with him had a stomach ailment and Rs. 5000 was spent on his

³³ Ashram schools are government run or aided schools run for the benefit of tribal students.

treatment. He was worried about the private loan. He did his best to repay it but he could not get success due, so the family says to successive crop failure and increase in farming expenditure. He took poison and died on 24th September 2004.

Mostly, for their consumption needs, the farmers went to non-formal sources.

T h e i s s u e o f n o n - i n s t i t u t i o n a l d e b t

We have noted earlier that a distinguishing feature of non-formal debt in our study was that it was owed in large part to relatives and their rapacity in some cases was just as much as anything the apocryphal moneylender might have shown. In case no. 24, a Kunbi farmer of village Nandepira in taluka Wani of district Yavatmal who had been in the dairy business, was defrauded on three separate occasions by his own wife's brother, seemingly in collusion with his wife. His brother in-law had sold him 4 buffaloes on one occasion which were stolen and another 4 buffaloes once again which were also stolen even though there was no such animal theft in anyone else's house in the village. On the third occasion, this brother in-law first advanced him a loan for purchase of 5 acres land in June 2005 for a sum of Rs. 1.92 lakh and soon after forcibly took away the land and occupied the land himself. Within three months he committed suicide on 10th September 2005.

Yavatmal has had a long history of interest rates of 25% (sawai) which are referred to as far back as the

nineteenth century. In our study, we found that rates charged varied from 3-5% per month to 25% per season (sawai) or 50% per season (dedhi).

One of the major problems with non-formal loans has been the difficulty in either identifying or proving it. With the current campaign against moneylenders initiated by the government, cultivators are even more reluctant than usual, to reveal the names of their creditors out of fear of spoiling their traditional relations.

An added complication in recent times is that the conduct of a large number of surveys on the issue of indebtedness has in itself begun to generate some exaggeration in the debt figures, both formal and informal. May we suggest that the figure of debt informed to the questioner could well depend on the amount of sympathy being shown by the questioner? So in the case of a resident of village Tirzhada in Kalamb taluka of Yavatmal who committed suicide on 24th April 2005, while the outstanding institutional loan in his name due to the Bank of Maharashtra was Rs. 11094 on date 31st March 2005 in bank records, the wife of the deceased told us that the outstanding loan to the bank was of Rs. 17000.

Some doubt also arises by the extent of informal loan that is being claimed. In the current year [2005] land prices in Yavatmal district ranged from Rs. 20000 per acre for poor to medium quality land to Rs. 50000 to 100,000 for good quality land. In such circumstances, someone advancing a loan of Rs. 50000 to a farmer who possessed some 3 acres of medium quality land would be taking a serious risk of losing his money. Yet such figures

Non-institutional debt
are being routinely cited for the quantum of loans
advanced.

Perhaps one good indicator of harassment by creditors could be alienation of land. In our study we found instances of alienation of either land and/or animals, in some 14% of the cases. In these cases, we have included all instances of alienation of land and/or animals even cases where the farmers had sold off their bullocks when they decided to stop cultivating the land personally and to give it on lease instead and also farmers who sold some portion of their land at current market prices to the government under a scheme of the Social Welfare Department of the Government of Maharashtra.

Half the cultivators still resort to informal sources of credit, whether moneylender or relative. A hundred years ago the district gazetteer said that the cultivators in Yavatmal district “almost always prefer to borrow from a moneylender, paying perhaps twelve per cent interest, rather than from Government at six per cent. The chief reason seems to be that there is still great delay in getting the money from the Government, or at least so the people think. It is also believed that certain subordinate servants of Government exact irregular fees while inquiries are made...” Is there a certain lesson in this for us even today?

VI: ROOTS OF DISTRESS: SOCIAL

The following discussion is based on interviews with the family of the deceased and other villagers and information obtained from various village level functionaries of the government. It is about how different factors gelled together to push a person to suicide. We have divided the discussion based on what we felt were important components in the cause for suicide. For heuristic purposes, the discussion about distress is divided into two: social and financial. However, this in no way presumes either the primacy of one set of causes or their mutual exclusivity.

W h e r e t h e r e w e r e n o l o a n s

These are cases where the farmers had taken no loans either from institutional or private sources. Out of these, one case was of accidental death and the second of natural death due to illness. Both were misrepresented as suicide. In the latter, i.e. case no. 6, the farmer had suffered a head injury in an accident fifteen years ago and since then he had been undergoing constant treatment for chronic headache. He went on a visit to his daughter and there he fell ill again; he was hospitalized later and he died. However, it was said by various visitors to the village that he had taken poison.

In at least two cases, the farmers were over 75 years old and they had long retired from active cultivation;

Where there were no loans leaving this job to their children. Case no. 127 tells the story of an 80-year-old man who had settled his children a long time ago. This had been no easy task. For the marriage of one daughter, he had to sell 10 acres of land. But all that was in the past. His two daughters were happily married; they had children and were even grandmothers. For himself, he stayed at home. He still owned three acres of land, which he leased out to third parties for cultivation. He suffered from all the ills of old age and more. A severe urinary problem troubled him to the point that he required hospitalization but medication offered no relief. One day he took his own life.

We found some cases of domestic quarrels, which created a high level of unpleasantness at home, for the persons involved. Case no. 142 tells the story of a 38-year-old man of the Baudh caste from village Takalgaon, taluka Babulgaon of district Yavatmal. He hanged himself so his family said. He and his wife and family lived separately in a house given by his parents. His younger brother, who was also married, lived with his parents. There was 6 acres land in his father's name and another 4 acres land in village Dhamangaon given by the parents of the deceased in 1991-92. Much against his parents' wishes, this man refused to cultivate this land on the grounds that it was too far away (25-27 km from Takalgaon). It had been lying uncultivated for the last 7-8 years. His mother laid the blame for all this at her daughter in-law's door saying that she constantly nagged her son about selling the land so that they could buy a car. He eventually followed his wife's advice and sold the land for Rs. 106000 on 24th August 2004 to a resident of village Kadashi, taluka Dhamangaon of district Amravati. Four days after selling the land, he committed suicide. His mother was of the

Where there were no loans

opinion that her daughter in-law had nagged her son to death. His father said that he was tired of all this politics and of people coming and assigning unwarranted reasons, such as indebtedness, to his son's death.

There also cases where no clear-cut reason was visible. Take case no. 71. This is of a 50-year-old farmer of the Banjara caste from village Zeera, taluka Kelapur, of district Yavatmal. He took poison. He is survived by his wife, one son aged 30 years and two married daughters aged 26 and 21 years respectively. The son is also married and lives with his parents. This farmer owned 3 acres of land. He had to go in for a double sowing of cotton in 2004 because of germination failure. He was not a member of the Primary Agricultural Credit Society and there were no loans in his name. Regarding major expenditures, he had spent Rs. 50000 each on the marriage of his two daughters, one in 2000 and the other in 2003. His wife said that she was operated on for an eye problem free of cost in a government camp but ever since then, her head hurts and so she goes every fortnight to consult a private doctor. They do not go to the Primary Health Centre because though they give medicines, these medicines are not effective. In this case, we could not identify any visible cause for suicide; neither did the deceased tell anyone.

A c c i d e n t o r i l l n e s s w h e r e t h e r e w e r e l o a n s

There are a few cases of natural or accidental death misrepresented as suicides. In many of these cases, there was some loan taken, either repaid or not repaid. The outstanding loan and death are two independent pieces of information here. Say a farmer's foot slipped and he fell

Accidental or illness cases where there were loans into a nullah and drowned; he may have had some outstanding loan but one fact is not related to the other. However, in a case where there were few or no witnesses to the death, there remains a high possibility that no information about this would be available.

Case no. 135 tells the story of a farmer in Kalamb taluka who had taken a contract for cultivating 20 acres of land in the nearby village of Nimbhora. The power cut during the daylight hour forces farmers to water their fields at night. That is what this farmer was doing. When he climbed up on the parapet to pull the rope, he slipped and fell inside, hitting his head on stones inside the well and dying on the spot. This was what a labourer present on the spot saw. However now the family in question denies the incident insisting it was a debt related suicide.

S o m e o v e r w h e l m i n g s i n g l e c i r c u m s t a n c e

Then there are farmers who had incurred some loan, which had been repaid in a few cases but not repaid in most cases. The indebtedness seems to have had little relation to the trauma which was suffered.

For instance, case no. 129 is about the social trauma of a 22-year-old male farmer of the Hatkar caste. This farmer was also engaged in the business of making and selling puffed rice (chiwda³⁴). He had spent over Rs. one lakh on the medication of his ailing father by borrowing money from a variety of relatives. He faithfully looked after his father until he found out that the sickness his father suffered arose from the HIV. Perhaps the social

³⁴ A local comestible.

humiliation that this involved was too much for him to take. Certainly, agriculture or agrarian debt had nothing to do with this case.

Social humiliation is a theme that recurs in many of the cases. Take case no. 139. This concerns a 52-year-old farmer of the Koli caste from village Hatola, Taluka Darwaha, of district Yavatmal. His family included his 45-year-old wife, a 25-year-old married daughter and two sons aged 21 and 18 years respectively. His elder son is an apprentice in the diamond polishing trade in Surat where his sister lives. He was one of four brothers and his other three brothers lived in this village and they used to come to his house and to fight with him. He was also addicted to alcohol and ganja³⁵. He was a defaulter on an old IRDP³⁶ loan taken from the State Bank of India ten to twelve years ago. When we look at his financial situation, we find that he had considerable financial liabilities. He had bought 3.5 acres of land in 2000 for Rs. 85000 using both his own savings and a bank loan. The sale deed shows that the transaction is dated to year 2003 and land valued at Rs. 51000. Before purchase, he had cultivated the land on cash lease or makta basis for two years. He had defaulted on a loan taken from the Land Development Bank 4 or 5 years ago, perhaps for land purchase. Now this latter loan amounts to Rs. 47697. After the death of the deceased, the family received a government grant of Rs. one lakh with the help of which the elder son has since started a grocery shop in the village. Government agencies that investigated this case looked at the fact that he was a debtor and this was all they needed. However, we also found out that

³⁵ A local mind bending drug, usually marijuana.

³⁶ Integrated Rural Development Programme: a poverty alleviation scheme of the Government of India.

Single overwhelming cause

some time before the suicide, this man's daughter had eloped with a boy from the village. Two days later, she came back to her parental house. Her parents then sent her to the boy's house but the boy's parents did not accept her and harassed her into returning to her parents. At this point, her parents took her to Madhya Pradesh and married her off. Soon after this, the man hanged himself in his own fields on a day when he was alone. The daughter who had been married off in Madhya Pradesh never came back to her parental house, not even for the death ceremony of her father. Might it be that the social humiliation caused by his daughter's behaviour seems to have been too much for him?

There are other stories of mental aberration plain and simple. For instance, case no. 122 is of a farmer who constantly said that Lord Vitthal³⁷ had called him and that he would go and meet Lord Vitthal. He carried out his intention and went off to Pandharpur. He did not return for many months. Later he was forcibly brought back by his parents. Some time later, he immolated himself. This man had also borrowed a sum of about Rs. 500 from a local farmer that his wife repaid in instalments of as small as Rs. 20 per month after his death. This loan had no bearing on his death.

Another case reflects the disastrous impact of a con job. Thus, case no. 116 tells the story of a 50-year-old farmer of the Kunbi caste from the village Sonapur, Taluka Wani, of district Yavatmal who was defrauded by a smart operator. He had two sons aged 22 and 20 out of whom the elder son suffers from night blindness. He

³⁷ Lord Vitthal is a local god. His abode is believed to be in the town of Pandharpur.

Single overwhelming cause cultivated 4 acres of land. The financial outlay this man had made on a series of expenditures within the span of a few years was quite substantial. He had taken a loan of Rs. 18000 from the Bank of Maharashtra for purchasing a pair of bullocks and bullock cart, which he did not repay. He spent about Rs. 80000 on constructing his house in 2002-03. He also spent Rs. 13000 on treating a throat infection of his elder son in 2003. In the meanwhile, an intermediary offered to get his son a job in an Ashram school³⁸. The son even worked in the Ashram school without pay for 4 months. For this, the man paid Rs. 55000 to the intermediary. When he found out that the job was not coming through and neither was the money, he committed suicide.

In some cases, the deceased himself had suffered from some debilitating disease, which caused much suffering. In case no. 141, the farmer left a clear suicide note stating that he could no longer bear to continue the pain caused by a stomach ulcer and so he was taking his life. Other people left no suicide notes but the circumstances were clear enough and the families of these farmers said as much.

Passions of the flesh too claimed their share in these tales of woe. Cases 119 and 120 both tell stories of individuals who were having extra marital affairs. Once their wives and families came to know about these, they committed suicide.

³⁸ Schools run for the benefit of tribal children.

A c o m b i n a t i o n o f f a c t o r s

Then there are stories where there was no single circumstance which led to the suicide decision. Merely that life dealt a series of blows to these people.

Case no. 84 tells the story of a farmer of the Kunbi caste from village Vadaki, taluka Ralegaon of district Yavatmal. He had a teenaged daughter and a son. He also had two older brothers aged 52 and 49 out of whom, one lives separately from him. The other brother, his wife and teenaged daughter all lived with him. All three were mentally retarded. He supported all of them. He also spent Rs. 10000 on treating his brother at Wardha Government Hospital after an accident. Then he spent Rs. 25000 on the *teravi*³⁹ of his father. He owned 3 acres of land. A loan of Rs. 7182 had been taken from the Vadaki Primary Agricultural Credit Society in 2004, which was not repaid. There were some private loans too. All these stresses proved to be too much for him and he took poison in September 2005.

Such cases can give rise to a query as to whether there was any social support forthcoming for a person in distress?

We do see a few heart-warming instances of community feeling where the village community got together to offer support to the distressed family. Case no. 53 is about the suffering of a 70-year-old farmer of the

³⁹ The 13th day ceremony after a death.

A combination of factors

Vadar caste from village Shiwani, taluka Ghatanji of district Yavatmal who was given such a helping hand. He had had four sons out of whom one son died of illness in 2000, which is reported as TB by the family and HIV by the villagers. The second son committed suicide in 2001 reportedly because of crop failure. He owed almost Rs. one lakh by way of loans. Illness was endemic in this farmer's family. He had spent Rs. 40000 on the treatment of one son who died of HIV or TB as the case may be: out of this amount, Rs. 10000 was contributed by the villagers. Another sum of Rs. 4000 was spent on treating a boil on an eye of the third son. The younger son is always ill with asthma. All these problems seem to have overwhelmed him and he took poison despite the community's help.

The community helped a farmer who was going through difficult times in other cases. Case no. 51 concerns a 50-year-old farmer of the Kunbi caste, from village Inzhada, taluka Ghatanji of district Yavatmal. He had one 18-year-old son and three daughters of whom the two elder ones are married. These two marriages cost a sum of Rs 1.25 lakh for which this farmers took two private loans including one loan from his son in-law and there was no pressure for repayment. The youngest daughter aged 17 years is of marriageable age but has a heart valve problem. Much money was spent on treating her. For all these expenditures, the villagers had organized a loan of Rs. 60000 at 5% per annum within the lifetime of this farmer. The financial and emotional pressures generated were too much for him and he committed suicide.

Evidently, community feeling does exist but the individual still feels cut off or does not feel able to ask

A combination of factors
anyone for a helping hand. Why does he feel so isolated?
A detailed answer to this question is outside the scope of
this text. Nevertheless, we have ample evidence to
indicate that this is the case.

I l l n e s s

Chronic illness suffered by the farmer himself in
some 23 % of the cases (35 cases) was a serious stress-
generating factor.

Two parameters were defined for including the
illness: (1) that it resulted in loss of work for some
considerable period of time and/or involved considerable
expenditure (over Rs. 4000) and (2) that it caused chronic
physical trauma. Because of the latter parameter, we also
included some cases of piles we found where the family
reported that the farmer in question had suffered much
pain. These illnesses ranged from psychiatric disorders to
disabling physical injuries, filaria, cancer, skin problems,
ascites, tuberculosis etc.

Case no. 9 is of a 55-year-old farmer of the Kolam
caste, from the village Ghodkinhi, taluka Yavatmal of
district Yavatmal. His family included his wife, two sons
aged 30 and 18 years respectively and four married
daughters. His elder son was also married and lives
separately from him. He owned 5 acres of land. The
soybean crop had failed and he did not grow cotton. The
family reported that he had suffered from a disease called
“gajkaran”. This was a skin disease which caused him
constant itching and his skin had turned black. He had two
outstanding loans. One crop loan of Rs. 2500 had been
taken from the Bank of Maharashtra eleven years ago in
1992; another IRDP loan of Rs. 4000 had been taken in

Illness

2000 for buying a bullock cart from the same bank. Two notices were received from the Bank of Maharashtra; one notice dated 30th April 1997 showed an outstanding loan of Rs. 7997 and the second notice was received in 2000, three years before his death on 29th June 2003. Before the suicide, he had sold his pair of bullocks and bullock cart. He used to drink heavily and beat his family members. Then one day he hanged himself.

Many of the farmers in our survey complained of “stomach problems”. The local medical staffs were of the opinion that what they were referring to was cirrhosis of the liver, a common complication of which was “ascites” or the presence of excess fluid in the body. This sometimes caused the body to swell up and in the local language, it was known as “jalandhar”. One of the primary causes of cirrhosis of the liver was alcohol consumption.

Case no. 140 concerns a 65-year-old farmer of the Shimpi caste from village Bhandegaon, taluka Darwha of district Yavatmal. He had two married daughters and two married sons. Both sons lived with him. He owned 19 acres of land jointly with his father. He had taken three crop loans from the State Bank of India for Rs. 30000, Rs. 5000 and Rs. 5000 amounting to Rs. 40000. The first loan was in own name and the latter two loans were in the name of his two sons. These loans were not repaid and the amount outstanding was Rs. 51020. A recovery notice was received from the State Bank of India a week before his death. Villagers say the deceased had suffered from ascites (called jalandhar in local Marathi) for the past ten years, so his stomach and body were swollen. Much money was spent in treating this. He was admitted to the hospital. On returning, he went into the toilet and

consumed acid. Another landless labourer in this village (a Banjara) had died a natural death due to jalandhar /ascites before this incident.

Thirty-six percent families reported that the farmer concerned had been a chronic alcoholic. Many of the families said that the farmer concerned had taken to alcohol to dull the impact of the pain suffered by him due to chronic illness. Of the 35 farmers who were chronically ill, 18 or nearly 50% had also been chronic alcoholics. Hence, alcoholism deserves to be looked at not just as a social problem but also as an illness response. Once the alcoholic habit develops however, it independently increases the suicidal tendencies of the persons involved quite apart from the trauma caused by illness. At least some medical literature on this subject says that, "Impulsive-aggressive personality disorders and alcohol abuse/dependence were two independent predictors of suicide in major depression".⁴⁰

In comparison with the 36% families reporting chronic alcoholism in our study, the National Family Health Survey -2 of 1998-99 showed an incidence of 12.1% alcoholism among men in the state of Maharashtra⁴¹. The survey did not report any difference in the incidence of alcoholism between urban and rural areas. Yet the incidence of suicide was far higher among farmers in rural areas. This might suggest that alcoholism is not a cause for suicide among farmers.

⁴⁰ Dumais, A., A.D. Lesage, M. Alda, G. Rouleau, M. Dumont, R.N., N. Chawky, M. Roy, J.J. Mann, C. Benkelfat, and Gustavo Turecki, "Risk factors for suicide completion in major depression: a case-control study of impulsive and aggressive behaviors in men", **American Journal of Psychiatry** 162:2116-2124, November 2005.

⁴¹ International Institute for Population Sciences and ORC Macro

Illness
Chronic illness constitutes
serious drain on family
resources

While illness of self is important in so far as it increases tendencies to depression, we also found many cases where some member of the immediate family suffered from chronic illness on which much money had been spent. In some 29.7% of the cases (44 cases) there was such a chronic illness suffered by a member of the family of the deceased. In treating each such illness, expenditure of the order of Rs 10860 had been incurred by the families even though this constituted the average annual income for the family.

Whatever debts we found had far more to do with treating illness than with farming.

Poor medical facilities and
lack of counselling

The best that can be said about this region is that the medical facilities are very few; the expenditure incurred by farmers on medicine is far higher in proportion than what is incurred in urban areas. Even serious cases like heart valve problems for a daughter were being treated by the local doctor who had absolutely no qualifications to handle such a case or even to provide symptomatic relief. However the family continued to incur expenses by going to private doctors because they had lost faith in the government doctors.

Of the 80 odd cases of illness that we found, 11% cases went to a government facility for treatment. 48%

Illness

cases went to a private facility for treatment while 13% cases consulted both private and government medical facilities. In 6% cases, no health service provider was consulted while in the remaining cases, no information was available.

Even those who used government facilities incurred a considerable cost. The cases who used government facilities incurred an average cost of Rs 6500 in treating illness while those who used private facilities incurred an average cost of Rs 11800 in treatment. Perhaps this is due to the fact that even in government while the consultancy service is provided free of cost; the investigations carry a considerable cost.

Taking Rs 6500 as the cost of treating illness in a government facility, this constitutes some 60% of Rs 11000 which is the net annual income of the majority of these households in the region. The cost of treating illness in the private sector constitutes more than the net annual income of the farmer.

Moreover, throughout this area there is hardly any mental health professional to counsel people once they start becoming overwhelmed by their personal crises, whether emotional or economic in nature. There were some cases in our survey where all brothers had committed suicide over a period of time.

F a m i l y h i s t o r y

It is said that someone who has a family history of suicide is 10 times more likely to commit suicide as

Financial troubles
compared to someone who does not.⁴² In our study, we
found that this was the case in 12 or 8.3% of the cases.

There was the case of one family of four brothers
who committed suicide one after the other, in serial order.

⁴² Kim, Caroline D., Monique Seguin, Nadia Therrien, Geneviève Riopel, Nadia Chawky, Alain D. Lesage, and G. Turecki, "Familial aggregation of suicidal behavior: a family study of male suicide completers from the general population", **American Journal of Psychiatry** 162:1017-1019, May 2005.

VII: ROOTS OF DISTRESS: FINANCIAL

How relevant is rural indebtedness

So far, we have seen cases where there was a great deal of expenditure on ill health in the family. Families have other kinds of debts too. How important are these debts to the final suicide decision? Let us see some cases.

Case no. 26 talks about a 45-year-old farmer of the Pardhan caste from the village Sonapur, taluka Wani of district Yavatmal. This man had defaulted on a crop loan of Rs. 9970 three years before his suicide. He was one of two brothers who jointly cultivated 8 acres of land. Two years before the suicide, this land had been given for cultivation to a third party and at the time of suicide, the farmer was not directly cultivating land himself. This man had married twice. His first wife ran away; later she remarried and died when struck by lightning. His second wife committed suicide by consuming poison at home approximately in the year 1990. His brother's wife also ran away. The two brothers lived alone with their mother. Both brothers were reported to be alcoholics.

Case no. 4 tells a similar story. This concerns a 45-year-old farmer of the Kunbi caste from the village Bhamb (Raja), taluka Yavatmal, and district Yavatmal. He was a defaulter on a crop loan of some Rs. 65000 taken three years before the suicide. This money was spent on marrying off his daughter and it was not returned. This

Financial troubles

farmer's elder brother worked in the Kharedi Vikri Sangh⁴³ as a peon for 25 years but then he was transferred to Yavatmal. This brother used to commute daily to his job and was often late. His superiors were unhappy with him and he was forced to resign from his job. This episode affected his unmarried daughter mentally, i.e. the niece of the farmer who committed suicide, so much so that she immolated herself on 21st June 2004, some ten days before her uncle committed suicide.

In all these cases, the families had large outstanding loans to pay but there was also a large amount of social distress such that it is difficult to see that loans had much of a role to play in the tragedy that happened.

Cases of financial troubles

In many cases, we found that the amounts being spent on consumption needs were immense, given the limited income of the farmers in this belt. The two main heads of expenditure seem to be either treating illness or marriages.

Take case no. 83. This is the case of a 40-year-old farmer of the Kunbi caste from village Raveri, taluka Ralegaon of district Yavatmal. There was a crop loan of Rs. 5300 taken from the Gramin Bank in 1999, which was not repaid and now amounted to Rs. 6462. In addition, he had borrowed money from informal sources amounting to Rs. 70000. He had spent Rs. 37000 on treating his ill parents between 2001 and 2004. His father had piles and

⁴³ These organizations are part of the Department of Cooperatives of the government. They exist at block level and sometimes at village level. Their main task is to supply agricultural inputs like seed and fertilizers to farmers.

his mother was paralytic. Despite treatment, his mother died of illness, perhaps meningitis, in 2002. The deceased had been mentally ill himself for the past two years and he was under treatment from a psychiatrist in Yavatmal. In all this treatment, the farmer never consulted a doctor at the government hospital. Perhaps the doctors were not there at all. One of our interviewees said clearly that they needed to pay money on transport to the hospital and they would not spend money on going to the government hospital when they were not sure whether a doctor would be available there.

Take case no. 14. This is the case of a 60-year-old farmer of Banjara caste, from village Loni, taluka Yavatmal of district Yavatmal. He was father to one 30-year-old son and five daughters aged 30, 26, 25, 22 and 18 years respectively. The first four daughters are married and the fifth is still unmarried. He owned about 5 acres of land. He had taken a loan of Rs. 16125 in 1983 from the Gramin Bank for digging a well and for an electric pump and of this amount, he had repaid Rs. 11580. There was a crop loan of Rs. 17000 taken from the Primary Agricultural Credit Society Akolabazaar in 1999, and of this, some amount was repaid. There was also a private loan of Rs. 1000 from his son in-law. This farmer made serious effort to repay his loans. Much money, however, was spent on marriages. On an average, Rs. 30000 was spent on the marriage of one daughter and there was a fifth waiting to be married. In addition, he had spent Rs. 20000 on buying and installing an electric pump. This farmer already had a family history of suicide; his two elder brothers had committed suicide before him. So he died. His family received Rs. one lakh in compensation

and one year later, the last and youngest surviving brother committed suicide.

The financial pressures operative on these families is evident. However, in most cases they are compounded by some social and/or individual factors. When this combination becomes deadly, is difficult to say.

Where the bank initiated some action

Take case no. 28. This is the case of a 40-year-old farmer of the Kunbi caste from the village Borda, taluka Wani of district Yavatmal. This farmer had outstanding loans of Rs. 22136 including an old loan of Rs. 6636 dating to 1994 from the District Central Co-operative Bank. This bank had also sent a notice of confiscation of property, which however was received after the suicide. Despite the default, this farmer spent Rs. 45000 on building a house in the three years before his death.

Regarding the issue of coercive action because of default, we came across only one other case in addition to above case where any stringent action was initiated by the financial institutions. Otherwise, the banks merely seem to be sending notices on an annual basis without any follow up.

Take the case no. 40. This is the case of a 52-year-old farmer of the Dhangar caste, from village Jawalgaon, taluka Ner of district Yavatmal. He had taken loans over the years amounting to some Rs. 1.23 lakhs. He had defaulted on a loan of Rs. 35000 taken in 1990 from the Gramin Bank for buying a buffalo. The Bank sends a recovery notice every year. There was another loan (amount unknown) taken from the State Bank of India in

Where bank initiated some action
1990 out of which some amount was repaid. One of the banks filed a civil suit of recovery against him. Then he reached some settlement with the bank that was concluded by his son in-law who paid Rs. 18000 as the final amount. A loan was taken from the son in-law and a loan of Rs. 70000 was taken from an aunt by mortgaging gold jewellery that they lost subsequently. The marriage of one daughter in 2000 resulted in an expenditure of Rs. 90000. For this marriage, the farmer sold 5 acres out of the 19 acres of land he owned and one buffalo. This man had so much debt that no one was willing to lend him anything any further.

A g r i c u l t u r e w a s n o t p r i m a r y s o u r c e o f i n c o m e

Then we found cases where the persons did have farmland but their primary occupation was different from agriculture and their loans primarily had to do with this other business. Take case no. 37. This is the case of a 46-year-old businessman of the Maheshwari caste, from village Saawar, taluka Babhulgaon of district Yavatmal. He owned 35 acres of land but he had ceased to be primarily a farmer. He was also sarpanch in his village for 10 years before he shifted to Yavatmal where he did wholesale trading in grain along with his son. He had two sons aged 25 and 22 years and two daughters of whom one was married. This was a prosperous family. There was a crop loan of Rs. 80000 taken from the Primary Agricultural Credit Society, Saawar. However, the much larger outstanding loan was of Rs. 5 lakhs and was taken from the Urban Co-operative Bank in Yavatmal. He was a heart patient, having already suffered a heart attack in 2002 on which episode he spent Rs. 25000. He had spent Rs. 2 lakh on the wedding of his daughter in 2004. He also

Where agriculture was not the primary source of income spent Rs. 1 lakh on the education of his son from 2001 to 2006 (the son did B. Pharm.). This farmer's family refused to give any information about the possible reasons for the suicide. However, from all the data, it appears that his major financial commitments related to his business and not agriculture.

Case 101 tells a similar story. This is the case of a 35-year-old farmer of the Mali caste from village Dabhdhi, taluka Arni of district Yavatmal. His family included his 30-year-old wife, one 13-year-old daughter and an 8 year old son. He was one of three brothers. One brother works as a driver and does not do farming and the other brother lives in Yavatmal. His mother lives with this latter brother. His father died of cancer on 13th December 2004. Both his mother and father were retired teachers. The family spent Rs. 15000 on religious ceremonies for the late father in 2005, after one year of his death. This expenditure was shared among all the brothers. He owned 4 acres of land but farming was not his primary business. The deceased ran a grocery store and he used to sell and purchase cotton (in retail). Regarding his financial commitments, a crop loan of Rs. 6720 was taken in 2002 and repaid. There was also a loan of Rs. 8726 taken in his father's name. The bank officers visited his house 4 days before his death for recovery, so the family reported. However, the far larger debt he had was of Rs. 500000 taken for business purposes from a local person. The business could not grow which resulted in his selling the gold ornaments of his wife. His economic condition deteriorated and then he hanged himself, the family reported.

Cases of agrarian trouble

Take the case no. 3. This is the case of a 65-year-old farmer of the Mali caste from the village Bhamb (Raja), taluka Yavatmal of district Yavatmal. He owned 7 acres of land near the forest. The land was not productive. Moreover, since it was located near the forest, the crops needed constant protection from animals. Still the farmer wanted to cultivate land but his son felt agriculture was not remunerative enough. There was serious disagreement between him and his son over this. Finally, the farmer wanted to sell the land but he could not find a buyer for it. He had not sown land the year he died. Since he was a defaulter on an 11-year-old crop loan of Rs. 17000, he could get no money for buying seed and his son refused to help. His wife also sided with their son and was constantly away to live with her daughter. This meant that he had to cook his own food in addition to looking after the land on his own. The land has not been cultivated since he died.

We came across some cases where the educated sons of a farmer were forced into farming simply because no other job was available. Take case no. 104. This is the case of a 35-year-old farmer of the Banjara caste from village Khandala, taluka Arni of district Yavatmal. He was a graduate with a degree in physical education. He wanted a salaried job and was frustrated when he was unable to find one. He owned 4.5 acres of land. He was trying to get a job by appearing in interviews. He started cultivating his land but could not do well in it. He had outstanding loans of Rs. 14000 including an institutional crop loan of Rs. 7000 taken in 2003, which he spent on treating the illness of his son. The bank people had come a few months before his death saying that he should pay 20% of the loan

at least. His son was again sick on the day when he committed suicide by hanging himself inside the house at midnight.

Then there was the case of a 57-year-old farmer of the Dhangar caste from village Kupti, taluka Umarkhed of district Yavatmal. He hanged himself. He owned 5 acres of land. He had purchased a pair of bullocks for Rs. 15000 in 2004. A crop loan of Rs. 45000 was taken from the Primary Agricultural Credit Society in 2001 and for Rs. 12000 in 2004. Some amount was repaid and the outstanding amount was Rs. 14850. He received a Kisan Card⁴⁴ from the government indicating an amount of Rs. 15200 as loan, which he mistook for a recovery notice. He took this as notice and was very much upset about this just before he hanged himself in the house.

There are other cases where a single traumatic incident seems to have impelled the farmer to suicide even though his life otherwise was normal and the family a prosperous one. Case no. 65 is of a 52-year-old farmer of the Dhanoje Kunbi caste from Village Kothoda, taluka Kelapur who could not sell his crop easily. He had taken his two bullock carts full of cotton to the Pandharkawda market yard but he could not sell because of the long queue and purchasing finished at 6 AM. Next day it was a holiday and he was forced to keep the harvested cotton lying in the market yard for two days. This seems to have upset him; the reduced rates of cotton further aggravated the tension. He committed suicide within the precincts of the market yard at 11 PM that night. He also had

⁴⁴ Kisan Card: as a scheme of the Government under which farmers who are members of the Primary Agricultural Credit Societies are issued Annual Cash Credit ceilings through Kisan Credit Cards for availing of crop loans.

outstanding loans worth about Rs. 179000, the majority of which were informal loans. At the same time, after the suicide, the family bought a thresher and they clearly said that they would not pursue the case for compensation of suicide with the revenue authorities.

C r o p f a i l u r e

In some cases of crop failure, we found the persons involved were young, inexperienced farmers who were under social and/or marital pressure to succeed in farming. Case no. 68 concerns a 24-year-old farmer of the Perki caste from village Kinh (Nandpur), taluka Kelapur. His family included his father, mother, two younger brothers and wife although his wife left him shortly before his death. He took to farming when he failed in Class X in school. He owned 8 acres of land. He was married on 11th May 2004. A sum of Rs. 50000 was spent by his parents on his marriage. Another Rs. 17000 was spent in 2004 for building a house for the newly married couple. He had to sow cotton seed twice in 2004 because of germination failure. There was a Primary Agricultural Credit Society loan taken in 2002, which could not be fully paid and was rescheduled in 2005 and the outstanding amount now is Rs. 29014. This farmer's parents had made all the normal investments needed for setting up their son in domesticity and he too seemed to be trying to accumulate money for his family. However, crop failure could not allow him to succeed. In the meanwhile, his wife left him and eloped with someone else. He hanged himself on 24th Sept 2004. The family says that he committed suicide due to loss of crops and loss of faith of his wife.

Then there is a case no. 93 where the youngest son in the family took up the task of cultivating the family

Familial opposition to agriculture

fields. This is the case of a 26-year-old farmer of the Andh caste from village Dhanaj, taluka Umarkhed of district Yavatmal. His family included his 60-year-old mother, wife, four brothers aged 40, 35, 32 and 28 years respectively and one married sister aged 29. The three elder brothers all lived separately. All the members of the family spent Rs. 18000 on the marriage of this farmer in 2002. There are 22.5 acres of land in the family among the five brothers and the mother so there were six shares in the land. The family had taken a loan of Rs. 42000 from the Primary Agricultural Credit Society in 2003. It was accepted before villagers that the son who will cultivate the portion of land belonging to the mother and who uses the bullocks and other machinery would repay the loan amount. The youngest brother took on this responsibility and decided to cultivate his mother's portion of land along with his own. The crops failed. He was forced to sow the seed thrice with the same negative results. He used to take alcohol once in a week. He fell ill due to malaria and what the family said was stomach pain two months before his death, but soon he recovered. On 7th September 2004, he was drunk all night along with his friend. Later he went into the fields and took poison at 1 AM in the night.

F a m i l i a l d i f f i c u l t i e s m a d e a g r i c u l t u r e a d i f f i c u l t o c c u p a t i o n

There is also the case of an older farmer who was in serious social distress and unable to cultivate his land. Case no. 66 concerns a 50-year-old farmer of the Teli caste from village Karanj, taluka Kelapur. He owned 13.45 acres of land. His wife died ten years ago. He had two married sons aged 31 and 28 years respectively. The elder son lived with his father along with his wife and children. The

Familial opposition to agriculture

younger son and his family however lived with his wife's parents. The elder son suffers from filaria and he cannot work on the land. Rs. 4000 were spent on treating him at Sewagram, Wardha. There were two loans taken: one of Rs. 14000 from the Primary Agricultural Credit Society in the name of the elder son that was not paid and the second from the Krishi Kendra amounting to Rs. 18985 that was also not paid. As his first son was doing nothing in agriculture and his second son had abandoned him to live with his in-laws, this widower was cultivating his land completely on his own. He was burdened to repay the crop loans taken. Due to successive failures of crops, he was unable to repay the Krishi Kendra. He took poison. After his suicide, his elder son, now unable to cultivate the land, sold all 13 acres along with the pair of bullocks and the cow that the family owned, to pay the loan of the Krishi Kendra and abandoned the attempt to eke out a living from agriculture. No doubt, the Krishi Kendra pressurized him to repay the loans. This brings us to the favourite bugbear of the epidemic of suicides: the villainous moneylender.

H a r a s s m e n t b y m o n e y l e n d e r

Almost 50% farmers had taken informal loans, either from a moneylender or the Krishi Kendra, the local agricultural supply shop or from a relative. A few families reported clear-cut harassment by moneylenders. One family that did so was that of a 64-year-old farmer of the Banjara caste, from village Sayatkharda, taluka Ghatanji, of district Yavatmal. His family included his wife and seven sons aged 45, 40, 36, 34, 32, 30 and 28 years respectively. Of these only two sons lived with him: the elder one was handicapped and unmarried and the younger

Harassment by moneylender

son was married and lived with his parents along with his wife. The other five sons were married and settled separately. They have 4.5 acres of land that is ceiling land. There was a crop loan of Rs. 5000 taken in 2001 from the Primary Agricultural Credit Society that was not repaid and a private loan of Rs. 10000 taken at 25% seasonal interest in 2002. The family reported harassment by the moneylender. A sum of Rs. 65000 was spent on marriages of two sons in 2004; Rs. 3000 on house building in 2004 and Rs. 4200 on treating the wife of the deceased who had injured her hand in an accident and was receiving regular treatment every month at a private clinic in Yavatmal. There were five suicides in the village in the last two years.

Perhaps one clear-cut indicator of harassment by moneylenders could be instances of alienation of land and/or animals. This we found in some 14% of the cases including even cases where the farmer concerned had sold his animals because he no longer wished to cultivate his land directly but only on lease. However, this hides a substantial amount of moral pressure that the moneylender could bring upon his clients. Being a local person, one on whom the farmer was heavily dependent for obtaining cash in an emergency, the moneylender could put pressure upon the farmer which might not always qualify as “harassment” – unless it was such that the farmer was forced to sell some assets, either to obtain a fresh loan or to reduce the pressure that was being put. Moreover, in contemporary times, the local Krishi Kendra, the supply shop for agricultural operations, too has emerged as an important source of credit for the farmer. The pressure to repay from the Krishi Kendra, one would imagine, would

Harassment by moneylender
be far more in case of a person who saw farming as his
source of livelihood.

Interestingly, we did not come across any instance where, irrespective of the harassment, the various laws and rules regulating the profession of money lending had been brought into play. Despite the laws and rules, money lending remained a self-regulated business with all the accompanying problems. At least some studies have suggested that the moneylender be incorporated into the formal credit chain, thus on the one hand allowing him to conduct his business legitimately while on the other hand regulating him in such a manner that the farmer does not collapse under the pressures of the moneylender⁴⁵.

Cases of personality disorders

In another kind of case, there is no discernible reason for the suicide but the reported personality traits suggest a personality disorder. Take case no. 76. This is the case of a 45-year-old farmer of the Kunbi caste from village Sakhi, taluka Kelapur, of district Yavatmal. Both his daughters are handicapped. The wife of deceased said that the elder sister is handicapped from birth: she has a severe limb disability, but she can walk. She studied up to class VIII and then left school. The younger sister fell from a bullock cart and became handicapped by being lamed in one leg. She was in class VI but she left school when her father died. Villagers said that he was very

⁴⁵ Porwal, Sunil, Vinita Porwal and J. P. Rai, "Rural credit: thinking out of the box", in their **Indian solutions to Indian problems: article 2**, 2nd July, 2004. Also Porwal, Sunil, Vinita Porwal and J. P. Rai, "Not 'Trickle Down' but 'Push-up' will work!", in their **Indian solutions to Indian problems: article 2**, 2nd July, 2004

Personality disorder

quarrelsome and abusive and used to beat his wife so much that she used to leave and live at some friend's house for two days at a time. The younger daughter did not fall from a bullock cart: he beat her so much for not bringing fodder that he lamed her and later no medicine could cure it. They spent Rs. 3000 on her treatment at Government Medical College Yavatmal. The older daughter remains ill a lot. He used to fight with his wife almost daily. He even used to beat the animals in the village.

Case no. 50 is very similar in nature. This is the case of a 50-year-old farmer of the Kumbhar caste, from village Kumbhari, taluka Ghatanji, of district Yavatmal. His family included a wife, three daughters aged 22, 20 and 18 years and out of these the two elder ones are married. He spent close to Rs. 2 lakhs on these marriages. They have 15 acres of land. A crop loan of Rs. 50000 was taken from the Gramin Bank in 2005 of which Rs. 15000 have been repaid. He had a son who at age 22 committed suicide by jumping into the well on 15th April 2003. The family reports that he was upset because of the death of his only son and because of the loans. Villagers say he was an extremely aggressive and bad tempered man constantly fighting with everyone at home. Once someone else's dog bit his dog and in anger, he killed the other dog. His son was late for school on 15th August and so he was very angry with his son, so much so that the son committed suicide. Finally, this man took poison to end his life.

T h r i f t

Facing pecuniary problems, the farmer still borrowed money at a high rate of interest, for building a

Thrift

house, marrying a daughter or purchasing what some would call an inessential consumer item. But before we come to the hasty and currently attractive conclusion that the present day farmer was an improvident being we also need to notice that firstly, there were powerful social compulsions behind these expenditures and secondly, where it was possible to be thrifty, he was.

Scrounging on a daughter's wedding was almost impossible. Usually the expenditure on a son's wedding was lower than that of a daughter's and on some occasions, further efforts were made to reduce these expenses. There was a case where the marriage of a son was conducted along with that of a daughter to save on marriage expenses. In another instance while Rs. 35000 was spent on the marriage of a daughter, the son's marriage was solemnised in a court and only Rs. 2000 were spent.

In our personal experience of more than 15 years in the field, expenditure on health care was the usual site for thrift. Admittedly, a large proportion of expenses were on health care, but there were also numerous instances where a visit to the doctor was avoided since it would have been too expensive. The usual strategy would be to not consult a formal health professional at all until the illness became unbearable. A significant number of the suicide victims that we studied had avoided consulting a doctor despite illness. A visit to the government facilities would be avoided since even when consultation with the government doctor was free, visiting the doctor cost money and it was said that there was little possibility that the government doctor would be available for consultation during the visit. Moreover, one would have to bear

Is there a pattern?
expenditure for medicines and investigations, irrespective of whether one consulted a government doctor or a private doctor.

I s t h e r e a p a t t e r n ?

As can be seen from the above discussion the causes for farmers' committing suicide were diverse. Their relationship to indebtedness was flimsy. Usually a bunch of causes was responsible for motivating the person to go in for suicide. Among this bunch of causes, indebtedness was either non-existent or only a minor cause.

To return to the issue of rural indebtedness as a motivator for suicide, it is certainly true that there were financial pressures on many of these families but the primary data indicates that only when these pressures were combined with some personal or individual trauma or alternatively lack of social support from family that they overwhelmed the person. To look at the loan default alone means missing the human element altogether and in the end, suicide is a complex human phenomenon.

Essentially what the empirical data shows is that the issue of rural indebtedness is a red herring. There is very little direct evidence of the pressure of loans being responsible for the suicide. What is more important is that a net annual income of the order of Rs. 2500 per acre is simply too less for meeting any additional contingent expenses that might occur.

VIII: SITUATION ASSESSMENT

The long-suffering farmer had been an important icon in our society since the days of the freedom movement. Strong, resilient, hard working, intelligent, always giving, and never demanding, the farmer was seen as the backbone of our society. Indebtedness seems to have broken this farmer in the 1990s. At least this is what was claimed in numerous reports about the increase in farmers' suicide in the 1990s. Increasingly, through the 1990s and later, we heard with concern, news of farmers across the country committing suicide.

It almost seemed as if the farmer was giving up too fast. As far as journalistic reports go, it seemed that the cotton farmer, especially in Andhra Pradesh, Maharashtra, Karnataka and Punjab were the most susceptible. However, we heard many stories of farmers' suicide among those who were cultivating other crops like onion and wheat as well. It seemed that the farmers' distress was quite widespread.

The usual answer and a very popular one among various concerned parties has been that farm debts are the primary cause for farmers' suicide. That may be. Farmers, as in other enterprises, require a regular supply of credit. Much of what is available is unregulated. Most of it is at exorbitant rates of interest. The input costs, of fertilizer, seeds, pesticides, electricity, water, labour, transportation etc. too have increased by two to three times since the 1980s. The effort and strain required in farming is considerable. Returns are not guaranteed. Income disparities between the farming and other sectors of the

Attitude to farming
economy are increasing far more rapidly today than they did just a few years ago.

Attitude to farming

Yet, when a Situation Assessment Survey was conducted by the NSSO⁴⁶ in 2003 [59th round], it showed that even today over 70% of the farmers liked farming. Of the 27% who said that they did not like farming, not more than 30% thought that the cause of their dislike was the low returns in farming while less than 10% who disliked farming did so because it was a risky proposition.

Table 27: Attitude to farming

[NSSO 59th round]

State	Attitude to farming among farmer households [%]			
	liking	not liking because		
	liking	not profitable	risky	of other reasons
Andhra Pradesh	76	17	5	2
Assam	59	21	10	7
Bihar	49	36	11	4
Chhatisgarh	54	24	17	5
Gujarat	67	26	5	2
Haryana	61	30	5	4
Jammu and Kashmir	62	21	9	8
Jharkhand	53	30	9	8
Karnataka	57	28	11	4
Kerala	67	28	2	3
Madhya Pradesh	60	22	11	7
Maharashtra	61	29	7	3

⁴⁶ National Sample Survey Organisation, Government of India.

Attitude to farming

State	Attitude to farming among farmer households [%]			
	liking	not liking because		
	liking	not profitable	risky	of other reasons
Orissa	53	34	9	4
Punjab	62	28	2	8
Rajasthan	61	22	8	9
Tamil Nadu	69	25	4	2
Uttar Pradesh	59	24	10	7
West Bengal	54	36	5	5
All India	60	27	8	5

In short, even with all the troubles associated with farming, the majority of our farmers were still willing to continue to toil. Surely, the society and government could do a little more than is already being done for the farmer to reduce the burdens. Instead, what seems to have happened is that our society has gradually drifted away from its concern with the farmer and its interest in farming. Some of this may be the result of the changes happening in the society and economy. It could also be because for a very long time now the Indian farmer has been so successful in filling the nations' granaries that we have begun to take the farmers' production for granted. Even when we do get concerned, our solicitude for the farmer remains high on romance and low on practicalities. Moreover, there has always been this seemingly attractive but contentious proposition that there is so much food available in the markets of the world and at such cheap rates that we can always import it when needed and hence a belief that we need not be unduly concerned about the farmers' condition in India.

Till now, since independence, it was believed that improving the farmers' lot would inevitably result in improvement of the society as a whole. Many initiatives were taken by the government immediately after independence in this regard. Land reforms were introduced. Much effort was spent on ensuring that there is a more equitable distribution of land. A considerable amount of research was done to improve the quality of farming. The quality of farm inputs was improved. The government even provided subsidies to companies producing fertilizers, seeds, pesticides, farm equipment, water supply and electricity supply in the hope that the subsidies would benefit the farmer. Whether they really do or not and to what extent remains open for discussion and the answer depends on the kind of parameters on which we base our judgement. The fact, however, was that by the late 1960s a revolution in farming was visible. Begun at the initiative of the government, the Green Revolution, as it was called, started from Ludhiana district in Punjab and rapidly spread across the entire country. By the end of the 1970s, food self-sufficiency seemed a possibility and by the 1980s, it had become a reality. The hard working farmer had demonstrated that, given the right conditions, he could provide enough food to meet the growing needs of the country.

F a r m s u b s i d i e s a n d t h e s c i s s o r s c r i s i s

But this was also the time when opinion among experts and the public had begun to veer away from state supported enterprise that had been the hallmark of India's economic growth since the 1950s. One of the targets of

such ideological shift in economic thinking was the farmer. It began to be argued that farm produce in India was produced far too inefficiently; it was far too costly, and far too heavily subsidised. That is another matter that the direct subsidies that the farmer got in the form of free or cheap power, water, seeds, fertilizers and pesticides were available only in name and not actually.

Power and water supply were notable for their absence. Without any quality control mechanisms, it was not clear whether the quality of seeds, fertilizers and pesticides was as per specifications or not. Few mentioned that even this subsidy-in-name-only to the Indian farmer was peanuts as compared to the direct subsidy that was available to farmers in Europe and the United States. *The New York Times* [December 2, 2002] reported that the developed world paid out approximately \$300 billion per year as direct farm subsidies which was 700% more than what it doled out as aid to the Third World. The United States of America provided direct subsidies of the order of \$180 billion per year to its farmers. Similar help has been lacking for the Indian farmer even when they continue to plod on, caught in a scissors crisis where the costs of industrial inputs into farming are skyrocketing while the price of farm produce is unable to keep pace. It was no mystery, therefore, that even when in the eyes of the ideologues of free trade the Indian farmer was a pampered soul, actually the majority of them continued to be so poor.

The condition of the Indian farmer worsened with the beginning of liberalisation in the 1990s. Since independence until 1979-80, the growth rate of the Indian economy had been about 3.6% per annum. During the

Scissors crisis

1980s, it increased to 5.5% and further to 6.1% per annum during the 1990s and the early years of the twenty first century. Per capita income too grew rapidly in the 1990s. However, these growth rates were not paralleled in agriculture. The growth rate of agriculture that was of the order of 3.08% in the 1980s decreased to 2.63% in the 1990s. In the decade beginning 1990-91, agriculture profitability in India was said to have fallen by 14.2%.

Agricultural employment collapsed in all states except Punjab and Haryana. The Planning Commission noted that since 1996-97 real farm incomes did not show any per capita growth. Yet, it was a matter of concern that between 1972-73 and 1999-2000 the share of agricultural workers in the total workforce declined only by 13.7%. This would indicate the extremely slow process of diversification from agricultural jobs to non-agricultural jobs. No doubt, a change is happening. At this rate however, even in 2050 our workforce would remain predominantly agrarian.

The cost of industrial inputs shot up by more than 1.5 times during the past decade while the price of agricultural produce increased only a little more than 10%.

Looking at the Situational Assessment Survey carried out by the National Sample Survey Organisation during 2003, we find some interesting details that help us locate farmers in Maharashtra. The NSSO survey had involved in all 51770 households spread over 6638 villages across the country. This was a very large sample size and it has been suggested that the findings of the Situational Assessment Survey could be quite reliable.

For the purpose of this survey, a farmer was defined as one who operated some land and was engaged in farming activities during the last 365 days. Thus one who indulged in agricultural or allied activities but not operating a piece of land was not deemed a farmer for the purpose of this survey.

According to this survey at the all-India level, 60% of the rural households belonged to farmer households. In Maharashtra only 56% rural households were farmer households; comparatively in neighbouring Andhra Pradesh, Gujarat, Karnataka and Madhya Pradesh 42%, 60%, 58% and 67% respectively of rural households were farmer households. In the agriculturally well-developed states of Haryana and Punjab, this percentage was 62% each.

A w a r e n e s s a b o u t i n s t i t u t i o n a l m e c h a n i s m s

The Situational Assessment Survey also inquired into knowledge, preferences and behaviour. This included, *inter alia*, information on educational level of farmers, awareness of important technical and institutional developments in agriculture, their liking for farming, membership of registered farmers' organisations and self-help groups, crop insurance, and services obtained from farmers' cooperatives.

Table 28: Literacy among farmer households[NSSO 59th round]

State	% literacy in farmer households [age 7+]	
	males	females
Andhra Pradesh	48	21
Assam	85	71
Bihar	62	16
Chhatisgarh	65	29
Gujarat	73	38
Haryana	74	31
Jammu and Kashmir	58	31
Jharkhand	60	18
Karnataka	65	34
Kerala	94	85
Madhya Pradesh	59	22
Maharashtra	74	46
Orissa	64	22
Punjab	64	48
Rajasthan	52	15
Tamil Nadu	71	43
Uttar Pradesh	60	19
West Bengal	73	44
All India	65	31

In terms of literacy, the farmers of Maharashtra were considerably more literate than in other states. The all-India average in farming households was 65% for males and 46% for females. Only Kerala [94%] and Assam [85%] had more literate male farmers than Maharashtra. The male literacy level among farmer households was

Awareness
comparable in the relatively prosperous Haryana [74%]
and was far lower in Punjab [64%].

Table 29: Awareness about Bio-fertilisers, MSP and WTO

[NSSO 59th round]

State	Awareness in farmer households about [%]		
	Bio fertiliser	MSP	WTO
Andhra Pradesh	11	29	6
Assam	26	22	11
Bihar	13	19	8
Chhatisgarh	11	35	1
Gujarat	11	25	6
Haryana	9	62	12
Jammu and Kashmir	28	27	7
Jharkhand	23	12	11
Karnataka	22	29	7
Kerala	55	61	44
Madhya Pradesh	10	29	3
Maharashtra	24	28	6
Orissa	15	12	2
Punjab	7	63	23
Rajasthan	10	11	2
Tamil Nadu	48	48	12
Uttar Pradesh	15	33	5
West Bengal	22	30	12
All India	18	29	8

A high literacy rate, however, was not accompanied with matching awareness of various technical and institutional developments that could impact

Awareness

profitability in agriculture. The WTO,⁴⁷ for example, is today considered an important factor affecting agriculture: both in providing new opportunities as well as reducing the profitability of existing ones. However, only 6% of the farming households in Maharashtra were aware of it. This was quite in line with the all-India awareness levels of 8% for the WTO. In Punjab, though, a quarter of the farmers were aware of the WTO.

In the case of bio-fertilisers and the Minimum Support Price system, however, the awareness levels were much higher. About a quarter of the farmers surveyed in Maharashtra were reported by the NSSO to be aware of it. In Punjab and Haryana, in contrast, almost two-thirds of the farmers were aware of the MSP⁴⁸ though far fewer were aware of bio-fertilisers. The high rate of awareness of the MSP in Punjab and Haryana could be because in recent years the farmers in these states have been participating in large-scale struggles with the government over the fixing of the MSP for wheat and rice. In contrast, a similar movement in Maharashtra for higher MSP was not as widespread among farmers.

Table 30: Crop insurance

[NSSO 59th round]

State	Crop Insurance and farmer households [%]			
	not aware	not interested	facility absent	can't pay premium
Andhra Pradesh	75	10	12	3
Assam	3	18	18	1
Bihar	63	9	49	1

⁴⁷ World Trade Organisation.

⁴⁸ Minimum Support Price.

Awareness

State	Crop Insurance and farmer households [%]			
	not aware	not interested	facility absent	can't pay premium
Chhatisgarh	41	20	8	5
Gujarat	66	30	16	7
Haryana	47	14	42	3
Jammu and Kashmir	41	3	72	1
Jharkhand	25	7	24	1
Karnataka	68	25	13	8
Kerala	54	56	10	5
Madhya Pradesh	61	24	10	5
Maharashtra	63	25	7	5
Orissa	76	8	9	7
Punjab	20	12	67	1
Rajasthan	55	7	37	1
Tamil Nadu	56	33	9	2
Uttar Pradesh	56	13	29	2
West Bengal	64	12	23	1
All India	57	16	24	3

Regarding crop insurance, more than half the farmer households surveyed reported that they were not aware of various schemes of crop insurance. Such schemes have been around for almost two decades now. Farming evangelists of various ilks have often said that these schemes are essential to cushion the Indian farmer against various calamities that haunt him. Only in Punjab did farmers report an awareness of crop insurance schemes. On balance they also reported that the facility of crop insurance did not exist in their region.

In Maharashtra almost two-thirds farming households were unaware of crop insurance schemes. But only a quarter of those surveyed said that they did not

Awareness

want crop insurance, while only 5% said that they would be unable to pay insurance premium. The situation on the ground in other parts of the country, including Maharashtra, would be no different. While various crop insurance schemes have been floated, their managers are not yet interested in either simplifying the procedures or expanding these schemes to include the majority of farmers.

Table 31: Membership of professional groups

[NSSO 59th round]

State	Farmer Households with at least one person belonging to	
	a Registered Farmers' organisation	a Self Help Group
Andhra Pradesh	2	18
Assam	7	8
Bihar	0	1
Chhatisgarh	2	6
Gujarat	6	3
Haryana	0	1
Jammu and Kashmir	0	0
Jharkhand	0	3
Karnataka	5	8
Kerala	10	20
Madhya Pradesh	1	3
Maharashtra	2	5
Orissa	0	3
Punjab	0	1
Rajasthan	0	2
Tamil Nadu	3	13
Uttar Pradesh	1	1
West Bengal	4	2
All India	2	5

Awareness

Interestingly, as far as membership of registered farmers' bodies or a self-help group [SHG] was concerned, almost a negligible number of farmers had availed of such opportunities for formal networking with others of their ilk. Across the country only 2% of farmer households reported that at least one among them was a member of a registered farmers' body. Membership for SHGs was a little more, but this too was a meagre 5%. The figures for Maharashtra matched the all-India figures. It may be kept in mind that in most of the Indian states less than 0.5% of farming households were members of such voluntary groups. This might indicate an almost complete absence of professional networking among farmers across the country. They may get together for some time, for some issues like increased MSP. However, there was no sustained participation in professional voluntary organisations that have come up in the past few decades at the behest of the government and other NGOs.

Table 32: Membership of cooperatives

[NSSO 59th round]

State	Farmer households and membership of cooperatives	
	Not members of Co-ops	Members of Co-ops but did not avail services
Andhra Pradesh	69	12
Assam	83	5
Bihar	93	5
Chhatisgarh	50	9
Gujarat	51	11
Haryana	62	9
Jammu and Kashmir	75	2
Jharkhand	98	2

Awareness

State	Farmer households and membership of cooperatives	
	Not members of Co-ops	Members of Co-ops but did not avail services
Karnataka	64	14
Kerala	40	21
Madhya Pradesh	57	14
Maharashtra	46	18
Orissa	78	7
Punjab	58	9
Rajasthan	79	7
Tamil Nadu	57	15
Uttar Pradesh	80	7
West Bengal	79	10
All India	71	10

A similar lack of collective participation was visible through information about membership of cooperatives. Officially, it is considered good for the farmers to be members of various cooperatives and to obtain services from these bodies. According to the data collected by the Situation Assessment Survey, farmers mostly used the cooperatives for obtaining seed and other farm inputs. The most important service provided by cooperatives was in the form of credit for agricultural purposes. The interesting detail here was that despite the existence of a government sponsored cooperative movement of many decades standing, most of the farmers currently were not members of cooperatives at all and fewer still availed of their services. Across the country, some 71% of farmer households reported that they were not members of cooperatives. In Maharashtra, where the cooperative movement is generally considered to be successful almost half [46%] reported that they were not members of cooperatives. About a fifth of farmer

households surveyed [18%] were members of cooperatives but did not avail of any services provided by the cooperatives. Once again, these figures suggest weak cohesion among farmers as far as professional activities are concerned.

S i t u a t i o n o f t h e M a h a r a s h t r a f a r m e r

The gross picture that emerges from the Situation Assessment Survey is interesting. The farmers in Maharashtra were far better educated than their counterparts in other parts of the country though more than half the women in farming households were illiterate. The farmers of Maharashtra were also willing to continue in farming as a profession. Only a few of them disliked their profession for being too risky. Almost a third of them complained about low profitability in agriculture. Close to two thirds reported that they liked farming.

However, most of them were unaware of institutional structures like the MSP, WTO etc. that affect their universe. The WTO, with its regulations of trade on a world scale might be a distant matter but the Minimum Support Price regime has a direct impact on the profitability of farm produce. Yet, just about a quarter of the farmers showed awareness about it. Such innocence about the marketing of their produce would make the farmer easy victims of those who had better understanding of pricing mechanisms. Even the knowledge about bio-fertilizers, the one big contemporary alternative to costly and dangerous chemical fertilizers, was low. They are also unaware of institutional structures like crop insurance that could help them tide over difficult times. Most simply did

Situation of the Maharashtra farmer
not know about them, a quarter showed no interest and a small numbers expressed their inability to pay the necessary premiums.

Some Maharashtra farmers were members of cooperative bodies from where they obtained various inputs like seeds, fertilizers and pesticides. But a significant number of them did not avail of any services from the cooperatives. In fact, more than 50% of the farmers were still left out of the otherwise vibrant cooperative movement in Maharashtra. The most important help provided by cooperatives was in the form of agricultural credit.

Most farmers also did not belong to any formal professional body like a registered farmers' society or self-help group. Even fewer took any help or advice from these voluntary associations. Might this suggest the farmer to be a relatively lonely individual struggling against overwhelming odds? Without any help or back up support?

IX: SUMMING UP

The suicide epidemic that has hit farmers of India in the early twenty first century is not confined to just one district, one state or one particular crop. There could be some debate about the quantum of the epidemic and its nature. How widespread is it? Which region, which crop, under what conditions, is the most affected? Is it due to indebtedness, illness, alcoholism or familial tensions? There can be little doubt, though, that the situation is bad.

The suicide epidemic is said to have its epicentre in Yavatmal district of Maharashtra. According to the State Crime Records Bureau, it reported 640, 819, 832, 787 and 786 suicides respectively for the years 2000, 2001, 2002, 2003 and 2004. Adjusting for the population of Yavatmal, this comes to be 300% more than the suicide rate for the so-called tension ridden megalopolis of Mumbai. A quick look around suggests that farmers in other parts of Maharashtra, cultivating other crops, whether on rain-fed land or irrigated land too are falling victim. Chances are we will find similar victims in other parts of the country as well.

Most of the victims of this epidemic were men, mostly in the age group 30 to 50, married and educated, with more social responsibilities, especially in the form of unmarried daughters and or sisters. There were two things that seemed to be common among the victims of suicide. One, a feeling of hopelessness: in being unable to resolve problems and dilemmas of personal life; and in the face of an inability to find funds for various activities or repay loans. Two, the absence of any person, group or institution to whom to turn to in order to seek reliable advice:

Summing up

whether for agricultural operations or for seeking funds or for handling private and personal issues. Even when there were a number of schemes from the government and other institutions to help out farmers, we routinely found people complaining regarding the absence of information on these schemes. The major source of information regarding agricultural operations remained the local shop supplying farm inputs. The expertise of the shop-keeper or the representative of the seed, fertilizer and pesticide firm in handling the queries of the farmers need not always be commensurate with the queries raised by the farmer.

In fact, being unaware of things that were important for the profitable conduct of agriculture seemed to be quite widespread among farming households. There was little knowledge about institutional mechanisms like the MSP that would affect marketing, technical knowledge was low and there were no reliable sources from where such knowledge and advice could be accessed. About safety nets provided by crop insurance the less said the better. Most were unaware of it. A quarter of them did not want it despite the uncertain returns in farming.

On closer study, we also noticed that the suicide victims were more or less proportionately distributed across caste groups and land-holding wise. Many observers had noticed the absence of Muslims or Christians among the victims of the suicide epidemic and had thence inferred that this was because these religions frowned upon suicide. Hinduism, in contrast, allowed under certain circumstances, for altruistic suicide i.e. suicide done for the good of others. Coupled with a belief in rebirth such altruism made the Hindu farmer more susceptible to fall victim. Such an observation, we feel,

Summing up

needs to be tempered by the fact that in Yavatmal the number of Muslims and Christians working the land, either as cultivators or agricultural workers, was very low in the population. According to the Census of 2001, Muslims constituted only 2% of the cultivators and 3% of the agricultural workers and these too were confined to small pockets. The percentage of Christian cultivators and agricultural workers as compared to all cultivators and agricultural workers was 0.05% and 0.07% respectively. It was possible that being in such small numbers might have also resulted in greater social cohesion, more moral support from significant others, as compared to other sections of the population.

Often observers had identified chronic alcoholism and drug abuse among the rural population and taken it as a key causal factor for those who became victims. It has always been easy to hold the victim responsible for his victim-hood. There was much scientific medical literature on how substance abuse increased the propensity to suicide. But such research missed the crucial possibility that substance abuse itself could be a result of the victim trying unsuccessfully to cope with problems that were irresolvable within his current environment. Among those about whom we talked, there were many who had taken to drink in order to dull the pain of what was locally called severe stomach-ache when actually it was the symptom of some other disorder like ascites or filaria or tuberculosis. Others had simply spent an inordinate amount of money on health care often without any relief. On occasion despite spending money on inappropriate medicine and inappropriate consultations, a near and dear one had expired. A more considerate, cheaper and responsible medical system would have made a lot of difference to

Summing up

those who became victims of the suicide epidemic. But reliable medical assistance, irrespective of its costs, was simply not available.

We also found that while indebtedness was rampant there was little clarity: was it disabling, to what extent, and who was responsible. On one side, indebtedness as high as 75% has been reported since the early 20th century but it was not considered disabling. On the other side, in the early 21st century, only among 14% of the victims had indebtedness resulted in alienation of land and/or animals. Moreover, we discovered that a loan from a rapacious relative rather than a bank or moneylender was often the cause of economic distress for the victim. As to the matter of curbing the apocryphally rapacious moneylender, for over a hundred years we have had a variety of laws to stop the moneylender from victimising the farmer. The most current among these laws, in case of Maharashtra, is the Bombay Money Lenders Act of 1946 along with the Bombay Money Lenders Rules, 1959. These laws and rules are enforced occasionally. A more rigorous enforcement would require the government to be so much the more pro-active. We will, have to though find ways to ensure that relatives are not able to use a loan to victimise a farmer.

Then there was the matter of agriculture as an enterprise. Agriculture in Yavatmal district seemed to be a rather low profit and uncertain endeavour. It would be no better in other parts of the country either. Productivity per acre and crop prices seemed to fluctuate a lot from year to year. One can only imagine the social, psychological and economic impact of this constant cycle of good years followed by bad years. The troublous issue here was that

Summing up

the suicide epidemic started only when the cost of inputs, productivity and price of cotton in the market began to rise. Unfortunately, the first factor seemed to increase far more than the other two creating a strong suspicion that the suicide epidemic was related to the increasing cost of inputs with the farmer caught in a scissors crisis. Inevitably then, one of the suggestions often made to stop the epidemic in its track was to ensure that the price of farm inputs was brought down, the quality of farm inputs was ensured as per standards, irrigation was provided to enhance productivity and in general all steps akin to those that had been taken since the initial days of the Green Revolution to increase agricultural production were replicated in an appropriately modified form once again. Then it was to increase food production in order to feed the nation. Today it has to be done in order to increase profitability for the farmer. This does not mean however that the first imperative no longer remains. Area under and productivity of food crops has been falling consistently over the years. We may no longer retain memories of a time when famines happened every five years and a large part of household expenditure was on food items but, it may be over optimistic to assume that the spectre has vanished entirely. To preclude any food shortages however, production would need to be made profitable for the farmer once again.

An average net income of Rs. 2500 per year per acre from farming in this region, even in a good year, was simply not enough for most farmers to have adequate disposable income to meet contingencies: like the education of a child, the marriage of a daughter, coping with illness within the family or the unexpected failure of a crop. Even if the farmer had recourse to easy credit, his

Summing up

basic problem: paucity of money to handle money-intensive crises remained. Therefore the need would be to provide the farmer with some steady, assured income, the mode and quantum of which could be decided after due consultations with different stakeholders. May we suggest that providing a direct subsidy to the farmer, either in the form of a small but very cheap bank loan or an outright subvention, might go a long way in enabling him to handle problems that otherwise push him over the brink?

Our wonderment, however, remains that despite such low returns and such high uncertainties, only 29% of the farmers in Maharashtra and other parts of the country, according to the Situation Assessment Survey of 2003 [59th Round] by the NSSO, said that they did not like farming because the profits were not high enough and only 7% said that farming was a risky enterprise. Most of the farmers, some 61%, still reported that they liked farming. Under such circumstances, it is our moral duty to help the farmers in constructive and effective ways that would also help the country grow.

X: RECOMMENDATIONS

It is easy to say that comprehensive changes are required to stall the ongoing suicide epidemic among farmers just as it is easy to say that having an independent administration, with its own finances and political structures, will be a solution to all local problems for a region that is backward and which does not get a proportionate share of the state's kitty for its own development. These points have been often discussed in diverse fora by various concerned people. The recommendations range from loan waivers and easy credit availability to improvements in Minimum Support Price rates and marketing facilities, setting up of irrigation systems, improved road networks and doing more relevant agricultural research etc. It has even been suggested that creating a new province or at least an autonomous authority, out of the larger state of Maharashtra would be required to solve the problems of the cotton farmer in Vidarbha. Without doubting the efficacy of bringing about comprehensive changes, we submit the following.

Given the paucity of resources and the conflicting interests that can come in the way, it is important that we prioritise the various points of intervention. In addition, it is important that the farmer feel that however fretful his individual life might be there is always someone who cares for him. Admittedly caring can not entirely be a substitute for real solutions to real problems but we also need not always treat the farmer as a statistic whose well-being requires only statistic-sufficient interventions. Moreover, managing a statistic too requires human intervention. Providing more funds for newer schemes

Recommendations

may be important, but in the absence of adequate implementing mechanisms the simple allocation of funds has seldom brought about development or provided solace to the local people.

Essentially, in the following, without arguing with pre-existing recommendations concerning comprehensive changes, we submit that already many mechanisms exist to ameliorate the problems that exist in the field. The need is to ensure that many of these measures work with greater efficiency. That the farmer does not feel left out in the cold, as it were, to face the exigencies of life without any institutional support. The set of measures that we suggest boil down to one simple point: make government at the field level more responsive to the needs of the farmer and society. We were constantly told by people that they were unaware of various kinds of help on offer by the government even when numerous schemes existed on paper for the benefit of the people. The Situation Assessment Survey too had shown an abysmal level of awareness of institutional structures that affect the life of the farmer. The presence of government officials at the Panchayat level, like the Grama Sewak and the Talathi, was obviously not effective enough.

This is not an indictment of administrative functioning. Though we do feel that today, the world is changing too rapidly and the farmer is having difficulty in adjusting to these changes adequately enough. Traditional knowledge is good for traditional societies. But when circumstances under which farming has to be conducted are changing rapidly the traditional channels of knowledge to cope with the changes can be found wanting. Moreover, the present day farmer is not always someone who has

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traditionally been involved in farming. Often he is a first generation farmer and just as often he is someone who has transcended traditional techniques and resorted to new technology to enhance his profits. The gap between knowledge and practise thus created needs to be filled in a responsible manner. In a rapidly changing world, there is need for government functionaries and if possible political workers [though not necessarily those belonging to political parties] to do more extensive ‘hand-holding’ as it were, for farmers and others living in villages. After all, traditionally, since independence, our government and political workers have been in the forefront of change. There is no reason why, in the name of privatisation and participation by Civil Society Organisations, they should abdicate this traditional self-assumed responsibility.

The Essential Ten Points

All this essentially boils down to the following 10 points on how to contain the epidemic of suicides. These may not be ‘direct’ points of intervention in the same way as a loan waiver, maintaining a database of susceptible individuals or banning MNCs from providing farming supplies is but, in our considered opinion, these are the essential first steps that are needed to stop the epidemic in its track.

[1] Enhance the physical interaction between government functionaries and village society by insisting on more tours, night halts and gram sabhas by officers at all levels of the administration. This, we feel, is the absolute key to resolving many of the issues listed below. The number of points of direct contact between the government and the farmer need to be increased.

Ten Points

[2] Actively monitor local society, especially farmers, for signs of social, economic and psychological distress and if possible provide social, psychological or spiritual counselling. Alternately, the need is to set up systems that would ensure such monitoring and counselling on a regular and routine basis.

[3] Implement with some rigour the various provisions that already exist to safeguard the interests of the farmer and farm workers for example, the existing money lending act, minimum wage act, etc. In case needed, these acts could be modified to remove existing loopholes. Already moneylenders are talking of a code for self-regulation, but government functionaries at the field level need to be more pro-active in this regard.

[4] Increase the efficiency of agriculture extension activities. This includes spreading knowledge about improved ways of cultivation, including responsible use of appropriate type of seeds, fertilisers, pesticides etc., checking the quality of farm inputs and reliable professional advice during times of trouble, like when a sowing fails or the crop is infested with pests or the land is visited upon by a drought or excess rainfall.

[5] Increase efficiency of various services that are delivered by the government in the name of people's welfare at the moment. Namely, improve the functioning of local government hospitals that already exist, increase the number of Primary Health Centres, and provide better roads.

[6] People here need immediate succour and not just sensitization about sanitation, safe drinking water,

nutrition and family planning. In the name of sensitization one cannot any more condone the absence of a basic functional health care system in the villages. Each Panchayat needs at least one trained medical nurse who can provide such immediate succour and guide the people to a suitable health provider in times of illness. The issue is serious enough to be treated in the same way as we did the abolition of the Zamindari system: with adequate political and administrative will. It might help to make suitable regulations to this effect in the manner of regulations for Zamindari abolition. Regulations *per se* do not bring about a change, but they do open up a door for empowering people and focusing energies. The health workers salary should come from government funds but be paid by the local people thus ensuring that s/he is accountable to them. Volunteers and other activists may not be accountable to the local people in the same way that a salaried employee is.

[7] For the long-term change, it is important to improve the condition of school education and provide appropriate vocational education, at least at the village and taluka level to enable the people to understand and utilise, for their own benefit, the complexities of present day production and marketing techniques.

[8] An important mechanism in generating a suicide epidemic is the constant highlighting of instances of suicide. Therefore, it is important to counsel the media to stop highlighting suicide since the fact of highlighting suicide itself adds fuel to the suicide fire as it were.

[9] The ex gratia payment to families of those who commit suicide should be stopped. A victim of suicide

Ten Points

should not be treated at par with the victims of other unforeseen happenings. A family that has lost its breadwinner does need some government and social assistance to overcome the matériel losses that follow the tragedy. However, the help needs to be in some other form. One way could be by providing employment to a member of the family or help in setting up of a small business.

[10] Provide direct cash subsidies to actual cultivators. We have hitherto provided indirect subsidies the benefit of which seldom seems to reach the farmer. A direct subsidy would help the actual cultivator substantially in overcoming minor jinxes in life. It will also ensure a minimum assured income for the actual cultivator.

XI: DIRECT SUBSIDIES

With the exception of providing direct subsidies to the farmer, we have tried all other tricks in the book to help the farmer. None has worked till now. In the name of the farmer, only non-farmers, especially those who provide various industrial and commercial services to the farmer, have profited. Hence, there is the need to provide direct subsidy to the farmer. Faced with the constantly rising prices of industrial inputs into farming, uncertain irrigation and electricity inputs, costly health care and constantly rising costs of living, what the farmer needs today is a minimum assured income. It is obligatory upon the government and society to provide the same. The cultivator today needs the same kind of hand-holding and financial encouragement as has been provided for long to those who wish to set up specialized industries. Moreover, the cultivator and his primary production are far more important for our survival as a healthy society than the productions, services and profits of various industries.

What would this entail?

[1] We will have to have an accurate enough record of those cultivating land. This is already being done. In all the states of the country the district revenue administration, working under the District Collector, through its patwaris and talathis⁴⁹, is required to keep record of what crop is sown, in what field, by which actual cultivator.

⁴⁹ Various revenue officials at the field level.

Direct subsidies

[2] We will have to establish a graded system of providing assistance that varies according to the crop sown, the size of the field and the size of the holding, excluding those with holdings more than a certain pre-determined size. The problem of disbursal of money is easily solved by following standard procedures that are already in place for disbursal of loans and other monetary assistances.

[3] The government is already thinking of persuading banks to extend easy loans to farmers for purposes other than agriculture. A direct subsidy merely takes the notion of “easy” a step further so it is not so different from what is already being suggested.

How will providing direct subsidy to the farmer benefit?

The benefit will be many folds. To list just four which have immediate policy implications:

[1] The farmer really needs only a small amount of monetary help in times of need. A sum as small as Rs. 5000 per ha. would go a long way in meeting the professional and social needs of an Indian cultivator.

[2] A direct subsidy will also demonstrate that the society and government actually care for the farmer.

[3] With the fertilizer, pesticide and seed firms forced to compete in an open market, it will force them to work in a more efficient manner and price their products competitively.

Direct subsidies

[4] Since the subsidy will also be dependent on the crop sown, the government can then begin to direct what crop needs to be sown in which field. This kind of thing was already being done, through persuasion, during the days of the Green Revolution by the various agriculture extension officers from the agriculture and other development related departments and the agriculture universities. Even today, the government goes on and on trying to persuade the farmer to sow a particular crop or not sow another one [like paddy or soybean or cotton]. The provision of subsidy will ensure that such persuasion carries more weight.

We should not forget that in the last two hundred years, we have suffered from famines more than 38 times. Some of them resulted in more distress than others. It was only in the late 1970s that we achieved a modicum of food self-sufficiency. Since there have been no glaring food shortages in the last twenty five years, many of us seem to have forgotten the spectre of food crises, ration lines and people dying of hunger. If we wish to ensure that our present self-sufficiency continues into the future and that we have enough food to feed a rising population, then it is imperative that we as a society take active interest in the welfare of the farmer.

Annexure 1: Questionnaire

Date of Interview:

Name of District:

Name of Taluka:

Name of Village:

Names of persons interviewed and relationship with deceased:

Name of Deceased Farmer:

Caste:

Type of house (pucca/kuchcha):

Family Members: (Include details of deceased farmer in table below.

Also please include names, ages and education of married daughters here too and indicate they are married and in which year but do not include the names of their husbands and children unless the married daughter is now living with father's family.)

Name of Member	Relation with head of household	Age	Sex	Education	Occupation	Remarks

Sources of family income:

Type of income (for farming, give name of crop sold)	Description				Amt of Income last year	Amt of Income this year	Remarks
	For farming, qtls sold last year	Rate per qtl last year	Qtls sold this year	Rate per qtl this year			

Type of income	Description	Amount of income	Remarks

	For wage labour: No of days per month worked	For wage labour: Daily labour rate		
Wage labour				
Service				
Other				
Contribution by family member				
Contribution by family member				

Deaths in family:

Name of member	Date of death	Cause of death

Landholding in Acres:

Land leased out of own landholding and rate at which leased out:

Land leased in from other farmer if any and rate at which leased in:

Years of experience of farming:

Irrigated area:

Unirrigated area:

Animals if any:

Crops presently cultivated:

Any change in seed used or cropping pattern in last five years:

Details of crops cultivated:

Crop (with name of varieties e.g. Nanded 144, 651 etc.)	Area in acres	Whether irrigated	Yield in quintals	Inputs required (seeds, fertilizer insecticides, labour cost for each operation, etc)	Cost of Inputs

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Details of inputs purchased for farming in last one year:

Item	Source and name of shop & owner	Whether certified seed or not	Remarks

Any loans taken in previous ten years (Both from formal and informal sources):

Name of Agency providing loan (bank, Co-op, moneylender, friend etc)	Date/ Month of loan	Amount of loan	Interest Rate & period (also specify per month in case of informal source)	Purpose for which loan taken	Repayments made	Whether defaulter

In case of default on loan, whether action taken by any agency (including local moneylender or landlord or friend for recovery) and if so, what was the action taken:

Government help received if any

Any other information:

Monthly consumption expenses:

Item	Money spent	Remarks
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All kirana including grain		
Vegetables		
Fruits		
Milk		
Medicines		
Electricity		
Transport (incl'd fuel)		
School/College		
Corruption		
Occupational expenses		
Fodder		
Kerosene		
Clothes		
Festivals		
Tobacco		
Alcohol		
Item	Money spent	Remarks

Major Expenditure in last five years

Item	Year	Money spent	Describe items on which spent	Remarks
Wedding				
Education				
House building				
Health				
Health				
Machinery purchase				
TV, etc				
Land improvement				
Loan repayment				

Record of illnesses: in case two or more doctors were consulted for same illness, please fill in separate row for each consultation/expense)

Person ill	Date & duration of illness	Type of illness	Treatment taken and medicine	Name of Doctor consulted & type	Amount (fees, medicine, transport cost etc)	Whether govt facility available
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Any other information:

Any suicides in any other families in this village or neighbouring villages in last five years:

Information from other village sources about this case (especially ask about any alcoholism, illness, drug abuse, violence, quarrels with family members etc)

Possible cause of suicide as per village information and/or family of deceased:

Name of Person conducting interview:

Designation:

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This information is based on what the family members told our team. In some cases, we interviewed the women who were at home and many of them were unable to give any information about crop cultivation and inputs used in particular. The text below is simply the unedited version of the records from the field and therefore could contain many infelicities of usage.

CASE 1: Date of death is 6th August 2004. This is the case of a 35 year old male farmer of the Gawari caste from village Akolabazaar, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his mother and father, wife, two school going sons aged 13 and 11 years and a school going daughter aged 15; two married brothers and their wives, two nephews and one niece. He lived with his parents and his brother who works as a peon at the village Panchayat. In addition to his own land of 7.5 acres, he had also leased in five acres of land on batai (crop sharing) basis @ 50% of the crop. He had gone in for a triple sowing in cotton in 2004 but the crop was still poor (10 qtls). This however he could not know since he died before the harvest. He used to sell cotton to the Federation. He was a defaulter on an old IRDP loan of about Rs. 15000 taken in 1997-98 from the Central Bank Akolabazaar for opening a kirana shop. He had repaid Rs. 4500 of this amount and defaulted on the rest when the kirana shop failed. He was issued notice by the bank for this default in 1999 and no notice came after that year. In the year 2004, he had taken two crop loans, one of Rs. 15000 from the Central Bank and another of Rs. 14000 from the Gramin Bank. There were no private loans. In the year 2003, he sold off two goats and bought a pair of bullocks for Rs. 5000. In 2003, he also spent Rs. 20000 on the marriage of his brother, which amount he spent from his

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agricultural income. There had been two cases of suicide in this village before this case. Village sources said that he was somewhat mentally unstable and a chronic alcoholic.

CASE 2: Date of death is 1st August 2004. This is the case of a 25 year old farmer of the Andh caste from village Arjuna, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, mother, one and a half year daughter and a three year old son. He owned 10 acres of land. He had sown soybean and the crop failed; he did not sow cotton. He had taken some Rs. 15000 worth of loans, both in kind from local moneylender (Rs 6000) at the rate of 2.5% per month and also in cash from relatives. There was no pressure to repay from the moneylender. He had been working for the moneylender for the last 10-20 years. Village sources say that he was an alcoholic. His brother needed an appendix operation but the family had no money to pay for it.

CASE 3: Date of death is 21st June 2003. This is the case of a 65 year old farmer of the Mali caste from the village Bhamb (Raja), taluka Yavatmal, district Yavatmal. He hanged himself. He is survived by his wife, 33 year old son, daughter in-law, one two and a half year old grandson and a six year old granddaughter, and two daughters married and settled elsewhere. Village sources said that there was a quarrel between this man and his son and therefore his son had rented a separate house in the village for himself. The deceased lived alone with his wife. He did not get along with his wife either and at the time of his death, she had gone to meet her ill daughter in Yavatmal. He was also an alcoholic. He owned seven acres of land near the forest which has not been cultivated since he died. The land was not productive since it was located near the forest and needed protection from animals. There was serious disagreement between him and his son over this. He wanted to cultivate land but his son felt agriculture is not remunerative. Finally he wanted to sell the land but could not find a buyer since it was near forest and so poor. He had not sown land the year he died. Since he was a defaulter, he could

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get no money for buying seed and his son refused to help. His wife also sided with their son and was constantly away to live with her daughter. Since he died, it is not cultivated. He had sold off two cows and one buffalo to pay off a loan and after his death, the family sold off their two bullocks because they did not wish to cultivate the land. He was a defaulter on an 11 year old crop loan taken from the Primary Agricultural Credit Society Bhamb (Raja) amounting to Rs. 6000 which had accumulated to Rs. 17000. He had received a recovery notice on account of this loan. He had also taken a Rs. 5000 loan at 25% per season from the moneylender and Rs. 2000 from his sister. Both private loans had been repaid by him. He had an old stomach ailment which used to trouble him but he had not consulted any doctor for it. There were 2-3 cases of suicide in this village before this case. He was one of four brothers and the other three had died of some illness, two of cholera and one of an ulcer many years ago.

CASE 4: Date of death is 2nd July 2004. This is the case of a 45 year old farmer of the Kunbi caste from the village Bhamb (Raja), taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, two sons aged 15 years and 12 years respectively and two daughters of whom one was married in 2001/2002 and the other daughter aged 19 years, remains unmarried and at home. He owns 3.18 acres of land. The soybean and cotton crop had failed in 2004. He is the youngest of four brothers. His elder brother worked in the Kharedi Vikri Sangh as a peon for 25 years but then he was transferred to Yavatmal. This brother used to commute daily to his job and was often late. His superiors were unhappy with him and he was forced to resign from his job. This episode affected his unmarried daughter mentally, i.e. the niece of the farmer who committed suicide, so much so that she immolated herself on 21/6/04, some ten days before her uncle committed suicide. Afterwards, this elder brother who had lost his job, also died on 16/9/04 whether of a heart attack or through his own hand is not clear. This farmer was a defaulter on a loan of Rs. 10,000-15000 taken in 2001 from the Allahabad Bank, Bhamb

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(Raja) and also defaulter on a loan of Rs. 50000 taken at 10% a month from a private moneylender in 2001-02 which was taken for his daughter's wedding. He had spent Rs. 60000 on the wedding of his daughter. Before this suicide, there had been two cases of suicide in this village and one in a neighbouring village. Village sources said that he always used to drink alcohol and go to sleep. So this time when he was seen, everyone thought he was sleeping and it was only later that they got to know he had taken poison.

CASE 5: Date of death is 29th July 2003. This is the case of 40 year old farmer of the Kunbi caste from the village Daheli, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, a 12 year old son and a 10 year old daughter. He owned three acres of land. In 2002, he had taken a crop loan of Rs. 15000 from the Primary Agricultural Credit society which he had not repaid and another loan of Rs. 10,000 from a private moneylender, which however was partially repaid. His son suffers from appendix problem. He had no money to pay for this and he was worried about this. His wife says may be this is why he did suicide. He himself suffered from rheumatism so much so that he could not walk or move properly so his wife said. In order to dull this pain, he used to drink alcohol. On the day of his suicide, he had taken alcohol and he probably mixed poison in his alcohol so his wife said.

CASE 6: Date of death is 26th November 2005. This is the case of a 52 year old farmer of the Kunbi caste from the village Daheli, taluka Yavatmal, district Yavatmal. He died due to illness. He is survived by his wife, 21 year old son and a 28 year old daughter married and settled elsewhere. He owns three acres of land obtained in Bhoodan but which is still not in his own name. There were no outstanding loans in his name. He had spent Rs. 25000 on the marriage of his daughter in 1997-98. He had suffered a head injury in an accident 15 years ago and since then he was undergoing constant treatment for this problem. He always suffered from a headache and when he stopped eating medicines, the pain worsened. He had gone to

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meet his daughter and while he was there, he fell ill early in the morning. His daughter took him to the government hospital Yavatmal and he died at 11 PM on the same day. However the newspapers published that he had taken poison.

CASE 7: Date of death is 30th August 2003. This is the case of a 40 year old farmer of the Gond caste, from village Daheli, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, three daughters aged 13, 11 and 7 years respectively and two sons aged 9 and 5 years. He owns three acres of land which the family got in Bhoodan many years ago. There were no outstanding loans, either formal or informal. On the day of suicide, this farmer had drunk alcohol heavily.

CASE 8: Date of death is 30th June 2003. This is the case of a 35 year old man of the Andh caste from the village Ghodkinhi, taluka Yavatmal, district Yavatmal. He owned three acres of ceiling land and he had also taken land on lease @ Rs. 2500 per year. He worked in a job at a Krishi Kendra in Yavatmal to which he commuted daily. There were no loans outstanding, either private or institutional. He is survived by his wife, and two sons aged 6 and 5 years respectively. He was a chronic alcoholic. The circumstances of death are suspicious since he used to go to Yavatmal daily and to reach Ghodkinhi on one's return, one needs to get off at Pandhri and then reach Ghodkinhi but his dead body was found at village Sawargaon where he had no known reason for going. He had taken poison. There is a Primary Health Centre at Sawargaon.

CASE 9: Date of death is 29th June 2003. This is the case of a 55 year old farmer of the Kolam caste, from the village Ghodkinhi, taluka Yavatmal, district Yavatmal. He hanged himself. He is survived by his wife, two sons aged 30 and 18 years respectively and four married daughters aged 28, 26, 24 and 22 years. His elder son is married and lives separately from him. He owned five acres of land. Before suicide, he had sold his pair of bullocks and bullock cart. The soybean crop had failed and he did not grow cotton. He had two

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outstanding loans. One crop loan of Rs. 2500 was taken from the Bank of Maharashtra in 1992; another IRDP loan of Rs. 4000 was taken in 2000 for buying a bullock cart from the same bank. Two notices were received from the Bank of Maharashtra; one notice dated 30/4/97 showed outstanding loan of Rs. 7997 and second notice received in 2000. There was also a current crop loan of Rs. 5000 taken from the Primary Agricultural Credit Society in 2003, the year of his death. He had a skin disease which caused him constant itching and his skin had turned black. He used to drink heavily and beat his family members.

CASE 10: Date of death is 5th November 2002. This is the case of a 35 year old farmer from the Kunbi caste, from village Aakpuri, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, one daughter aged 16 and one son aged 14; both children are school going. He owns 5.5 acres of land which his father had bought 15 years ago through his earnings from wage labour. There was an outstanding crop loan of Rs. 10000 taken from the Allahabad Bank in 2001 on which he had defaulted.

CASE 11: Date of death is 6th October 2003(24/4/03 in tahsil records). He jumped into a well. This is the case of a 45 year old carpenter of the Sutar caste, from village Aakpuri, taluka Yavatmal, district Yavatmal. He jumped into a well. He is survived by his wife, two sons aged 23 and 19 years respectively, one of whom is a carpenter and the other studies in school, and one married daughter aged 25 years. He owned three acres of tenancy land which was still not in his name. There were no outstanding loans in his name. He was a chronic alcoholic and used to harass his family members. On the day of suicide, he had drunk a lot of alcohol and had gone towards his fields and he fell into the well. His neighbours refused to talk about the case, saying that this is a matter internal to the village. This was a case of accidental death.

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CASE 12: Date of death is 16th December 2004. This is the case of a 52 year old farmer of the Gond caste, from village Wadgaon, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, son aged 26, daughter in-law aged 20, one grand daughter aged 7 months and one married daughter aged 19. He owned 12 acres of tenancy land which had not been formally registered in his name due to failure to pay the fees and he had leased in eight acres of land on cash/makta basis for last four years. He had taken loans of Rs. 40000 from private sources but the family did not know from whom. He occasionally drank alcohol. In May 2004, he had spent Rs. 40000 on the marriage of his son and daughter.

CASE 13: Date of death is 31st August 2005. This is the case of a 50 year old farmer of Banjara caste, from village Loni, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, two sons aged 23 and 24 years respectively and one daughter aged 21 who was married in 2003. He owned three acres of land. One of the sons was retarded since birth and had never attended school. There were no outstanding loans. He had spent Rs. 35000 on the marriage of his daughter in 2003. His elder brother had committed suicide one and a half year earlier. Villagers say that there were four brothers to begin with and other two had also committed suicide. There have been three other cases of suicide in this village.

CASE 14: Date of death is 26th January 2004. This is the case of a 60 year old farmer of Banjara caste, from village Loni, taluka Yavatmal, district Yavatmal. He took poison. He is survived by wife aged 55, a son aged 30, daughter in-law aged 26, two grand daughters aged 11 and 7 years and two grandsons aged 6 and 3 years; also five daughters aged 30, 26, 25, 22 and 18 years respectively. The first four daughters are married and the fifth is still unmarried. He owned about five acres of land. In 2005, they went in for a double sowing for cotton. He had taken a loan of Rs. 16125 in 1983 from the Gramin Bank for digging a well and of this amount, he had repaid Rs. 11580. The

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bank notice said that the loan was for both a well and a pump although the family said that the pump was financed privately. There was a crop loan of Rs. 17000 taken from the Primary Agricultural Credit Society Akolabazaar in 1999 and of this some amount was repaid. There was also a private loan of Rs. 1000 from his son law. The Gramin Bank had sent a notice dated 16th Feb 2004 after his death and there were annual notices from the PACS notifying him of the instalments due. He had spent Rs. 30000 on the marriage of his daughter in 2003 and had also spent Rs. 20000 on buying and installing an electric pump at the same time. Villagers say that there were four brothers to begin with and other two had also committed suicide. After this farmer's suicide, his last and youngest surviving brother (Case No 13) also committed suicide one and a half years later. There had been two other cases of suicide in this village at the time of his death.

CASE 15: Date of death is 26th January 2003. This is the case of a 40 year old farmer of the Banjara caste from the village Bothbodan, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, two sons aged 18 and 13 years respectively and three daughters aged 22, 17 and 15. The eldest daughter is married. He owned five acres of land. He had taken a loan of Rs. 15489 in 1993 under IRDP from the Central Bank of India of which he repaid Rs. 5000. There was another loan from the Primary Agricultural Credit Society of Rs. 15506 taken in year 2002 which was used for marrying off his daughter. This loan was never repaid. Rs. 15000 were spent on the wedding. There were several cases of suicide in this village.

CASE 16: Date of death is 17th November 2005. This is the case of a 50 year old farmer of the Banjara caste from the village Bothbodan, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, 30 year old son, 22 year old daughter in-law, one unmarried daughter aged 20, three grand daughters aged 4,5 and 6 years respectively and two grandsons aged two years and four months respectively. All three granddaughters are from the son's first wife who died. He

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owned 9 acres of land. The cotton crop in 2005 had suffered a pest attack and productivity was low. A loan of Rs. 7000 was taken in the year 1997-98 from the Primary Agricultural Credit Society which was partly repaid and another loan of Rs. 1050 was taken from the Land Development Bank in 1979 for digging a well: this latter loan was not repaid at all and now amounts to Rs. 7000. He had received a notice of recovery from the bank about which the family said he was upset. He spent Rs. 5000 on his son's second marriage in 2003 and also spent Rs. 15000 on the treatment of his daughter's illness. The daughter has some chronic illness which has caused her face to swell up and there is some problem with her blood so they report. That is why it has not been possible to marry her off either. There were several cases of suicide in this village.

CASE 17: Date of death is 6th March 2005. This is the case of a 55 year old farmer of the Kolam caste from village the village Bothbodan, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, two sons aged 22 and 20 years respectively, a daughter in-law aged 20, a 21 year old married daughter and a one year old granddaughter. He owned five acres of land. An old loan from the Primary Agricultural Credit Society was rescheduled in 2001 and this amounted to Rs. 21500. There was some private loan from a moneylender, amount unknown and another loan of Rs. 1000 @ 50% taken from another moneylender. No notice was received from the bank. He spent Rs. 30,000 on son's wedding in 2002. He had had an appendix operation 7-10 years ago and ever since he suffered from severe stomach ache and headache for which he used to go the government doctor at Yavatmal every fortnight. He never got cured. He had drunk liquor on the day he consumed poison.

CASE 18: Date of death is 10th August 2005. This is the case of a 54 year old farmer from the Gawari caste from the village Hivri, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his wife, two sons aged 21 and 18 years respectively and a daughter aged 25. He owned five acres

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of land. He had gone in for a second sowing of soybean and jowar in 2004 but he did not cultivate cotton. He obtained 10 quintals of soybean from four acres and sold it to ITC at Yavatmal. A loan of Rs. 7500 was taken in the year 1989 from the Primary Agricultural Credit Society which was not repaid and another loan of Rs. 14000 was taken from his maternal uncle who charged no interest and this loan was not repaid either. There is also a running loan of Rs. 1000-1500 to the local doctor and also some private loans. This farmer's elder brother worked as an Agriculture Officer but he retired and died five years ago and his brother's wife also died. He used to receive lot of financial help from this brother which stopped when he died. Rs. 80,000 was spent on the marriage of his daughter in the year 2000. Recently they have bought a CD player worth Rs. 2000 and a TV for Rs. 1800. This is the first suicide in this village.

CASE 19: Date of death is 16th November 2004. This is the case of a 75 year old farmer of the Kolam caste from the village Jamb, taluka Yavatmal, district Yavatmal. He hanged himself. He told his family that he was going to visit his nephew to get a pair of bullocks but he never returned and next day his body was found hanging in the field. He was a widower whose wife died 15 years ago. He stayed at home and only occasionally supervised the land. He is survived by one son aged 52, a daughter in-law aged 40, two grandsons aged 27 and 23 years respectively, grand daughter in-law, a great grandson aged 1 year and a married grand daughter aged 25. He owned 11 acres of land. There were no outstanding loans. One son worked on the farm and also did wage labour and the two grandsons worked as hamaals (labour) on trucks in Yavatmal. Rs. 22000 were spent on the marriages of grand daughter and grandson conducted at same time. two buffaloes were sold for this marriage and some money borrowed from relatives all of which has been returned. He was asthmatic and had a cough and used to drink alcohol occasionally. He was irritable in nature. The Tehsildar said his land had not been cultivated for last five years before 2005.

CASE 20: Date of death is April 2005. This is the case of a 45 year old female farmer of the Gond caste from the village Nakapardi, taluka Yavatmal, district Yavatmal. She hanged herself. She is survived by her husband, mother in-law, two sons aged 10 and 6 years respectively and a daughter aged 8. They own seven acres of land. They had taken a large number of loans since the husband's brother was the Secretary of the Primary Agricultural Credit Society. two loans of Rs. 38000 and Rs. 16000 were taken in the year 2005 from the Primary Agricultural Credit Society of which Rs. 8000 was repaid. A pair of bullocks was bought for Rs. 9500 in 2005 before her death and a sum of Rs. 8000 was spent on the election of the husband. Her husband was elected member of the Village Panchayat one month before the suicide. She suffered from severe asthma. Rs. 15000 had been spent on treating her illness. There was some domestic quarrel between husband and wife and husband used to drink alcohol occasionally.

CASE 21: Date of death is 20th October 2005. This is the case of a 65 year old farmer of the Gond caste from the village Vaghadi, taluka Yavatmal, district Yavatmal. He jumped into a well. He is survived by his wife, two sons aged 30 And 25 years respectively with wives aged 22 and 21 years respectively; three grandsons aged 9, 4 and two years respectively and a grand daughter aged 2; and one married daughter. He owned 16 acres of land including land owned by his brother and nephew which he looked after. However the tahsildar said that this information is incorrect and all this land was in his name only and none in this brother's name. The cotton crop in 2004 was very poor because of little rainfall. For soybean, they had to go in for second sowing in 2005 and still there has been complete crop failure. He lived separately from the rest of the family and along with his wife in a kucchha hut in the fields for the last 30 years. A loan of unknown amount was taken in the year 2004 from the Primary Agricultural Credit Society and another of Rs. 5000 in 2005. The total

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amount outstanding to the society was Rs. 56603 and society had sent notice for the same. Another loan was taken from the Krishi Kendra @ 25% interest and this loan was repaid. Rs. 25000 was spent on the marriage of his daughter in 2001.

CASE 22: Date of death is 29th October 2005. This is the case of a 32 year old farmer of the Kunbi caste from the village Kosara, taluka Zari Jamni, district Yavatmal. He jumped into a well. He is survived by his wife, mother three daughters aged 10, 7 and two and a half years respectively. He owned 3.3 acres of land. There was a reported loan of Rs. 50,000 from the Primary Agricultural Credit Society and another Rs. 50,000 from some private moneylender.

CASE 23: Date of death is 9th September 2005. This is the case of a 40 year old farmer of the Kunbi caste from the village Kosara, taluka Zari Jamni, district Yavatmal. He took poison. He is survived by his wife, and two sons aged 18 and 14 years respectively. He owned eight acres of land. There was a reported loan of Rs. 11,000 from the Primary Agricultural Credit Society which was a rescheduled loan and another Rs. 16,500 from some private cloth shop owner. This shop owner sent his man and a letter demanding repayment after farmer's death. In 2003, he spent Rs. 80,000 on digging a borewell and installing a wire compound. He was tense because of this large expenditure.

CASE 24: Date of death is 10th September 2005. This is the case of a 42 year old farmer of the Kunbi caste from the village Nandepira, taluka Wani, district Yavatmal. He took poison. He is survived by his wife, one daughter aged 16 and one son aged 13 years. One 9 year old daughter had died of illness in 2003. He owned five acres of land which he had purchased three months ago. He was in dairy business not a farmer. He used to go to Wani for selling milk daily. His brother in-law defrauded him perhaps in collusion with wife: sold him four buffaloes which were stolen and another four buffaloes again which were also stolen but there was no other

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theft in the village. Brother in-law advanced him a loan for purchase of five acres land in June 2005 for a sum of Rs. 1.92 lakh, later took forcible possession of the land from him and he did suicide. Wife did not seem noticeably upset about his death. He had spent Rs. 10,000 on the teravi of his daughter in 2003, Rs. 80,000 on buying eight buffaloes in June 2003 using money borrowed from his brother in-law; Rs. one lakh on building a house in 2003. In 2005 he spent Rs. 4000 on wife's health (her back hurt) and Rs. 1,92,000 on purchasing the land as described above.

CASE 25: Date of death is 10th August 2005. This is the case of a 30 year old farmer of the Kunbi caste from the village Suknigaon, taluka Wani, district Yavatmal. He took poison. He is survived by his wife, mother, two sons aged 5 and 3 years respectively. His brother works as a teacher in Janta High School Wani. He owned 7.25 acres of land. He was a chronic alcoholic and there was always quarrel between husband and wife. His one brother had committed suicide earlier because of domestic quarrels and family quarrel existed over whether wife's parents should stay with them. He had taken a loan of Rs. 13540 from kirana shop owner in 2003 which was not repaid but family was regular borrower from Primary Agricultural Credit Society. In 2005 after suicide, they took crop loan of Rs. 17250. He had sold four acres of land in the year 2000 for repaying loans and again sold 3.3 acres of land for Rs. 3.5 lakh some four months before the suicide.

CASE 26: Date of death is 26th November 2005. This is the case of a 45 year old farmer of the Pardhan caste from the village Sonapur, taluka Wani, district Yavatmal. He hanged himself within the home. He is survived by his mother, 40 year old brother and one 35 year old sister married 20 years ago. Both brothers have eight acres of land which was given on lease for cultivation to third parties two years before the suicide. When he gave land on lease, deceased also sold his bullocks. They live together. There is an outstanding loan of Rs. 9970 taken from the Bank of Maharashtra in 2002 on which he

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defaulted. There was also a great deal of loan taken from people in village but no details available. He had married twice. His first wife ran away; later she remarried and died when electricity fell on her. His second wife committed suicide by consuming poison at home approximately in year 1990 and brother's wife also ran away; two brothers lived alone with mother. He was a chronic alcoholic. Both brothers were mentally affected.

CASE 27: Date of death is 1st December 2005. This is the case of a 32 year old farmer of the Kunbi caste from the village Mandar, taluka Wani, district Yavatmal. He took poison. He is survived by his father, wife, two sons aged 10 and eight years respectively, and two married sisters. His brother works as a Mistri in Wani. He owns seven acres of land. He had also taken cash contract/makta on 2.02 hectares of land @ Rs. 4500 and he paid Rs. 4300 of this. There was a loan of Rs. 6000 taken from a Micro Finance Institution of Chandrapur which was repaid. There was another loan of Rs. 4000 but details unknown. There is a current crop loan of Rs. 11500 from the Primary Agricultural Credit Society in the name of the father. When he was found, he was alive and he said I did not take poison, merely got chakkar when I was spraying insecticide so doctor treated him accordingly but later he vomited and then when doctor asked him, he said he had taken one swallow of the insecticide. He had spent Rs. 50,000 on the marriage of his brother in 2002.

CASE 28: Date of death is 7th January 2004. This is the case of a 40 year old farmer of the Kunbi caste from the village Borda, taluka Wani, district Yavatmal. He took poison. He is survived by his wife, one daughter aged 11 and one son aged seven years. His daughter stays with maternal grandmother for studying in school there. He owns three acres of land. Family land was partitioned in 2004. There was an old loan of Rs. 6636 dating to 1994 from the district Central Co-operative Bank. There was also a loan of Rs. 15500 from brother for building house. The bank sent a notice of

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confiscation of property but this was received after his suicide. He spent Rs. 45000 on building a house in 2001. On day of suicide, he had gone to Wani and after coming back, he took poison and then wandered outside for half an hour. Afterwards when he was telling his elder brother to look after his children, brother realized what had happened.

CASE 29: Date of death is 25th December 2005. This is the case of a 45 year old farmer of the Kunbi caste from the village Pahapad, taluka Maregaon, district Yavatmal. He took poison. He is survived by his aged father and mother, wife, and three sons aged 10, 8 and 6 years respectively. He owns 4.5 acres of land. He had taken two loans from the Primary Agricultural Credit Society in 2003, one of Rs. 12000 for crop inputs and another of Rs. 16000 for building a cow shed and defaulted on both loans. There were no notices from the bank. He was a chronic alcoholic and probably took poison while drunk so the villagers say.

CASE 30: Date of death is 13th April 2005. This is the case of a 45 year old farmer of the Kunbi caste from the village Vegaon, taluka Maregaon, district Yavatmal. He took poison. He is survived by his wife, three sons aged 25, 23 and 19 years old, daughter in-law aged 22. He owned 17 acres of land. In 2005 crop season (after suicide), the family reported complete crop failure for cotton because of heavy rainfall. He had taken a loan of Rs. 5200 for an electric pump-set from the Central Bank in 2001 which he did not repay and also crop loan of Rs. 25000 from the Central Bank in 2003 of which he repaid Rs. 20,000. He had taken crop loan of Rs. 21000 from a Krishi Kendra in 2004, a crop loan of Rs. 10000 from his son in-law in Feb 2005 and crop loans of Rs. 6000 from his brother in 2005 and Rs. 12000 from his wife's sister in 2005. The loan from brother was repaid but not the other private loans. A recovery notice was received from the bank before his death. In 2002, he spent Rs. 52,000 on digging borewell and installing pipeline and pump and another Rs. 15000 in 2002 on building a wire compound. In 2004-05, he spent Rs. 20,000 on education of son at Wani and

in April 2004, he spent Rs. 20,000 on marriage of elder son. He was a chronic alcoholic.

CASE 31: Date of death is 1st October 2005. This is the case of a 59 year old female farmer of the Kunbi caste from the village Hatwanjari, taluka Maregaon, district Yavatmal. She took poison. She is survived by her son aged 32, daughter in-law aged 30, two grand sons aged 12 and 7 years respectively, two grand daughters aged 12 and 10 and three married daughters. Of these three daughters, two were widows and one of the widow daughters lived with her along with her child. She was a widow; her husband had died of asthma in 2003. They own 11.5 acres of land. For cotton they went in for second sowing in 2005. He had taken a large number of loans. A loan of Rs. 10500 was taken from Land Development Bank in 1999 of which Rs. 3600 was paid. A loan of Rs. 12170 was taken from Gramin Bank for crops which was not repaid. two crop loans of Rs. 9000 and Rs. 7000 were taken in the years 2003 and 2005 respectively from the Primary Agricultural Credit Society of which Rs. 2700 was repaid and the remaining loan taken in 2003 was rescheduled. A loan of Rs. 8000 was taken from son in-law in 2005 for crop inputs. Gramin Bank issued a notice which was received after her death. Land Development Bank issued notice in 2004 and also visited family. She spent Rs. 13000 on marriage of granddaughter in 2004.

CASE 32: Date of death is 23rd December 2005. This is the case of a 55 year old farmer of the Kunbi caste from the village Jhalka, taluka Maregaon, district Yavatmal. He took poison. He is survived by his wife, seven daughters aged 25, 23, 21, 19, 17 15 and 13 and two sons aged 8 and 6 respectively. three daughters are married, one is unmarried and at home and three are school going. He owned 3.5 acres of land in a different village and had leased in eight acres of land in Jhalka on cash/makta basis (Rs 1000 per acre). He took many loans from private parties for his daughters' marriages but details are unknown. He went in for crop sowing of soybean twice last year because of germination failure. He spent Rs. 1 lakh on a

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daughter's wedding in May 2004. He had spent Rs. 5000 on house building in 2002. He spent Rs. 13000 on delivery of two grandchildren in 2005. He bought a buffalo for Rs. 7000 in Nov 2005.

CASE 33: Date of death is 26th June 2005. This is the case of a 28 year old farmer of the Mali caste, from village Peesgaon, taluka Maregaon, district Yavatmal. He took poison. He is survived by his wife, mother, a three year old daughter and a one and a half year old son. He owned eight acres of land. For selling their cotton crop, the family used the E-Chaupal facility. There was an outstanding crop loan of Rs. 12756 taken from the Primary Agricultural Credit Society. When asked about loans, the family also mentioned an outstanding electricity bill of the MSEB for 15000 which was unpaid. In 2001, he had spent Rs. 80,000 on the wedding of his sister and on his own wedding. In 2002 he spent Rs. 30,000 on his father's chronic illness (his stomach was bloated and there was some problem with the intestines). In 2004 he spent Rs. 8000 on building a nullah bund and also Rs. 15400 on installing electric pumpset and pipeline. His brother worked in some job at Wardha.

CASE 34: Date of death is 14th August 2004. This is the case of a 45 year old farmer of the Kunbi caste, from village Vegaon, taluka Maregaon, district Yavatmal. He took poison. He is survived by his wife, 27 year old son and 22 year old daughter in-law, a 21 year old married daughter and a 15 year old school going grand daughter. He owned 6 acres of land. There is a current crop loan of Rs. 8000 taken from the District Co-operative Central Bank in 2005 and also from the Central Bank and a private loan of Rs. 6000 taken from the Krishi Kendra in 2004. In 2002, Rs. 20,000 were spent on the wedding of his son.

CASE 35: Date of death is 13th August 2004. This is the case of a 60 year old farmer of the Mahar caste, from village Gadva, taluka Babhulgaon, district Yavatmal. He

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jumped into a well. He is survived by his wife, four sons aged 40, 36, 34 and 30 but only the youngest son along with his 25 year old wife, 10 year old son and a 6 year old daughter lived with the parents. He owned four acres of land along with the son who lived with him. This land was bought by his grandfather many years ago. There were two private loans taken from relatives of Rs. 10,000 and Rs. 2,000 respectively taken in 2004 at interest rates of 3-5% per month. They said that they did not take any loans from the Primary Agricultural Credit Society because the interest rates were too high and that it was not possible later to return the loan. In 2000, he had bought a pair of bullocks and a bullock cart at a cost of Rs. 10,000 but subsequently he had sold the bullocks because his crop failed and he had no money. His grand daughter had typhoid sometime in November 2005 on which they spent Rs. 2500 on medicines though she was treated at the Government Hospital Yavatmal. There was a case of suicide in a nearby village. Villagers say there was some domestic quarrel in their house always about property and that the two elder sons frequently came drunk and used to fight with their father. He had no vices but he was upset by the need to return the private loans and the crop had been failing every year for the last five years.

CASE 36: Date of death is 7th December 2004. This is the case of a 40 year old farmer of the Phulmali caste, from village Pahur, taluka Babhulgaon, district Yavatmal. He took poison. He is survived by his wife, two sons aged 22 and 20 years respectively; elder son was married and lived with parents along with his 20 year old wife, and a three month old daughter. He owned three acres of land which is next to the river so flooding is a constant problem in his field. In 2004 his cotton crop was washed away. Some of his land also seems to have been acquired by the government for which he got compensation of Rs. 60,000 before his death and Rs. 90,000 after his death. An interest free seed loan in kind was taken from a relative in 2004 which was settled after the 2004 harvest; another loan of Rs. 6000 was taken from his sister in-

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law fifteen days before the suicide which has yet to be paid. Again interest free seed loan in kind has been taken from a relative in 2005. He spent Rs. 20,000 on the wedding of his son in 2003.

CASE 37: Date of death is 2nd August 2004. This is the case of a 46 year old businessman cum farmer of the Maheshwari caste, from village Saawar, taluka Babhulgaon, district Yavatmal. He took poison. He is survived by his wife, two sons aged 25 and 22 years respectively; two daughters of whom one is married and another aged 20 is unmarried. He owned 35 acres of land. He used to be sarpanch in his village for 10 years before he shifted to Yavatmal where he does wholesale trading in grain along with one son. This is a rich family. There was an outstanding loan of Rs. five lakhs taken from the Urban Co-operative Bank in Yavatmal which was partly repaid with an insurance policy payment of Rs. two lakh received after his death and there was also a crop loan of Rs. 80000 taken from the Primary Agricultural Credit Society Saawar. He was operated on for cataract in Indore 14 years ago and in 2002, he had suffered from a heart attack on which he spent Rs. 25,000 in treatment. He spent Rs. two lakh on the wedding of his daughter in 2004. He also spent Rs. 1 lakh on the education of his son from 2001 to 2006 (the son did B. Pharm). This farmer's family refused to give any information about the possible reasons for the suicide.

CASE 38: Date of death is 31st July 2004. This is the case of a 33 year old farmer of the Nav-Baudh caste, from village Rani Amravati, taluka Babhulgaon, district Yavatmal. He took poison. He is survived by his wife, father, mother, three daughters aged 6, 4 and two years respectively; two unmarried brothers aged 27 and 25 who lived with him and a third brother aged 45 who lived separately. He owned three acres of land. One brother assisted him with farming and the other was self employed as a wireman and earned about Rs. 1000 per month. His cotton crop in 2004 had failed. There was an outstanding loan of Rs. 10,000 from Primary Agricultural

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Credit Society (including interest) which was about 7 years old and some private loans about which the family did not have details. His father suffered from asthma.

CASE 39: Date of death is 24th December 2003. This is the case of a 50 year old farmer of the Baudh caste, from village Pimpri (Ijara), taluka Ner, district Yavatmal. He hanged himself in the fields. He is survived by his wife and one unmarried son aged 25. The deceased had another son, born in 1978 who was chronically ill because of some stomach ailment (zhombe in stomach) and he committed suicide in 1996. At the time of suicide in 1996, the other son was studying in a hostel in Ner. He owned 13 acres of land out of which four acres had been given out on a cash lease of Rs. 3000 to someone in the village. They had a pair of bullocks originally but these were sold to repay loans. The neighbours said that on the day of suicide, some bankers had visited his house asking for loan repayment. The son said that they had tried sowing the Bt cotton seed F2 for the first time in 2005 but with little result. He had defaulted on a crop loan taken from the Primary Agricultural Credit Society in 1998 of Rs. 8000 which now amounts to Rs. 16178. The Society had issued recovery notice for this loan. There were four different private loans : 1) A crop loan of Rs. 12000 taken from the moneylender in 2003 and repaid; 2) An interest free loan of Rs. 3000 taken from the moneylender in 2005 which is to be paid; 3) A loan of Rs. 3000 taken from an aunt in 2004 to repay the moneylender out of which Rs. 2000 has been repaid and 4) A loan of Rs. 5000 taken from an uncle in 2004 to repay the moneylender which is to be repaid. Further an amount of Rs. 10,000 was spent in 2005 for house building using money borrowed from an aunt. There was a suicide case in this village in 1995 and recently in monsoon of 2005, a couple had immolated themselves.

CASE 40: Date of death is 7th September 2002. This is the case of a 52 year old farmer of the Dhangar caste, from village Jawalgaon, taluka Ner, district Yavatmal. He took poison. He is survived by his wife and two sons aged 24 and

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22; elder son is studying law in Yavatmal where he stays with his brother in-law and younger son was in BA 1st Year when his father died and he left his studies and now does farming. He had three married daughters aged 30, 28 and 26 respectively; the youngest daughter got married after her father's suicide. They have 19 acres of land out of which five acres were sold in 2000 for dowry for the daughter's wedding. one buffalo was also sold in 2000 for the same reason. He had defaulted on a loan of Rs. 35000 taken in 1990 from the Gramin Bank for buying a buffalo. The Bank sends a recovery notice every year. There was another loan (amount unknown) taken from the State Bank of India in 1990 out of which some amount was repaid and then he reached some settlement with the bank which was concluded by the son in-law who paid Rs. 18000 as the final amount. A loan was taken from the son in-law and also a loan of Rs. 70,000 was taken from an aunt by mortgaging gold jewellery which they lost subsequently. Rs. 90,000 was spent on the marriage of one daughter in 2000. Some amount was also spent on educating the daughters at Bori Kanya Vidyalaya between 1995 and 1998. There has been one other suicide in this village and another suicide in a neighbouring village. The deceased was a chronic alcoholic and he had borrowed so much money that no one would lend him anything any further.

CASE 41: Date of death is 28th March 2005. This is the case of a 50 year old farmer of the Mahar caste, from village Jawalgaon, taluka Ner, district Yavatmal. He took poison. He is survived by his wife and one son aged 27; daughter in-law aged 22; two daughters aged 30 and 16 respectively; the elder daughter is married and younger daughter is school going. They have eight acres of land. Originally they lived in Tarkheda village, taluka Karanja, district Washim but when the children were small, deceased sold land in that village and came and settled here where they had another piece of land bought 50 years ago. Their toor crop failed in 2004 and cotton productivity was poor. There were no outstanding loans, either private or institutional. One month before suicide, he had spent Rs. 20,000 on his son's wedding by

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borrowing money from relatives. The deceased was a chronic alcoholic and also brewed illicit liquor from moha flowers for which he was arrested on some occasions. He also used to mix some insecticide in his liquor for greater intoxication. He used to beat his wife daily. He had been married twice and had one son and one daughter from his previous marriage; son from first marriage lived in separate house in same village. There have been two other suicide cases in this village.

CASE 42: Date of death is 22nd July 2004. This is the case of a 50 year old farmer of the Baudh caste, from village Vaadki, taluka Ner, district Yavatmal. He took poison. He is survived by his wife and two sons aged 18 and 9 respectively; four daughters aged 26, 25, 23 and 19 respectively; the three elder daughters are married and younger daughter is of marriageable age. They have 15 acres of land including some land they have in another village called Khandala. He had also taken 14 acres on lease on cash/makta basis and three acres on batai/crop sharing basis. In 2004 they had to go in for sowing twice because of germination failure. In 2004 they took crop inputs in kind at 25% seasonal interest from moneylender and in 2005 they took crop inputs in kind at 5% monthly interest from moneylender. There was an outstanding crop loan of Rs. 9000 taken from Primary Agricultural Credit Society in 2003. No bank notice was received. In 2005 they have taken two private loans; one of Rs. 7000 from a moneylender in Ner through some intermediary who needs to be paid and the second of Rs. 5000 from a relative. The amounts spend on wedding of three daughters were Rs. 25000, Rs. 15000 and Rs. 20000 respectively over some years for all of which loans were taken from relatives who charged interest in general at 25% per annum. There were two suicides in this village earlier, one 15 years ago another eight years ago. Villagers say deceased was a chronic alcoholic and there was some family quarrel.

CASE 43: Date of death is 19th November 2005. This is the case of a 40 year old farmer of the Baudh caste, from village Mukindpur, taluka Ner, district Yavatmal. He hanged

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himself. He is survived by his wife; five daughters aged 19, 14, 12, 9 and 6 respectively (the elder daughter was married in 2004 and others are schoolgoing); and one son aged 5. They had 12 acres of land. Villagers say he originally had 35 acres but he was very spendthrift and used to drink alcohol heavily. He always had Rs. 10000 in his pocket to entertain others. He sold land off over the years to meet his alcohol and other expenses. He sold 9 acres in 2004 to repay some debt his wife said. The family now has slightly over three acres of land left. He sold two buffaloes for Rs. 5000 in 2004 for his daughter's marriage. There was an old crop loan of Rs. 9000 taken from State Bank of India in 1996, now amounting to Rs. 9879 which was not paid but no notice was received for the same. Deceased was treated for psychiatric trouble in Amravati (where the wife's brother lives); given electric shocks for treatment but without much success. They lived there for two months only for the sake of his treatment. They spent Rs. 2000 on the treatment. 15 days before the suicide, he tried to stab his wife but she saved herself. There were no other suicide cases in this village.

CASE 44: Date of death is 26th December 2004. This is the case of a 37 year old farmer of the Kunbi caste, from village Bodad, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife; three sons aged 17, 15 and 13 respectively. The eldest son is now doing farming and the other two sons are school going. They have three acres of land. He defaulted on a crop loan of Rs. 8000 taken from the Primary Agricultural Credit Society in 2002. No private loan is reported. Village sources said his wife suffered from some severe headache problem and had been mentally unstable for an year or so for which she had also been taking medicines.

CASE 45: Date of death is 8th July 2004. This is the case of a 46 year old farmer of the Gond caste, from village Zatala, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife, mother, 20 year old daughter and two sons aged 22 and 15 respectively. The eldest son is now doing farming and the other two sons are school going. He jumped

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into the village well late at night. They have 24 acres of land. There is a crop loan of Rs. 6000 taken from Primary Agricultural Credit Society in 2003-04 season which was not repaid and a private loan of Rs. 15000 taken at 25% seasonal interest, also not repaid. He was frustrated because of inability to pay off the loan, so the son said. The deceased was suffering from piles. He was sarpanch of the village for 10-15 years. His son was called for interview for post in the police force but he could not go because of his father's death so the villagers sympathized with him and he was elected sarpanch of the village. There was no family quarrel.

CASE 46: Date of death is 16th July 2004. This is the case of a 45 year old farmer of the Mali caste, from village Sayatkharda, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife, mother, two sons aged 20 and 16 respectively and two daughters aged 18 and 15 respectively. The eldest son is now doing farming and the other two sons are school going. He took poison. They have three acres of land. There was a crop loan of Rs. 3954 taken in 2001 from the Primary Agricultural Credit Society jointly by deceased and his brother which was not repaid. In 2003-04 he spent Rs. 10,000 in treating his wife who was a psychiatric patient at a private clinic in Yavatmal.

CASE 47: Date of death is 31st May 2004. This is the case of 64 year old farmer of the Banjara caste, from village Sayatkharda, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife, seven sons aged 45, 40, 36, 34, 32, 30 and 28 years respectively. Of these only two sons lived with him: the elder one was handicapped and unmarried and the younger son was married and lived with along with his wife aged 22 with deceased. The other five sons were married and settled separately. He took poison. They have 4.5 acres of land which is ceiling land; they have been allotted land in 1982. There was a crop loan of Rs. 5000 taken in 2001 from the Primary Agricultural Credit Society which was not repaid and a private loan of Rs. 10,000 taken at 25% seasonal interest in

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2002. There was harassment by the moneylender as reported in this case. A sum of Rs. 65,000 was spent on marriages of two sons in 2004; Rs. 3,000 on house building also in 2004 and Rs. 4200 on treating wife of deceased who had injured her hand in an accident and was receiving regular treatment every month at a private clinic in Yavatmal. There were five suicides in the village in the last two years.

CASE 48: Date of death is 19th October 2004. This is the case of 55 year old farmer of the Teli caste, from village Shirol, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife, one married daughter aged 22 and son aged 19. He took poison. They have eight acres of land. Also three acres of land was leased in on cash makta in 2004-05. There was a crop loan of Rs. 17000 taken in May 2004 from the Bank of Maharashtra and some private loan the details of which are unknown. Rs. 25000 was spent on the marriage of the daughter in 2001. The deceased had married twice; first wife gave birth to three sons and died. These three sons live at Junne village and he had bought them some land but they were not satisfied and quarreled for more land. Total he had five children. He was reported to be short-tempered and violent at home. Family reports he did suicide due to family quarrel, crop failure and loan due to marriage of daughter.

CASE 49: Date of death is 20th October 2004. This is the case of 27 year old farmer of the Banjara caste, from village Kinhi, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife, father and mother, a few months old daughter and son aged 5 years. He has three sisters all married long ago. They lived separately from his two brothers. They have four acres of land. There was a crop loan of Rs. 15000 taken in 2000 from the Bank of Maharashtra which was not repaid and some private loan the details of which are unknown. Notice of recovery was received from the bank. He was mentally ill and was being treated for some time at Nagpur. He always used to fight at home. His brothers had separated from him three years before suicide.

CASE 50: Date of death is 19th February 2005. This is the case of 50 year old farmer of the Kumbhar caste, from village Kumbhari, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife and three daughters aged 22, 20 and 18 years and out of these the two elder ones are married. He had a son who at age 22 committed suicide by jumping into the well on 15th April 2003. They have 15 acres of land. A crop loan of Rs. 50,000 was taken from the Gramin Bank in 2005 of which Rs. 15,000 have been repaid. There was some private loan but details are unknown. The two elder daughters were married in 2002 and 2004 and they spent Rs. 1.25 lakh and Rs. 0.70 lakh on the marriages. Rs. 5000 was spent on education of youngest daughter between 2000 and 2005. Family say he was upset because of the death of his only son and because of the loans. Villagers say he was an extremely aggressive and bad tempered man constantly fighting with everyone at home. Once someone else's dog bit his dog and in anger, he killed the other dog. His son was late for school on 15th Aug and so he was very angry with his son, so much so that son committed suicide.

CASE 51: Date of death is 20th July 2004. This is the case of 50 year old farmer of the Kunbi caste, from village Inzhada, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife; one 18 year old son and three daughters of whom two elder ones are married and youngest aged 17 years is of marriageable age but has a heart valve problem. He owned three acres of land. There was an IRDP loan of Rs. 14000 taken for goats from the State Bank of India in 1998 which was not repaid; a loan of Rs. 1000 taken from the Primary Agricultural Credit Society in 1994 also not repaid now amounting to Rs. 2650. He took crop loans from local moneylenders. In June 2005, family took crop loan of Rs. 5000 from moneylender at 5% per month. He married off two daughters at a cost of Rs. 1,25,000 and also spent Rs. 60,000 on treating heart valve of 3rd daughter. For these expenditures villagers had contributed loan of Rs. 60,000 at 5% per annum in 2001 and also a loan of Rs. 65,000 at 5% per annum was

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arranged from outside by his son in-law. He was paralytic for last 14 years. He was a heavy alcoholic.

CASE 52: Date of death is 7th August 2005. This is the case of 60 year old farmer of the Banjara caste, from village Amadi, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife and three sons and two daughters all of whom are married but only first two sons lived with him. The two sons with their wives aged 30 and 22 years respectively and children including one daughter aged 17 and two sons aged 15 and 11 years respectively, lived with parents. He owned 5.5 acres of land. He had also taken five acres land on lease on cash/makta basis for payment of Rs. 5000. There were two crop loans taken in May 2001 amounting of Rs. 16000 from the Primary Agricultural Credit Society which were not repaid and another crop loan taken from Primary Agricultural Credit Society in 2005 of Rs. 10,000 and now outstanding amount is Rs. 32,700. The society had issued recovery notice in 2002 but loan was rescheduled after that and fresh loan given in 2005. There was also a private loan of Rs. 10,000 taken from some relative. They incurred some expenditure on appendicitis operation on daughter in-law conducted at Government Hospital Yavatmal. Rs. 6000 was also spent on hospitalization for a week of elder son who suffered from blood pressure. The youngest son was married on 4th August 2005 at expenditure of Rs. 55,000 three days before death of father.

CASE 53: Date of death is 13th September 2004. This is the case of 70 year old farmer of the Vadar caste, from village Shiwani, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife and two sons aged 30 and 25, two daughters in-law aged 30 and 20; a grandson aged 11 years and one daughter married 20 years ago. He had total four sons and out of these two died as follows: one son died of illness in 2000 which is reported as TB by the family and HIV by the villagers and second son committed suicide in 2001 reportedly because of crop failure. He owned 2.5 acres of land.

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He had also taken five acres land on lease on cash/makta basis. There were two crop loans taken in 2004 from relatives of amounts Rs. 90000 and Rs. 7000 respectively at interest rates of 25% per annum but these were not repaid due to crop failure for last five years. The bank had stopped giving loans to farmers in this village because there were too many defaulters in this village. There was also an amount of Rs. 1765 owed to local Krishi Kendra which had been borrowed at 25% seasonal interest. He had spent Rs. 40,000 on the treatment of son who died of HIV/TB and out of this, Rs. 10,000 was contributed by the villageRs. Another sum of Rs. 4,000 was spent on treating eye boil of elder son in 2005. Younger son is always ill with asthma. They also bought a tape deck for Rs. 1,000 in 2004 by borrowing the money.

CASE 54: Date of death is 22nd April 2005. This is the case of 55 year old farmer of the Banjara caste, from village Sakhara, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife and son aged 32, daughter in-law aged 25, a grandson aged 11 years and one grand daughter aged 10 years. He owned three acres of land. There was an outstanding crop loan of Rs. 2500 taken from the State Bank of India in 1990 and a loan of Rs. 4500 for buying a pair of bullocks from the State Bank of India in 1989. Some repayment has been made against both loans and some amount of loan is outstanding. A fresh crop loan of Rs. 12000 was taken from same bank in June 2005. His wife had some tumorous growth/ulcer on her hand and she always needed medical attention. Rs. 15,000 had been spent on her breast operation in 1994-95. Rs. 15000 had been spent on treating growth on her hand in last five years before suicide also. His daughter in-law had just been delivered of a baby son on the day of our interview and the family was very happy that the father in-law had been reincarnated as his grandson. The son sold a television (bought in 2001) for Rs. 2200 for domestic expenditure. He also sold a pair of bullocks for Rs. 12,000 and used the amount to repay the loan of Rs. 8288. He took a fresh loan in 2005 from the State Bank of India after rescheduling old loan. He has used

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the new loan for domestic expenditure, medicine and Labour Charges.

CASE 55: Date of death is 11th August 2004. This is the case of 45 year old farmer of the Banjara caste, from village Sevanagar, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife and two sons aged 22 and 18 years respectively. He owned 4.5 acres of land. There was an outstanding crop loan of Rs. 7000 taken from the Primary Agricultural Credit Society in 1995 of which only Rs. 800 was repaid and this now amounts to Rs. 7894. In 2003 and 2004, the bank had issued recovery notices and had also visited the house but there was no follow up after that. There were three private loans taken from various relatives of amounts Rs. 10,000, 7,000 and Rs. 4,000 in 2004 at 25% seasonal interest. Of the government help which was received, Rs. 21000 was used for paying off these three loans and Rs. 5000 for conducting teravi for deceased. He spent Rs. 40,000 on house construction between 2000 and 2003. The deceased was a drunkard. He used to beat his wife and threw her out of the house frequently.

CASE 56: Date of death is 5th February 2005. This is the case of 55 year old farmer of the Gond caste, from village Inzhada, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife and three daughters aged 17, 15 and 9 years respectively. He owned four acres of land. There was a crop loan of Rs. 5000 taken in May 2005 from the village Self Help Group at 3% monthly interest which was repaid. The deceased suffered from an injury dating back to 7-8 years when he was hit in the chest by the rod of a bullock cart and for this he used to visit a private doctor every fifteen days and spent Rs. 300-500 each time. He complained of chest pain and problem while sleeping. When his daughter fell ill of fever in May 2005, she had to be admitted to Government Hospital Yavatmal where an expenditure of Rs. 2000 was incurred for her saline, one bottle blood, tonics etc. The family spent Rs. 15000 on the teravi of the deceased using the Rs. 10,000 government grant received.

CASE 57: Date of death is 20th July 2004. This is the case of 55 year old female farmer of the Banjara caste, from village Tiwsala, taluka Ghatanji, district Yavatmal. She took poison. She is survived by her husband, two married sons aged 28 and 22 and their wives aged 25 and 20 respectively; four grand daughters aged 7, 6, 4 and one and a half years respectively and three married daughters aged 35, 28 and 22 years respectively. They own 10 acres of land. Crop loans were taken from the Primary Agricultural Credit Society, one in 2003-04 of Rs. 10440 of which Rs. 5000 had been repaid and again in the year 2004-05 for Rs. 13600 which has to be repaid. For the marriage of the daughters and the son an amount of Rs. 1-2 lakh was borrowed from private moneylenders, all of which has been repaid. Also one daughter in-law suffered an injury in 2002 but all expenditure on her hospitalization amounting to some Rs. 1 lakh was borne by her father.

CASE 58: Date of death is 8th December 2005. This is the case of a 40 year old farmer of the Kunbi caste from village Sawangi Daf, taluka Kalamb. He took poison. He had three acres of land. He is survived by his wife. The couple was unable to have children and the wife took treatment for infertility in Wardha Sevagram for some years. The deceased also had some urinary problem for the last five years. They lived separately from his parents and two brothers for some ten years now. He was the middle one of three sons and one daughter. There were two outstanding crop loans taken from the Primary Agricultural Credit Society in 2001 of amounts Rs. 9853 and Rs. 8081. The total outstanding now is Rs. 27225 and the family said that because of consistently poor productivity, they were unable to repay the loans. There was one case of suicide in this village two months before this case.

CASE 59: Date of death is 23rd October 2005. This is the case of a 62 year old farmer of the Kunbi caste from village Sawangi Daf, taluka Kalamb. He took poison. He had three acres of land. He is survived by his wife, one married daughter

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who is settled elsewhere, a granddaughter aged 12 and a married 32 year old son who lives with his family at Wardha where he works in a kirana shop. This farmer was originally a resident of the village Parsodi but his daughter gave birth to an illegitimate child so it became difficult for him to continue living in that village and he moved to Sawangi Daf many years ago. Subsequently the daughter married someone else and she lives in a different village but her illegitimate daughter lives with the maternal grandparents. There is an outstanding crop loan taken some 2-3 years ago from the Primary Agricultural Credit Society of amount Rs. 5316 which now amounts to Rs. 10966 which remains unpaid. Notices were issued for recovery. There was also a loan of Rs. 800 from Central Bank Yavatmal. The wife was constantly ill say the village sources and one neighbour even said that the wife suffered from leprosy. However tahsil records showed that while the lady in question had indeed suffered from leprosy in the 1960s, she was declared cured in 1970. The wife of the deceased reported that he was happy till the day he committed suicide.

CASE 60: Date of death is 6th Dec 2004. This is the case of a 38 yearold farmer of the Khairi Kunbi caste from village Borimahhal, taluka Kalamb. He took poison. He had 2.5 acres of land. He is survived by his wife, two sons aged 16 and 12 who are schoolgoing and a mother who however lives with the other son for many years now. There was a married sister who died due to some illness after childbirth. At the time of the suicide, the wife of the deceased had gone to visit her mother at Saawargaon since the mother was ill. The deceased came to Saawargaon and vomited and his vomit smelt strange so they took him to the local Primary Health Center where he died. No loans were reported. The deceased had piles for which he took treatment at the government dispensary. His mother was an old heart patient and though she lived with his brother, it was the deceased who bore her medical expenses. She was admitted to Yavatmal Government Hospital in Feb 2004 and the expenses came to Rs. 56000. The deceased was a chronic alcoholic and a very dominating character. He would not let his wife talk to

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anybody else and there were many domestic quarrels between them.

CASE 61: Date of death is 3rd December 2005. This is the case of a 35 year old farmer of the Gond caste from village Borjai, taluka Kalamb. He took poison. He is survived by his wife, aged mother, two daughters aged 17 and 7 who are schoolgoing, a brother aged 32, sister in-law aged 28, nephew aged three and niece aged one and a half all of whom shared a common hearth. There was also a sister married in 2001. They owned four acres of land which they had given out on batai basis (crop sharing) and had also leased in eight acres of land on cash or makta basis at the rate of Rs. 20,000 per annum. Payment for makta for 2005 is still to be made. Their land is ceiling land acquired 12-13 years ago. Before that, their father was a wage labourer. The deceased suffered from some chronic stomach problem which used to give him a lot of pain. He often took alcohol to diminish the pain. He was admitted to Yavatmal Government Hospital but he came back without getting an operation. His mother was also suffering from partial blindness and headache. There was a current crop loan of Rs. 14018 taken from the Primary Agricultural Credit Society which was being duly repaid. Rs. 30,000 were spent on the marriage of the sister in 2001.

CASE 62: Date of death is 11th May 2005. This is the case of a 67 year old farmer of the Kunbi caste from village Mategaon, taluka Kalamb. He took poison. He is survived by three sons aged 45, 28 and 26 and two married daughters aged 40 and 24. The two elder sons are married. The second son lives in Nagpur along with his family where he works in the Nirmal Ujjwal Bank; the eldest son lived with the deceased along with his wife aged 36, a son aged 10, daughter aged 12 and the youngest brother. They owned 45 acres of land. There is one 13 year old loan from the Land Development Bank taken for a buffalo which now amounts to Rs. 46,808. There is a second loan of Rs. 30,000 taken from the Shikshak Sahkari Bank, Nagpur in 2000 which was taken for cultivating

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sugarcane. From 2000 onwards, he had cultivated sugarcane for a sugar factory in Nagpur but in the second year, the factory refused to take their cane and so they could not repay their crop loan. The third is a crop loan taken from the Primary Agricultural Credit Society in 2004 of Rs. 30,000 which also has not been repaid. But some interest has been paid on all three loans. Rs. 1 lakh was spent on the marriage of his daughter in 2001 for which deceased had sold four acres land and in 2000, Rs. 25,000 was spent on the marriage of his son. In Nov 2005, Rs. 10,000 was spent on treatment of younger son who injured himself in an accident. The wife of the deceased had died 5-7 years ago due to severe asthma. She was taken to Nagpur but the family says her illness was not diagnosed properly. The deceased was a respected figure in the village. Ten years ago, he was sarpanch for 16 years in this village. He still supervised his fields.

CASE 63: Date of death is 13th August 2004. This is the case of a 45 year old farmer of the Mali caste from village Kalamb, taluka Kalamb. He took poison. He is survived by his 40 year old wife, 70 year old mother, two sons aged 22 and 19 who do wage labour and an 18 year old sister. The elder son works in a kirana shop. He owned four acres of land. A crop loan of Rs. 11500 was taken from the Primary Agricultural Credit Society in 2004 which was renewed in 2005. He spent Rs. 2000 on an eye operation in year 2003. There was some private loan of which details are unknown. He used to do bhajans and also was alcoholic.

CASE 64: Date of death is 27th June 2004. This is the case of a 49 year old farmer of the Mali caste from village Padha, taluka Kelapur. He took poison. He is survived by his wife, three daughters aged 19, 15 and 12 years and one son aged 17 who does wage labour. He owned five acres of land. He had also leased in one acre of land on cash/makta basis in 2004. His father died of cancer in 2003 and his elder brother also died a short while ago of cancer. There was a crop loan of Rs. 5000 taken from the Primary Agricultural Credit Society in

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2004 which was not repaid after suicide. There were four private loans: 1) Rs 4000 taken from the Self Help Group at 3% per month; 2) Rs. 10,000 taken from maternal uncle at 25% per season in 2003; 3) Rs. 10,000 taken from brother in-law in 2003; 4) Rs. 5000 taken from a villager in 2004 for crops. None of these four loans were repaid. The deceased was a drunkard. He used to fight with his wife and other family members. He respected his brother in-law very much. He was worried about marriage of his daughter. This daughter was married after his death at a cost of Rs. 50,000. Successive crop failures could not fetch him desired income which resulted in frustration. He was worried about repaying the loan of brother in-law and maternal uncle. Wife also was repeatedly asking for repayment of Mahila Bachat Gat loan which frequently resulted in an unhealthy quarrel between them.

CASE 65: Date of death is 28th Nov 2004. This is the case of a 52 year old farmer of the Dhanoje Kunbi caste from village Kothoda, taluka Kelapur. He took poison. He is survived by his wife, mother, two married sons aged 30 and 26 years respectively, their wives aged 25 and 21 respectively, one married daughter aged 28 and one grandson aged two and a half years. He owned 15 acres of land. The deceased was forced to sow the cotton seeds 3 to 4 times due to irregular rainfall. The family purchased a thresher in 2005 after the suicide. There was a loan of Rs. 56000 taken from the Gramin Bank in 2002 which was rescheduled and four private loans as follows: 1) Rs. 23,000 from the Krishi Kendra in 2004 at 25% seasonal interest; 2) Rs. 50,000 from a friend in 2003; 3) and 4) two loans of Rs. 25,000 each taken from a relative for marriage in the family. Rs. 60,000 each was spent on marriages of two sons in 2002 and 2004. Rs. 25,000 has been spent on treating old stomach illness of the younger son. In 2002, a colour TV set was bought in exchange for a black and white TV for Rs. 4,000. In 2001, Rs. 50,000 was spent on digging a well which failed to strike any water because it reached hard rock strata. The deceased was involved in business of real estate. Son has said he has not claimed money from govt. and he does not want to

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do so. Loans from relative taken for marriage could not be repaid due to successive failures of crop. Regarding circumstances of death, when he took his two vehicles (Bull Carts) full of cotton to the Pandharkawda marketyard, he could not sell immediately because of long queue and purchasing finished at 6 AM and next day it was a holiday and he was forced to keep the harvested cotton lying in the marketyard for two days. This seems to have upset him; the reduced rates of cotton further aggravated the tension. He committed suicide within the precincts of the market yard at 11 PM that night.

CASE 66: Date of death is 8th July 2004. This is the case of a 51 year old farmer of the Teli caste from village Karanj, taluka Kelapur. He took poison. He is survived by his two married sons aged 31 and 28 years respectively. His wife died ten years ago. The elder son, his wife aged 26 and two sons aged 6 and 3 years lived with the deceased. The younger son and his family live with his wife's parents. The elder son suffers from filaria and he cannot work on the land. Rs. 4000 were spent on treating him at Sewagram, Wardha. He owned 13.45 acres of land. The family owned a pair of bullocks which were sold by the family of the deceased after the suicide, for Rs. 3500. There were three loans taken: one of Rs. 6000 in the name of the elder son and another of Rs. 8000 in the name of the younger son, both loans from the Primary Agricultural Credit Society which was not paid and the third from the Krishi Kendra amounting to Rs. 18985 to repay which the elder son sold all 13 acres of the family land after his father's suicide. He also sold the two bullocks and the cow for Rs. 3500. As his first son was doing nothing in the agriculture and his second son left the place to live with his in-laws, the deceased was doing farming alone. He was burdened to repay the loan taken for agriculture. Due to successive failures of crops he was unable to repay the bill of Krishi Kendra.

CASE 67: Date of death is 24th September 2004. This is the case of a 60 year old farmer of the Gond caste from village Khairgaon, taluka Kelapur. He took poison. He is

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survived by his wife, three sons aged 36, 30 and 23 years respectively and three married daughters. The two elders sons were married but live separately. The deceased lived only with his wife and unmarried schoolgoing son. This son is studying in an ashrams school where he is staying in the hostel. He owned eight acres of land and had also leased in 2-3 acres of land on cash or makta basis and he cultivated soybean on this land but production was very poor; only 30 kgs. There were two formal crop loans, one of Rs. 5000 taken from the Primary Agricultural Credit Society in 2002 which was not repaid and the other of Rs. 5000 taken from the State Bank of India in 2002 which was repaid. There was one private loan of Rs. 10,000 which was interest free and which was not repaid. He had spent Rs. 30,000 each on the marriage of his three daughters, the most recent marriage being in 2002. Rs. 5000 was also spent on treating the stomach ailment of the son with whom he lived. He also spent some amount on constructing a small channel around his land. He was worried about the private loan. He tried his level best to cultivate a total land of eight acres (4 acres belong to him and remaining four acres belongs to his mother). But he could not get success due to successive crop failure and increase in farming expenditure.

CASE 68: Date of death is 24th September 2004. This is the case of a 24 year old farmer of the Perki caste from village Kinh (Nandpur), taluka Kelapur. He hanged himself. He is survived by his father and mother aged 48 and 45 respectively and his wife although she does not stay with him. He also had two younger brothers aged 23 and 21 years respectively. He was married on 11th May 2004 and his wife ran away with some one else soon after the marriage. He owned eight acres of land. He had to sow cotton seed twice in 2004 because of germination failure. He took over as a farmer when he failed in the matriculation exam. There was a Primary Agricultural Credit Society loan taken in 2002 which could not be fully paid and was rescheduled in 2005 and outstanding amount now is Rs. 29014. Rs. 50,000 was spent on the marriage of deceased in 2004. Rs. 17,000 was spent in 2004 for

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building house for newly married couple, i.e. deceased. He seemed to be trying to accumulate money for his family. But crop failure could not allow him to succeed. The family says that he committed suicide due to loss of crops and loss of faith of wife.

CASE 69: Date of death is 22nd August 2004. This is the case of a 45-49 year old farmer of the Gond caste from village Tadumari, taluka Kelapur. He hanged himself. He is survived by his mother, wife, one son aged 20 years and two daughters aged 18 and 15 years respectively. The elder daughter was married in 2004. He was employed with a lawyer. He owned eight acres of land and for two years he also cultivated five acres of land leased on cash or makta basis. There was an old loan of amount unknown taken from the Primary Agricultural Credit Society in 1997 which was not repaid and another loan of Rs. 20,000 taken by the wife in 2002 under SGSY scheme from Bank of Maharashtra for buying goats which was also not repaid. three out of the 11 goats received under the scheme died. Some bank officials had visited the house for recovery purposes before his suicide. He was a heavy drinker. He used to fight with his wife. He was drunk on the day he committed suicide. There was a brief quarrel between him and his wife. He took poison after the quarrel when his wife was out of the house and he died.

CASE 70: Date of death is 24th October 2005. This is the case of 33 year old farmer of the Kunbi caste from village Vathoda, taluka Kelapur, district Yavatmal. He took poison. He is survived by his parents, wife aged 30, two brothers aged 23 and 21 years respectively, one 28 year old sister who is married; a son aged 12 years and a daughter aged 10 years. All brothers lived together with the parents. He owned 7.65 acres of land. There was an IRDP loan of Rs. 13800 taken from the Central Bank of India in 2000 for running a kirana shop. This shop ran for two years and then he closed it because it was making losses and the loan remains unpaid. The bank had issued a recovery notice. They were regular borrowers from the

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Primary Agricultural Credit Society; a loan of Rs. 9000 in 2002 and a loan of Rs. 12000 in 2003 were repaid but the last loan of Rs. 15000 taken in 2004 was not repaid so no fresh loan could be taken in 2005. He had got a yield of 32 quintals of cotton from 6.65 acres of cotton farm in 2004. In Oct 2005, Primary Agricultural Credit Society had issued recovery notice to his father. Rs. 70,000 was spent on the sister's marriage in 2000. The government dispensary doesn't give enough medicine or much help so they go to private doctors so they say. A farmer had committed suicide in a nearby village but the family said that the deceased at the time had said that suicide was a foolish thing to do.

CASE 71: Date of death is 4th August 2004. This is the case of 50 year old farmer of the Banjara caste from village Zeera, taluka Kelapur, district Yavatmal. He took poison. He is survived by his wife, one son aged 30 years and two married daughters aged 26 and 21 years respectively. The son is married; his wife is aged 26 years old and he has a son aged 9 years and two daughters aged 7 and 4 years respectively. He lives with his parents. He owned three acres of land. He had to go in for a double sowing of cotton in 2004 because of germination failure. He was not a member of the Primary Agricultural Credit Society and there were no other loans reported. He spent Rs. 50,000 each on the marriage of his two daughters, one in 2000 and the other in 2003. The wife said that she was operated on for an eye problem free of cost in a government camp but ever since then, her head hurts and so she goes every fortnight to consult a private doctor. They do not go to the Primary Health Centre because though they give medicines, these medicines are not effective.

CASE 72: Date of death is 30th Nov 2005. This is the case of a 45 year old farmer of the Elami caste from village Sunna, taluka Kelapur, district Yavatmal. He took poison. He is survived by his wife, one 20 year old daughter and a 17 year old son. He owned 9 acres of land. There is a crop loan of Rs. 36600 taken from the Primary Agricultural Credit Society in

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May 2005. It is a very well to do family. Village sources said he was worried about the marriage of his daughter. They said that in this community conducting weddings was a costly affair costing as much as Rs. five lakhs and much dowry needed to be given. So he was said to be tense about finding money for the marriage. In 2004 he had reaped 50 quintals of cotton but in 2005 so far they had only harvested 10 quintals of cotton. Some cotton remained to be harvested. There were some private loans but no details were available.

CASE 73: Date of death is 12th Aug 2003. This is the case of a 42 year old farmer of the Mahar caste from village Telangtakdi, taluka Kelapur, district Yavatmal. He took poison. He is survived by his wife aged 35 years, one daughter aged 17 years and three sons aged 15, 11 and 9 years respectively. He owned two acres of land. In 2003, he had also taken five acres land on lease on cash or makta basis for Rs. 7000. However the family was never able to pay the landholder nor did he come to ask for the money. He was not a member of the Primary Agricultural Credit Society. The family has no other source of income. He had suffered from an illness in which boils kept appearing on his face. For this he had often consulted a Mission hospital. Each visit cost him about Rs. 100 in medicines.

CASE 74: Date of death is 11th November 2005. This is the case of a 28 year old farmer of the Perki caste from village Sunna, taluka Kelapur, district Yavatmal. He took poison. He is survived by father and mother, his wife aged 22 years, one son aged three years and one daughter aged 11 months. Till some months before his suicide, he had also supported his widowed sister in-law (wife of his brother who died six years ago because of some illness) and her family but then she got a job as an anganwadi worker and she began to live separately in a house next door. At the time of suicide, his wife had gone to her home in a village in Andhra Pradesh and he was alone at home with his parents. His sister in-law says she was not at home either so she does not know what happened. There was no domestic quarrel at home but he was worried

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about repaying some loans. He owned five acres of land. On 18th Jan 2005, he had taken a loan of Rs. 25098 from the State Bank of India for a wire compound for his land in his father's name. Now there is an outstanding loan of Rs. 15000 remaining from that. Also in June 2005, he had borrowed Rs. 12000 from a local Self Help Group for crop inputs. They said that they do not go to the government dispensary at Kelapur because it is too far.

CASE 75: Date of death is 20th July 2005. This is the case of a 45 year old farmer of the Kunbi caste from village Pahapad, taluka Kelapur, district Yavatmal. He took poison. He is survived by his wife aged 40 years and two sons aged 22 and 19 years respectively. He did not live with his parents and brothers. The father of deceased said that he was upset about the pressure of loan repayment. He owned 10 acres of land. He was cultivating Bt Cotton for the first time this year and he had to go in for a double sowing of cotton seed. He was a regular borrower from the Bank of Maharashtra. His crop loan in 2003 had been repaid. In 2004, he had taken a crop loan of Rs. 35000 which has not been repaid. The father of the deceased said that they did not go to the Primary Agricultural Credit Society for their credit needs because the society instead of giving cash loans, issued permits for purchase of crop inputs at pre determined prices which had to be bought at the Krishi Kendra at Kelapur. He was spending heavily on the education of his son who was taking coaching at a Career Forum in Pune for competing in the entrance examination for MBA. Rs. 40,000 had been spent on this so far. At the time of the suicide, his son had come from Pune and had asked for more money for the fees. But the deceased was unable to arrange for the fees and perhaps he was upset because of that. The deceased was asthmatic.

CASE 76: Date of death is 12th October 2003. This is the case of a 45 year old farmer of the Kunbi caste from village Sakhi, taluka Kelapur, district Yavatmal. He took poison. He is survived by his mother, 35 year old wife and two daughters

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aged 16 and 14. Both daughters are handicapped. The wife of deceased said that the elder sister is handicapped from birth: her limbs are disabled but she can walk. She remains ill a lot. She studied up to class VIII and then left school. The family said that the younger sister fell from a bullock cart and became lame of one leg. She was in class 6 but she left school when her father died. Villagers were saying that he was very quarrelsome and abusive and used to beat his wife so much that she used to leave and live at friend's house for two days at a time. The younger daughter did not fall from bullock cart: he beat her for not bringing fodder, so much so that he lamed her and later all the medicines could not cure it. They spent Rs. 3000 on her treatment at Government Medical College Yavatmal. He used to fight with wife almost daily. He even used to beat the animals in the village. He had 6 acres of land which his wife leased out on cash basis after his death. He used to borrow seed regularly from his sister in-law who lived at Dharni. He was not a member of Primary Agricultural Credit Society and there were no institutional loans but some loans from relatives; details are unknown. He used to work for someone in the village and that was the main source of income.

CASE 77: Date of death is 24th September 2004. This is the case of a 35 year old farmer of the Bhoyi caste from village Kupa Mandvi, taluka Kelapur, district Yavatmal. He took poison. He is survived by his 30 year old wife, one daughter aged 14 and two sons aged 10 and 8 years respectively. He owned five acres of land which was given on cash lease for Rs. 800-900. There was a loan of Rs. 11500 taken from the Primary Agricultural Credit Society in 2004 which was not repaid and now amounts to Rs. 12286. There were some private loans but his wife did not know any details. His wife said he was worried about his children.

CASE 78: Date of death is 24th Sept 2004. This is the case of a 45 year old farmer of the Kunbi caste from village Mohda, taluka Kelapur, district Yavatmal. He took poison. He is survived by his 35 year old wife, one daughter aged 17 and

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one son aged 18 years. He cultivated some land which was not in his name. He was one of five brothers; two elder brothers had committed suicide before him; one committed suicide 5-7 years ago and another committed suicide 17-18 years ago. His wife said he had taken some private loans about which he was worried but she did not remember the details. He also had some tension because his crops did not do well. He was a member of the Primary Agricultural Credit Society and had taken some loan from the society 7-8 years ago which was not paid and now she did not know the details. There was also an interest free loan of Rs. 20,000 taken from a neighbour some 4-5 years ago which was not repaid. They bought a buffalo for Rs. 5000 in 2003 but one year later the buffalo died. They had taken no insurance on the animal. After the suicide, the family sold the ox and goats for seed. Village sources say that he was involved in trading of animals and this was his main source of income. Also on the day of the suicide, he had some big fight with a female neighbour who came to hit him. All people had gathered near temple that day.

CASE 79: Date of death is 3rd December 2004. This is the case of a 45 year old farmer of the Kunbi caste from village Warud (Jahangir), taluka Ralegaon, district Yavatmal. He took poison. He is survived by his mother, 35 year old wife and two daughters aged 20 and 17 years respectively of whom the elder one is married. His mother lived with his brothers and not with him in his lifetime but after his death, she came to live with the family. He owned three acres of land. A crop loan of Rs. 10000 was taken from the Gramin Bank in 2000 which was not repaid and which now amounts to Rs. 14,905. Another crop loan was taken from the Primary Agricultural Credit Society in 2003 of Rs. 10000 which was not paid and which also now amounts to Rs. 14,905. There was a private loan of Rs. 40000 taken at 25% seasonal interest. Rs. 150000 was spent on the marriage of a daughter in May 2003. Rs. 10000 was spent on children's education and Rs. 15,000 on health in the past five years. Rs. 800 was also spent on house building. He was worried about loan repayment. He was a chronic alcoholic also.

CASE 80: Date of death is 10th November 2004. This is the case of a 30 year old farmer of the Gond caste from village Takdi, taluka Ralegaon, district Yavatmal. He took poison. He is survived by his father and mother, 27 year old wife and two sons aged 8 and 6 years respectively. He owned four acres of land. He had also taken some land on lease on cash or makta basis for Rs. 6000. There was a crop loan of Rs. 9000 taken from the Primary Agricultural Credit Society in 2001 which was not repaid. There were two private loans, one crop loan for Rs. 10000 taken at 25% per season and another of Rs. 5000 which was interest free and taken from a relative for consumption purposes. The deceased was an alcoholic. There was always some quarrel between husband and wife and after the suicide, the wife of deceased has gone to live permanently with her parents.

CASE 81: Date of death is 4th July 2004. This is the case of a 50 year old farmer of the Pardhan caste from village Vadavna Bazaar, taluka Ralegaon, district Yavatmal. He took poison. He is survived by his 40 year old wife, two sons aged 23 and 21 years respectively and one married daughter. He owned 8 acres of land. He had also leased in four acres of land on cash or makta basis for Rs. 4500. There is a current crop loan of Rs. 5285 taken from the Primary Agricultural Credit Society in 2004. There is also a private loan of Rs. 150000 at 25% seasonal interest from a moneylender for marriages of his son and daughter which were conducted in 2004. Rs. 10000 was spent on buying a TV in 2004. Rs. 25000 was spent on the education of his sons, Rs. 150000 was spent on house construction in the recent past. Rs. 10000 was spent in 2004 on an appendix operation of his wife. His wife said that her husband had become very irritable and said that his crop productivity was very poor and so he committed suicide.

CASE 82: Date of death is 8th June 2005. This is the case of a 26 year old farmer of the Kunbi caste from village Zadgaon, taluka Ralegaon, district Yavatmal. He took poison.

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He is survived by his father and mother, and 20 year old wife. His parents did not get along with each other so they have lived separately for last 5-6 years now. When Laxman got married in 2004, he and his wife also began living separately from their parents. He has three elder brothers all of whom live separately from him and he had no responsibility for them. His wife had gone to live with her parents. He owned eight acres of land which had been given to him by his father when he married and went to live separately. He was a heavy drunkard and used to drink daily. He probably took the insecticide when he was drunk. There was a current crop loan of Rs. 18,000 from the Primary Agricultural Credit Society and a private loan of Rs. 10,000. Rs. 50,000 was spent on his wedding in 2004.

CASE 83: Date of death is 20th September 2004. This is the case of a 40 year old farmer of the Kunbi caste from village Raveri, taluka Ralegaon, district Yavatmal. He took poison. He is survived by his father, 30 year old wife, daughter aged 9 and son aged 6. He has three married sisters. He also has two older brothers aged 55 and 53 who lived separately from him. His mother died of illness, perhaps meningitis in 2002. There was a crop loan of Rs. 5300 taken from the Gramin Bank in 1999 which was not repaid and now amounts to Rs. 6462. He had a large number of private loans: 1) Rs. 20000 2) Rs. 10000 from sister 3) Rs. 15000 from another sister 4) Rs. 10000 from a third sister 5) Rs. 10-15,000 from father-in-law. After suicide, father of deceased set up a kirana shop from money given by government in compensation. His father had piles and his mother was paralytic before she died. The deceased spent Rs. 37000 on treating them between 2001 and 2004 and borrowed money for this purpose. Deceased had been mentally ill for past two years and he was under treatment from a psychiatrist in Yavatmal.

CASE 84: Date of death is 20th September 2004. This is the case of a 40 year old farmer of the Kunbi caste from village Vadaki, taluka Ralegaon, district Yavatmal. He took poison. He is survived by his mother, 35 year old wife,

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daughter aged 18 and son aged 16. He also has two older brothers aged 52 and 49 out of whom, one lives separately from him. The other brother, his wife aged 40 and daughter aged 15 all lived with the deceased and all three were mentally retarded; they were all being supported by the deceased. He had three acres of land, now leased out at Rs. 30000. A loan of Rs. 7182 was taken from the Vadaki Primary Agricultural Credit Society in 2004 which was not repaid. Now the outstanding loan is Rs. 18900 including interest of Rs. 11795/-. There were some private loans but details are unavailable. He cultivated only soybean and not cotton in 2004. He spent Rs. 10000 on account of treating his brother for an accident he suffered at Wardha Government Hospital. Rs. 25000 was spent on the teravi for father of deceased.

CASE 85: Date of death is 18th August 2004. This is the case of a 75 year old farmer of the Kaire Kunbi caste from village Khadaki, taluka Ralegaon, district Yavatmal. He took poison. He is survived by his mother, wife aged 70, four married sons aged 60, 55, 40 and 35 and one 47 year old daughter. All sons lived separately from him. His wife had injured/fractured her bone and could not work. After the suicide, mother lives with youngest son. He owned three acres of ceiling land allotted 30 years ago. A loan of Rs. 5535 was taken from the Khadaki Primary Agricultural Credit Society in 2000 which was not paid and now the outstanding amount is Rs. 10330 including interest of Rs. 4040. There were also private interest free loans from relatives amounting to Rs. 20,000-30,000. Since 2003, his wife had suffered some bone injury on treating which he incurred expenditure of Rs. 3200 to begin with and lot of expenditure subsequently also. Villagers said that he was frustrated by all this expenditure and was in tension though relatives had provided interest free loans.

CASE 86: Date of death is 5th Sept 2005. This is the case of a 45 year old farmer of the Kunbi caste from village Khadaki (Waduj), taluka Ralegaon, district Yavatmal. He took poison. He is survived by his wife aged 40 and two married

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daughters aged 25 and 22. The deceased was one of two brothers and two sisters: all live separately. He owned three acres of land and had also leased in 10 acres of land for Rs. 20,000. He had taken loan of Rs. one lakh from private sources which he had repaid and taken fresh loan. In the past five years, he had spent Rs. 1 lakh on the marriage of his daughter in Feb 2005, Rs. 5000 on tin sheets for his roof and Rs. 20,000 on treating his wife for snake bite at Vadner, Wardha.

CASE 87: Date of death is 11th April 2005. This is the case of a 55 year old farmer of the Kaire Kunbi caste from village Wathoda, taluka Ralegaon, district Yavatmal. He took poison. He is survived by his wife aged 50, three sons aged 32, 27, 22 years respectively and one married daughter aged 29. Of the three brothers, the elder two are married. The eldest son has a wife aged 28 and no children and the middle son has a wife aged 24, a son aged five years and a daughter aged five months. He owned 6 acres of land including three acres in the name of his wife and three acres of ceiling land allotted by the government 20 years ago. A crop loan of Rs. 5118 was taken from the Primary Agricultural Credit Society in the name of the wife of deceased in 1998 which could not be repaid and now amounts to Rs. 9290. Another crop loan of Rs. 6821 was taken from the Primary Agricultural Credit Society in the name of deceased in 2001 which was not repaid and now amounts to Rs. 9254. These loans could not be paid so the family says because of crop failure and there being a large joint family to support. All seed inputs were taken on credit from the Krishi Kendra at Wathoda. He spent Rs. 4000 on marriages in the family in 2001, Rs. 10,000 in August 2005 on treating a bone fracture. But the largest expenditure has been on treating the middle son who suffers from some kidney/stomach disorder and a sleep disorder for some eight years now. Rs. 20,000-25,000 have been spent on treating him in various private clinics. The family says that the possible cause of suicide is depression due to low agricultural yield and failure to repay loans.

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CASE 88: Date of death is 25th November 2004. This is the case of a 25 year old farmer of the Pardhan caste from village Ekburji, taluka Ralegaon, district Yavatmal. He took poison. He was unmarried. He was asthmatic. He is survived by his mother aged 45, three married sisters, one elder brother aged 35 who was married and lived separately and one younger brother aged 24. The youngest brother and the youngest sister both got married on 13th June 2005 after the suicide of the deceased. He owned 6 acres of land including three acres in the name of his father at village Sarati in taluka Ralegaon and three acres in the name of his elder brother. He had also leased in four acres of land on cash or makta basis for Rs. 3500 per annum. There was a crop loan of Rs. 1361 taken from the Primary Agricultural Credit Society in 2001 which was not repaid. There were also some private loans taken from moneylenders although details were not available. His father died of illness in 2002. Some amount was spent on treating him. Rs. 1 lakh was spent on marriages of one elder brother and one sister in the lifetime of the deceased and of one younger brother and sister after the suicide of the deceased. The family spent Rs. 15000 on the teravi of the deceased.

CASE 89: Date of death is 13th August 2004. This is the case of a 45 year old farmer of the Maratha caste from village Dharmoh, taluka Mahagaon, district Yavatmal. He took poison. He is survived by his wife aged 34, three sons aged 18, 11 and 9 years respectively and three daughters of whom two were married in 2001 and 2003 respectively and the youngest aged 15 is studying in school. His father died in 1999. He owned 6 acres of land. There was an old loan from the Primary Agricultural Credit Society amounting to Rs. 24980 which the family reported as being Rs. 40,000. A recovery notice for paying Rs. 19200 was received. Rs. 50,000 each was spent on the wedding of the two daughters in 2000 and 2003. This family received compensation of Rs. 1 lakh. Out of this money, a pair of bullocks was purchased for Rs. 15000 and seeds were purchased for Rs. 15000.

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CASE 90: Date of death is 29th October 2005. This is the case of a 50 year old farmer of the Maratha caste from village Dharmoh, taluka Mahagaon, district Yavatmal. He took poison. He is survived by his wife aged 45, two married daughters and one schoolgoing son aged 15. His father died in 1999. He owned seven acres of land. An year and three months before his suicide, his younger brother had also committed suicide. There is also a one year old granddaughter staying with them since Jan 2004. There were three outstanding loans taken from the Primary Agricultural Credit Society of Rs. 17250, 33051 and Rs. 18639, the last loan being taken for buying three buffaloes. With interest the loan amount outstanding then was Rs. 75386. A recovery notice was received from the bank of Rs. 49279/- on 09/02/05 and the loan was rescheduled. The family says that the bank officials used to contact him every month for repayment of loan. The deceased had spent Rs. 50,000 on the marriage of the first daughter in 2000 and Rs. 80,000 on the marriage of his second daughter in 2003, Rs. 1500 on the education of his children and Rs. 5000 on treating the illness of his granddaughter (Rs 3000 in Aug 2005) and his son (Rs 2000 in May 2005) in the past three years before his suicide. Villagers say that after crop harvest the family returned the money borrowed from Krishi Kendra for the crop inputs at the rate of sawai or dedhi and that due to successive failures of crops and inability to repay the loans the deceased committed suicide.

CASE 91: Date of death is 28th September 2004. This is the case of a 40 year old female farmer of the Banjara caste from village Savana tanda, taluka Mahagaon, district Yavatmal. She took poison. She was a widow, her husband having died over 15 years ago. She is survived by a daughter who was married 6 years ago and one 24 year old married son and a daughter in-law aged 22. She owned 6 acres of land. She had some quarrel with daughter in-law before she did suicide. She was also sick for eight days before suicide. She took a loan for her daughter's marriage in 2004. The son of deceased sold the pair of bullocks in the family for Rs. 7000. A crop loan of Rs.

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3200 from the Primary Agricultural Credit Society which was unpaid was rescheduled in 2004 and now amounts to Rs. 4140/- . Rs. 20,000 was spent on marriages in 1998 and Rs. 40,000 on marriages in 2004. The family says that the deceased was not getting any support from other family members to pay the loans. The failure of crops could not give her proper sustenance to repay the loan. She committed suicide.

CASE 92: Date of death is 19th June 2004. This is the case of a 45 year old farmer from the Maratha caste, village Mudana, taluka Mahagaon, district Yavatmal. He took poison. He is survived by his wife aged 40, two sons aged 21 and 18, one daughter aged 15. None of his children are married. He owned five acres of land. A crop loan of Rs. 3200 was taken from the Primary Agricultural Credit Society; the family is not a defaulter. A private loan of Rs. 25,000 was also taken from his brother in-law in 2004 for digging a well on his land. The family sold its cows, bullocks and goats for digging the well also. He was an alcoholic and suffered psychological problems. He was under mental tension due to the low productivity of the farm and expenses on well digging. He drank poison and died.

CASE 93: Date of death is 7th September 2004. This is the case of a 26 year old farmer of the Andh caste from village Dhanaj, taluka Umarkhed, district Yavatmal. He took poison. He is survived by his 60 year old mother, wife aged 22, four brothers aged 40, 35, 32 and 28 years respectively and one married sister aged 29. The three elder brothers lived separately. All the members of the family spent Rs. 18000 on the marriage of the deceased in 2002. The deceased suffered from malaria, stomach pain two months before his death, but soon he recovered. There are 22.5 acres of land in the family among the five brothers and also the mother so there were a total of six shares in the land. The family had taken a loan of Rs. 42000 from the Primary Agricultural Credit Society in 2003. It was accepted before villagers that the son who will cultivate part of land belonging to the mother and who uses the bullocks and other machinery would repay the loan amount.

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(this is what deceased family said). The deceased decided to cultivate mother's portion of land and so he took mother's portion of loan (1/6th of Rs. 42,000 and own 1/6 th portion i.e. 2/6 th of loan). There was utter failure of the crops. He was forced to sow the seed thrice but could not succeed. He used to take alcohol once in a week. He was drunk all night along with his friend on 7/9/04 and he went into the fields and took poison at 1 AM in the night.

CASE 94: Date of death is 15th June 2005. This is the case of a 25 year old farmer of the Kunbi caste from village Mudava (Taroda), taluka Umarkhed, district Yavatmal. He took poison. He is survived by his 58 year old mother, 20 year old brother, two married sisters, wife aged 21, one son aged two and one daughter aged 3 years. One sister was married in 1991 and the other was married in 1993. His father died of cancer in 1997 and there was much expenditure on treating him. He owned 7.5 acres of land and also a jeep which he used in a transport business. There was an unpaid loan of Rs. 40,000 taken from the Bank of Maharashtra eight years ago and the bank had sent a recovery notice. At that time his father always used to be sick. A crop loan of Rs. 27000 was also taken from the Primary Agricultural Credit Society in 2003 which was not paid and the society was asking him to repay. Rs. 50,000 was spent on marriage of deceased in 1999. He paid Rs. 6000 electricity bill for domestic supply for three months when he received notice from MSEB for payment otherwise connection would be cut. The deceased was unable to repay the loan and as there was successive crop failure he was very much worried about it.

CASE 95: Date of death is 9th December 2005. This is the case of a 57 year old farmer of the Dhangar caste from village Kupti, taluka Umarkhed, district Yavatmal. He hanged himself. He is survived by his wife aged 40, two daughters (one married 11 years ago and one married three years ago) and two sons aged 21 and 18. He owned five acres of land. He had purchased a pair of bullocks for Rs. 15000 in 2004. A crop loan

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of Rs. 45000 was taken from the Primary Agricultural Credit Society in 2001 and for Rs. 12000 in 2004. Some amount was repaid and the outstanding loan amount was Rs. 14850/-. He received a Kisan Card from the government indicating an amount of Rs. 15200/- as loan which he mistook for a recovery notice. He took this as notice and was very much upset. He hanged himself in the house. There had been a farmer suicide by hanging, in this very village one and a half months ago.

CASE 96: Date of death is 20th October 2005. This is the case of a 65 year old farmer of the Baudh caste from village Kupti, taluka Umarkhed, district Yavatmal. He hanged himself. He is survived by his son aged 40, daughter in-law aged 35 and three grandsons aged 22, 16 and 10 years respectively. He owned five acres of land which was class II; i.e. the land could not be sold without government permission. There was a crop loan of Rs. 8000 taken from the Primary Agricultural Credit Society in 2004 which was not repaid. There was another loan (for a bullock cart) in his son's name for which he received a recovery notice from the Bank of Maharashtra. He spent Rs. 15000 on education of his sons in 2003 and Rs. 5000 on treating a stomach ailment of his son in 2003. There was one suicide in this village in 2003.

CASE 97: Date of death is 19th July 2004. This is the case of a 50 year old farmer of the Kunbi caste from village Loni, taluka Arni, district Yavatmal. He burnt himself in field by collecting cotton straw and burning himself. He is survived by his 45 year old wife, four daughters aged 25, 23, 19 and 17 years respectively and one son aged 21. The two elder daughters were married in years 1997 and 2002 respectively and the two younger ones are unmarried. He owned eight acres of land. He had taken five loans in the past: 1) Rs. 31000 from his uncle for the marriage of his daughter in 1997; 2) A loan of Rs. 40,000 in 1987-88 from the Land Development bank for a marriage and a well and it is not known whether it was repaid; 3) A crop loan of Rs. 24000 from the Central Bank of India Loni of which Rs. 19674/- is outstanding now; 4) A crop loan of Rs.

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2000 from a self help group in 2004; 5) Crop inputs worth Rs. 10,000 on credit at 3% monthly interest which he took and repaid regularly. He had spent Rs. 30,000 on the marriage of his daughter in 2002. He also spent Rs. 2500-6000 on buying a bullock cart. He sold his 10 acres of land in 2001 @ Rs. 14000/- per acre to repay a loan instalment of Central Bank of India. Village sources say that due to successive failures of crops he could not sustain the load of loans. He committed suicide.

CASE 98: Date of death is 11th June 2004. This is the case of a 50 year old farmer of the Banjara caste from village Deurwadi, taluka Arni, district Yavatmal. He took poison. He is survived by his 42 year old wife, two married daughters aged 26 and 19 years respectively and two sons aged 23 and 20 years respectively. The elder son was married three years ago; he has a wife but no child. He owned 8.5 acres of land including four acres in the name of his wife. There was a crop loan taken from the Primary Agricultural Credit Society of Rs. 11511 which now amounts to Rs. 17480/-. There was another loan of Rs. 6000 taken from the Central Bank of India for purchasing a pair of bullocks and bullock cart under IRDP in 1996 which now amounts to Rs. 6398. A recovery notice was received three years before the suicide. He spent Rs. 30,000 each on the marriage of his two daughters in 1999 and 2003. He also spent Rs. 10,000 on treating his wife for a gynaecological problem in 2004 at a private hospital. The deceased was in need of money to repay the loans. Some times he was found disturbed and that time he used to take alcohol. On the date of suicide the deceased went to purchase the seeds at taluka place Arni. There he went to play Tin Patti to get more money for seeds; he lost his money in that game. He took alcohol and came back home. He then fought with his son and wife. In angry condition he took poison saying that he was unable to satisfy the needs of his house and agriculture.

CASE 99: Date of death is 17th May 2005. This is the case of a 25 year old farmer of the Banjara caste from village

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Deurwadi, taluka Arni, district Yavatmal. He took poison. He is survived by his father and mother, 24 year old wife, two daughters aged 6 and two years respectively and one sons aged 5-6 years. He owned three acres of land. There was a loan of Rs. 30,000 taken from the Primary Agricultural Credit Society in 2002 which was partially repaid. The amount outstanding as on 20/5/05 was Rs. 36215/-. There was another loan of Rs. 15000 from the kirana shop and Rs. 5000 from relatives; the family was not able to tell whether these were repaid. Rs. 1,50,000 was spent by the deceased on building a house in 2001-02. In order to raise this money, he sold some farmland and also got some money from selling sugarcane. The bank officials used to visit the family for recovery once a month and the deceased had got to know that they were coming yet again so he was worried.

CASE 100: Date of death is 29th October 2004. This is the case of a 35 year old farmer of the Banjara caste from village Parsoda, taluka Arni, district Yavatmal. He took poison. He is survived by his mother, 30 year old wife and one cousin aged 23 who was studying in Ded Course at Nagpur. This cousin was the only boy in the family and was adopted as a son by the deceased. He owned seven acres of land. There was an outstanding loan of Rs. 14286/- taken from the Primary Agricultural Credit Society in 2002. Two private loans, one of Rs. 25000 was taken from relatives and a second interest free loan of Rs. 50,000 was taken from his wife's sister. None of these loans were repaid. Rs. 50,000 had been spent by the deceased on his adopted son's education and Rs. 1000 on treating his mother's illness. The deceased was a matriculate. He tried to obtain a job since he was not interested in farming. But he could not succeed. His elder brother had committed suicide some years ago.

CASE 101: Date of death is 18th Nov 2005. This is the case of a 35 year old farmer of the Mali caste from village Dabhdhi, taluka Arni, district Yavatmal. He hanged himself. He is survived by his mother, 30 year old wife, one 13 year old

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daughter and a eight year old son. His mother does not live with him but with his brother who stays separately with his family. He was one of three brothers. One brother works as a driver and does not do farming and the other brother lives in Yavatmal. His father died of cancer one year before his own death on 13th Dec 2004. Both his mother and father were retired teachers. He owned four acres of land. A crop loan of 6720/- was taken in 2002 and repaid. There was also a loan of Rs. 8726/- taken in his father's name. The bank officers visited his house four days before his death. The family spent Rs. 10000 on celebrating the Mahalaxmi festival and Rs. 15000 on the teravi of their father in 2005 after one year of his death. The deceased however, who was one of three brothers, contributed to this expenditure which was shared among all the brothers. The deceased had a business of Kirana shop and he used to sell and purchase the cotton (in retail). He had taken loan amounting to Rs. 500000/- from a local moneylender for this purpose. His business could not grow which resulted in his selling the house gold ornaments. His economic condition went down and this resulted in his committing suicide so the family reported.

CASE 102: Date of death is 18th November 2005. This is the case of a 42 year old female of the Teli caste from village Dabhdi, taluka Arni, district Yavatmal. She took poison. She is survived by her 60 year old husband, two daughters aged 28 and 24 (both married, one being married in 2003) and two sons aged 29 and 19 out of whom the elder one was married in 2004 and has a one year old daughter while the younger son is a student. The family owns four acres of land. The family sold two cows for Rs. 3000 in 2004 and after her suicide, they sold a pair of bullocks for Rs. 15000 for the expenditure on her teravi. A crop loan of Rs. 19500 was taken from the Primary Agricultural Credit Society in 2001. There were two private loans: one of Rs. 5000 taken from her son in-law in 2002 and another of Rs. 4000 taken from her uncle in 2003. The bank had served notice for repayment and the Secretary of the society had also visited deceased for repayment. A sum of Rs. 60,000

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was spent on the marriage of the daughter in 2003 and Rs. 30,000 on the marriage of the son in 2004. The son was a high temperament (emotional) person due to which the deceased used to keep all the pesticides away from him. She was the family head and she used to take every decision in farming rather than her husband. She was worried about the loans taken from various sources. The deceased had a small quarrel at home. Then she went to the fields and took poison.

CASE 103: Date of death is 21st July 2005. This is the case of a 25 year old farmer of the Mali caste from village Jawala, taluka Arni, District Yavatmal. He hanged himself. He is survived by his mother and two elder sisters, one of whom was married 16 years ago and another who was married in 1990. His father died of a heart attack in 1995. He himself was unmarried. He owned five acres of land which his uncle cultivated for him on batai basis. He himself worked as wage labour and as a mistri (mason). There was a crop loan of Rs. 600 taken by his father from the Primary Agricultural Credit Society in 1995 which was never repaid. There was another loan of Rs. 4000 taken by the deceased in 2004 from his brother-in-law. He started farming with a view to getting married that year. He left other wage labour work since May 2005. He had sown soybean, cotton and tur. But there was no water in the well as well was charged through canal. He could not get success as there was no proper germination and growth of the crop sown by him. He was depressed that he will not be able to marry.

CASE 104: Date of death is 23rd May 2005. This is the case of a 35 year old farmer of the Banjara caste from village Khandala, taluka Arni, District Yavatmal. He hanged himself. He is survived by his 24 year old wife, three year old son and one 2 year old daughter. He was one of three brothers; the other two brothers had stayed separately from him for over a decade. He had got married in 2000. He was a graduate with a degree in physical education. He wanted a salaried job and was frustrated when he was unable to find one. He owned 4.5 acres of land.

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He was trying to obtain a job by appearing in interviews. He started cultivating his land but could not do well in it. A crop loan of Rs. 7000 was taken from the Primary Agricultural Credit Society in 2003 which was rescheduled. But the bank people had come in 2004 saying that he should pay 20% of the loan at least. Another loan of Rs. 7000 was taken from his father in-law in 2004. The sickness of his son cost him Rs. 7000/-. There was also the increasing burden of farming expenditure which he could not bear due to agricultural losses. His son was again sick on the day when he committed suicide by hanging himself inside the house in midnight when everybody was sleeping inside.

CASE 105: Date of death is 24th November 2004. This is the case of a 45 year old farmer of the Banjara caste from village Jamb, taluka Arni, District Yavatmal. He took poison. He is survived by his 35 year old wife, two sons aged 24 and 22 years respectively and one 20 year old daughter who was married in 2005 after the suicide. The elder son was married in 2002 and he has a wife but no child. He owned four acres of land. A loan of Rs. 5000 was taken from the Central Bank of India for a goat unit which was only partially repaid and now Rs. 1180 is outstanding from that amount. Some officials from this bank had come for recovery. A loan of Rs. 30,000 was also taken from some private society. In addition two crop loans of Rs. 10,000 and Rs. 5,000 were taken in June 2004 from relatives which were not repaid. Rs. 15000 was spent on the wedding of his son in 2002. He was worried about these loans and also about the marriage of his daughter. Due to increased loans, there used be quarrels between husband and wife. On the date of the suicide, a quarrel broke out between husband and wife after which the deceased took poison.

CASE 106: Date of death is 1st June 2005. This is the case of a 60 year old farmer of the Mali caste from village Kurha Damani (Talegaon), taluka Arni, District Yavatmal. He hanged himself. He is survived by his 55 year old wife, two sons aged 42 and 32 years respectively both of whom are

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married. The elder son lives separately and runs a kirana shop. The younger son lived with the deceased along with his family comprising his wife aged 28, two daughters aged 8 and 6 years respectively and two sons aged 5 and 2 years respectively. He owned 6 acres of land which he had given out on lease on cash or makta basis. There was a crop loan of Rs. 8000 taken from the Primary Agricultural Credit Society in 2001 which was not repaid and the society officials had asked him for repayment. The deceased was a drinker and quarrelsome. There was a constant fight between father and son. On the Date of death there was a heavy quarrel between the deceased and neighbour, due to which the deceased got upset. He went to his farm at night and hanged himself from a Neem tree.

CASE 107: Date of death is 5th September 2004. This is the case of a 30 year old man of the Navbaudh caste from village Kurha Damani (Talegaon), taluka Arni, District Yavatmal. He worked as a peon in the tahsil office Maregaon. He took poison. He is survived by his mother, 35 year old brother, 25 year old sister in-law, two nephews aged 14 and 8 years respectively. His father who had retired from government service as a Circle Officer in the Revenue department, died ten years ago. The mother of the deceased gets a pension as her husband was a government servant. The land was distributed among them after the death of his father. His mother got four acres, his brother got three acres and his sister in-law three acres. He got five acres which he sold in 2002. A crop loan of Rs. 8892 was taken from the Primary Agricultural Credit Society out of which Rs. 3000 was repaid by the deceased by selling five acres of land. He was absconding from his duties for the last two years. He used to take alcohol. He had mortgaged his land in writing to a money lender for money. The deceased was suffering from cold and temperature which was not getting cured. He was sick continuously for seven days before death. Rs. 2000 was spent on treating him. The family reports that he committed suicide due to less crop production and loss of faith in farming.

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CASE 108: Date of death is 4th December 2005. This is the case of a 65 year old farmer of the Kunbi caste from village Bhulai, taluka Darva, district Yavatmal. He took poison. He is survived by his mother, 50 year old wife, 38 year old son and daughter in-law, two school going grandsons and one grand daughter. He has nine sisters, all married. He owned 5.2 acres of land. This much is left after selling eight acres to the government for Rs. 1,57,000 in August 2005 under a scheme run by the Social Welfare Department. The land was sold to meet the medical expenses of his daughter in-law and also to repay his brother's loan. He had also leased in 3.5 acres of land on crop sharing or batai basis. He had taken two crop loans in the name of his son and daughter in-law of Rs. 25,000 and Rs. 10,000 from the Primary Agricultural Credit Society in 2001. Interest on these loans had been paid and as on date Rs. 64,000 was outstanding. He had also taken a loan of Rs. 15,000 from a Self Help Group five years ago for treating his daughter in-law's uterus problem. Some of this loan has been repaid and Rs. 22,000 is outstanding. There was another interest free loan of Rs. 10,000 taken from his brother in 2005 which was not repaid. No notice was received but the co-operative bank (PACS) officials came on 1st December 2005 for recovery. He had spent Rs. 25,000 on building a well and installing an electric pump in 2001. He also spent Rs. 12,000 on buying additional land for building a room next to his house in 2004. Roughly Rs. 2500 was spent every year on the marriage of various nieces. For the last five years the daughter in-law had been suffering from some uterus problem and Rs. 10 -15,000 had been spent on treating this at various private doctors. Other villagers say that the suicide was probably due to a family quarrel over distribution of money from land sale between two brothers and several sisters. They had also bought a house for Rs. 30,000 recently but family said nothing about this. He was neither alcoholic nor an addict. He left a suicide note saying that he was committing suicide because of debt and he did suicide one day before state assembly session began in Nagpur so it created much political turmoil and many political leaders came visiting his house.

CASE 109: Date of death is 20th August 2004. This is the case of a 35 year old farmer cum businessman of the Bari caste from village Ladheda, taluka Darva, district Yavatmal. He hanged himself. He is survived by his 25 year old wife, one school going son in Class 9 and two daughters of whom one is school going and one has passed 12th Class. He ran a paan shop in Darva where he lived along with his family in a rented house for the past many years. He used to come once in 15 days to supervise his three acres of land in this village. He was one of two brothers; the other brother also lived in village Ladheda. There was a crop loan of unknown amount taken from the Primary Agricultural Credit Society in 2004.

CASE 110: Date of death is 21st August 2005. this is the case of a 38 year old farmer of the Banjara caste from the village Pathrad Devi, taluka Darva, District Yavatmal. He took poison. He is survived by his 35 year old wife and three sons aged 15, 12 and 10 years respectively. He owned one acre of land. He was one of four brothers and one other brother had committed suicide by taking poison 7 – 8 years ago by taking poison. He had taken a loan from the Primary Agricultural Credit Society of unknown amount many years ago which was not paid. A neighbouring woman said that he was ill with some stomach illness on which much expenditure incurred. He was also asthmatic. He also used to gamble (matka) and drink alcohol. Other villagers present at the interview said that he had taken loans from private sources for Rs. 60,000 – 70,000 but they did not know from whom or for what. They said that he might have committed suicide due to his illness.

CASE 111: Date of death is 12th July 2004. This is the case of a 40 year old farmer of the Banjara caste from village Dudhagiri, taluka Pusad, district Yavatmal. He hanged himself. He is survived by his aged mother, 38 year old wife, two sons aged 20 and 11 years respectively and three daughters aged 18,

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17 and 13 years. The mother was physically disabled a long time ago and went to live in Selu, district Wardha. The eldest daughter was married before the death of the deceased. He owned two acres of land. He took a loan of Rs. 5470 from the State Bank of India in 1993 which was not repaid and for which he received a recovery notice. This loan was waived. He also took a crop loan of Rs. 5000 from the Primary Agricultural Credit Society in 2004. He had taken a third loan of Rs. 50,000 from his brother in-law for the marriage of his daughter which he had repaid in three instalments. Rs. 40,000 was spent on the marriage of his daughter in 2004. The son of the deceased had broken his leg in an accident in the gin factory where he used to go for work. Villagers said he was depressed because of his son's disability and because of low crop productivity.

CASE 112: Date of death is 20th September 2004. This is the case of a 30 year old farmer cum mason of the Hatkar [Dhangar] caste from village Dhansad, taluka Pusad, district Yavatmal. He took poison. He is survived by his father and mother, his wife aged 20, a son of 3 years of age. His younger brother aged 19 also lived with him. He owned four acres of land. As far as the family knew he had taken no loans. Rs. 10,000 were spent on his wedding in 2002. Rs. 20,000 were spent on housebuilding. His son was ill for 7 to 8 months for some unknown fever which was treated privately. His mother in-law paid for the child's treatment.

CASE 113: Date of death is 31st Dec 2004. This is the case of a 55 year old farmer of the Banjara caste from the village Ramnagar, taluka Pusad, district Yavatmal. He took poison. He is survived by his 50 year old wife, his 23 year old son, 22 year old daughter in-law and a one year old granddaughter. He owned seven acres of land in village Nandipur which is very close to Ramnagar where he lives. It was jointly cultivated with his brother. A loan of Rs. 6000 was

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taken from private sources for the marriage of his son which was not repaid.

CASE 114: Date of death is 5th February 2004. This is the case of a 55 year old farmer of the Banjara caste of the village Tuptakli, taluka Digras, district Yavatmal. He took poison. He is survived by his 45 year old wife, two sons aged 22 and 19 years respectively and a 28 year old daughter who is married. His elder son is married and has a wife aged 19. He owned eight acres of land. In 2000 he had taken some loan from the Primary Agricultural Credit Society for digging a well and again later a short term crop loan was taken from the Society. Some amount was repaid. At the time of death he owed Rs. 54603 to the Primary Agricultural Credit Society. He had spent Rs. 1.50 lakh on the marriage of his daughter in 1998. His wife was suffering from some stomach problem for the last three years before his death which was being treated privately since there was no government dispensary available according to the family.

CASE 115: Date of death: 19/08/2004. This is the case of a 60 year old farmer of the Baudh caste from village Kalgaon, taluka Digras, district Yavatmal. He took poison. He is survived by his wife aged 45, two daughters aged 36 and 29 who were married in 1998 and 2001 respectively. He also had two sons aged 35 and 30. Both are married. The elder son lives separately from his father. The younger son has a wife aged 22 and a one year old daughter and he lives with his father. He owns 6.5 acres of land. He had taken a crop loan of Rs. 12000 from Primary Agricultural Credit Society in 2003 which was repaid. In 2004 a private loan of Rs. 10000 was taken. He had spent Rs. 35000 on the marriage of his daughter in 2001 and Rs. 2000 on the court marriage of his son in 2002. In the last five years he had also spent Rs. 19500 on building a well and installing a pump set. His wife had been suffering from piles for the last eight years. The villagers said that there used to be a

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constant quarrel between the deceased and his elder son and that the deceased also took alcohol regularly.

CASE 116: Date of death is 28th August 2004. This is the case of a 50 year old farmer of the Kunbi caste from the village Sonapur, taluka Wani, district Yavatmal. He took poison. He is survived by his 42 year old wife and two sons aged 22 and 20. The elder son is night blind. The family cultivated four acres of land which was in the name of the deceased and his two brothers but the deceased alone cultivated it. He had taken a loan of Rs. 18000 from the Bank of Maharashtra for purchasing a pair of bullocks and bullock cart which was not repaid and now amounts to Rs. 22000. He spent Rs. 80-90000 on constructing his house in 2002-03. He also spent Rs. 13000 on treating a throat infection of his elder son privately in 2003. He was defrauded of 55000 that he gave to a middleman in Jan 2004 for getting a job in an ashrams school. The son worked in the ashram School without pay for four months. The fraud perpetrated on him seems to have caused him a great deal of trauma. When he found out that the job was not coming through and there was no way of getting back the money either he committed suicide.

CASE 117: Date of death is 22nd September 2004. This is the case of a 32 year old farmer of the Maratha caste from village Akolabazaar, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his father, mother, his wife aged 27, one son aged three and a half years, two married sisters, one younger brother. He along with his wife and son used to live in a separate room in the parental home. His wife did not get along with him and she left to live with her parents after her husband's suicide. The family has a total landholding of 20.5 acres. He had taken a crop loan of Rs. 15000 from Central Bank Akolabazaar which he repaid using some of father's money. In 2004 he borrowed 15000 once again from Central Bank Akolabazaar. The family says that one recovery notice did come but whether it came after the suicide or before is not clear since he was not a defaulter at the time of his death.

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Six months ago in April 2004, he had fractured his leg when the rope broke and he fell into the well. He was confined to bed for six months and his leg could not be properly set so he became lame. His leg was in plaster for two months. They spent Rs. 5000 on treating him at the Government Hospital Yavatmal. They said that even in government premises you have to pay money because the medicines need to be bought. The villagers say he was drunk at the time he took poison.

CASE 118: Date of death is 10th April 2004. This is the case of a 55 year old female farmer of the Pardeshi Bania caste from village Bechkheda, taluka Yavatmal, district Yavatmal. She took poison. She is survived by two sons aged 42 and 32 years respectively and three married daughters aged 39, 35 and 33 years respectively. Both sons are married. The elder son has a wife aged 35 and they have never had a child in 11 years of marriage. The younger son has a wife aged 27 and a son aged 2 years. The younger daughter in-law had gone for a delivery of second child at the time of our interview. She had 26 acres of land. Her husband had died of illness four years ago on 12th June 2000. There were three outstanding loans: 1) Rs. 50,000 taken from the Allahabad Bank by the eldest son in 2003. 2) Rs. 25,000 taken by the second son from the Allahabad Bank also in 2003. 3) Rs. 35,000 taken by the farmer herself from the Primary Agricultural Credit Society in 2003. Of the first two loans, Rs. 65,000 is now outstanding and of the third loan, Rs. 25000 is now outstanding. The Allahabad Bank had given some recovery notice in December 2003 but not since then. The secretary of the Primary Agricultural Credit Society had also come for recovery. This female farmer's son was somewhat mentally disturbed. She did not have smooth relations with her elder daughter in-law who had had no child in eleven years of marriage. Her daughter in-law had some love affair with someone about which she was annoyed and about which she quarrelled with her daughter in-law. Her son then gave her a heavy physical beating after a week of which she died. The post mortem report showed that she had consumed

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poison. There are no cases of suicide in this village but there were some in the nearby village of Bhamb.

CASE 119: Date of death is January 2003. This is the case of a 23 year old farmer of the Kunbi caste from the village Pimpri, taluka Yavatmal, district Yavatmal. He took poison. He was survived by his father, mother, wife and three elder brothers aged 40+, 40 and 30 years respectively. His father died of tuberculosis in 2004 after the death of the deceased. One elder brother lives in Yavatmal where he is in private service. Another elder brother lives in the same village but in a separate house. His father had owned 4.5 acres of land and had also taken three acres on lease on cash or makta basis for Rs. 1500 for one year, about 3 to 4 years before the death of the deceased. The family had ceiling land. A loan of Rs. 10 to 12000 was taken under IRDP for purchasing a bullock cart from the Allahabad Bank by the father of the deceased. Another loan of Rs. 15000 was taken from the Primary Agricultural Credit Society by the father of the deceased. Both loans were only partially repaid. Rs. 10,000 was spent on treating the father of the deceased at Government Hospital Yavatmal. Till he died wife was living with him. He had a love affair with a girl who lived nearby. When his wife got to know about it, there was a quarrel at home and within a one week of his wife getting to know, he committed suicide at Kolambi Phata. Later the girl who was involved with him got married and his widow went to live with her parents.

CASE 120: Date of death is 25th June 2004. This is the case of a 50 year old farmer of the Banjara caste from village Pandhri, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his 40 year old wife, aged mother and father, a 22 year old son who works in the Raymond factory for a monthly salary of Rs. 5000-6000 and four daughters aged 25, 20, 19 and 11 years respectively out of whom two are married, one is at home and the youngest one is studying. He had 19 acres of land and he also cultivated three acres which belonged to one of his son in-laws. They went in for sowing of soybean

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three times in 2005. There is an outstanding loan of Rs. 33000 taken from the Bank of Maharashtra in 2003 for crops and also for a well. Another loan of Rs. 8000 was taken from the Primary Agricultural Credit Society in 2004. This too has not been paid. There was some recovery notice received in 2004 but details were not known. He spent Rs. 60,000 on the marriage of the second daughter in 2004 but all this was taken through an interest free loan from his son-in-law who lives in Yavatmal. He was repaid from the proceeds of sale of the soybean crop. The deceased used to drink alcohol and also to play matka. He was having an affair with his bhabhi (sister-in-law) and once this was discovered, he committed suicide.

CASE 121: Date of death is 25th May 2005. This is the case of a 65 year old farmer of the Gawari caste from the village Pimpri, taluka Yavatmal, district Yavatmal. He jumped into a well and died. He is survived by his wife aged 55, four sons aged 40, 30, 28 and 25 years respectively and two daughters aged 30 and 25 years respectively. Both daughters are married. Of the four sons, two live in other villages and do wage labour. The other two lived with the deceased; of these one was unmarried. The other son is married and has a wife aged 22, two daughters aged 6 and 2 ½ and one son aged 5. He owned 10 acres of land. Several years ago he had taken a loan from the Bank of Allahabad for the purchase of a pair of bullocks, possibly under IRDP. The loan was never repaid and the bullocks died. A loan of Rs. 13000 was taken from the Primary Agricultural Credit Society in 2004 which was never repaid. Another loan of Rs. 6000 was taken from the Kirana shop owner for opening a kirana shop. This was never repaid. A notice of recovery was received from the Allahabad Bank. The deceased suffered from a skin disease which caused much itching on the face and hands and much sleeplessness at night. He had allergic rashes all over his body and face. The doctor who treated him said this disease was called 'pruitus'. Rs. 2000-4000 were spent in the last one year on treating this disease. There was a case of a man in the neighbouring village had committed suicide earlier leaving behind a suicide note saying

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that he was committing suicide because of headache. However in this case, no suicide note was found.

CASE 122: Date of death 9th July 2004. This is the case of a 40 year old farmer of the Kolam caste from village Yellabara, taluka Yavatmal, district Yavatmal. He immolated himself. He is survived by his 35 year old wife and two sons aged 17 and 15 years respectively. He owned 6 acres of land and he also regularly leased in land from others on a profit sharing basis. He had taken Rs. 500-600 from a Ghatanji farmer. After his death his wife made repayment by paying regular monthly instalments of Rs. 20-30.

The family also said that some notice had been received from some bank sometime before his death but they did not know any details. He was behaving abnormally since two years. He went for a pilgrim tour to Pandharpur but didn't return. His parents searched for him and brought him back. He used to say that lord Vitthala called him and he wanted to meet him. In such a psychological situation, he burnt himself.

CASE 123: Date of death is 11th August 2005. This is the case of a 51 year old farmer of the Gawari caste from the village Ramwakadi, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his 45 year old wife and three sons aged 27, 20 and 17 years respectively. The eldest son is married and has a wife aged 22 and a daughter aged 3. His wife works in the anganwadi as a peon for Rs. 700 per month. They also ran a small dairy business from which they earned Rs. 50 daily. He owned 15 acres of land. He had taken a loan of Rs. 80000 from the Primary Agricultural Credit Society in 2005. They had spent Rs. 10000 on the caesarean operation of his daughter in-law in 2003. There was a family quarrel between the father and son as the deceased was refused the money for some programme from son. He seems to have been humiliated by the refusal. The deceased had many vices for e.g. alcohol, matka, tobacco, visiting prostitutes.

CASE 124: Date of death is 1st December 2005. This is the case of a male farmer of the Kolam caste from village Waki (Paud), taluka Yavatmal, district Yavatmal. He fell into a river and drowned. He is survived by his wife, two daughters aged 14 and 3 years respectively and four sons aged 13, 10, 8 and five years respectively. He owned 12 acres of land. A crop loan of Rs. 28750 had been taken from the Primary Agricultural Credit Society in 2005. The deceased person had gone to Wakinaka at night. He had drunk alcohol there and while returning late at night he fell into the river and he was unable to get out and so he drowned so the villagers said. This is a case of accidental death.

CASE 125: Date of death is 17th November 2005. This is the case of a 26 year old farmer of the Baudh caste from the village Waki, taluka Yavatmal, district Yavatmal. He took poison. He is survived by his 42 year old mother and two younger brothers aged 24 and 18. He owned 10 acres of land. He had taken a loan of Rs. 24000 from the Primary Agricultural Credit Society in June 2005. The deceased was under tension. It is understood that he was entangled with a girl (love affair) in the village. She belonged to a different caste from his and his parents arranged his marriage to a girl from within their own Buddhist community which was scheduled on 04 December, 2005. He committed suicide out of frustration in love. The marriage of the girl (who was to be married to the deceased) was subsequently scheduled for 11 December, 2005 with the younger brother of the deceased.

CASE 126: Date of death is 13th October 2004. this is the case of a 27 year old farmer of the Gond caste from village Loni, taluka Yavatmal, district Yavatmal. He was the youngest of four brothers. He lived with his mother and brothers. His father had already committed suicide 15 years ago. He was

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married and constantly had some quarrel with his wife. His mother said that he was very abusive and constantly threw his wife out of the house. She also said that he was an alcoholic and that he used to quarrel with everyone at home and used to sell household items in the market to get money for alcohol. He used to beat his wife all the time. Some days before he died he had beaten his wife and thrown her out of the home; she was at her father's home when he hanged himself. He fought with his mother and she left the house in anger. Then he locked himself in and hanged himself with wire from the ceiling. Since he was the youngest brother living in a joint family, there was little responsibility on his shoulders.

CASE 127: Date of death is 13th January 2005. This is the case of an 80 year old man of the Andh caste from village Loni, taluka Yavatmal, district Yavatmal. He hanged himself in the field. He is survived by his two married daughters. The daughter said that he had had a severe urinary problem for the last 2-4 years and she had taken him to the government dispensary but he had obtained little relief. He had also been admitted to the hospital for 2-3 days that year and he was very upset with the illness. He owned land out of which he had sold 10 acres for his elder daughter's marriage many years ago and the remaining three acres he had given on cash or makta basis for cultivation to some one else. He used to do wage labour at one time but for the last ten years he had been staying at home. He lived with his daughter and her family.

CASE 128: Date of death is 2nd April 2005. This is the case of a 33 year old male farmer from the Andh caste from village Bothbudan, taluka Yavatmal, district Yavatmal. He was ill for last one year. He had become very weak. He went to the government hospital at Yavatmal which cost him Rs. 100-150 on each occasion but they would discharge him the very next day. So after some time he went to the private doctor. He had gone yellow and extremely thin. He often said where will I get so much money to treat myself and it is better that I die. His stomach used to hurt him and he would not eat for two days at a

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time. Finally he took insecticide and died. His wife died three years before his death in childbirth. There was some complication in the delivery and fifteen days later the newborn baby died too. He is survived by a seven year old son who now lives with his maternal grandfather. He owned five acres of land. There was no information about any outstanding loan from anyone. The villagers said he that he was HIV positive and that is why his wife died in delivery.

CASE 129: Date of death is 29th Aug 2004. This is the case of a 22 year old male of the Hatkar caste from village Saikheda, taluka Kelapur, district Yavatmal. He took poison. He is survived by his 48 year old father, 40 year old mother and 25 year old elder brother. He had eight acres of land and he had also leased in two acres of land on cash or makta basis in 2004. His main business was making and selling chiwda and in addition he looked after agricultural land as well. He used to make the chiwda at home and sell it between 9 to 4 everyday. His father worked in the Irrigation Department and had been ill for the last two years. The deceased had taken a large number of loans from friends and relatives for the medication of his father. In the past two years, he had spent Rs. 1 lakh on this medication. In 2003, he had taken loans worth Rs. 75000, borrowing Rs. 25000 each from his maternal uncle and his two maternal aunts. Then the family found out that the father had HIV. The villagers said that when the deceased came to know about the actual reason for the sickness of his father (i.e. HIV AIDS), he committed suicide by hanging himself, possibly because of the social humiliation involved and also he may have thought that he would not be able to return the borrowed money and would need to incur even more expenditure.

CASE 130: Date of death is 22nd September 2004. This is the case of a 48 year old female of the Mali caste from village Saikheda, taluka Kelapur, district Yavatmal. She took poison. She is survived by her 65 year old husband, 26 year old son and four married daughters aged 39, 30, 30 and 29 respectively. The family owns no land. The husband owned

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some land a long time ago in his village but he sold it and they all shifted to Saikheda to the home of the mother of the deceased. The mother of the deceased owned eight acres of land and did all the farming but she was not considered a member of the family. Sometimes the husband used to take land on cash or makta basis for cultivation. Otherwise he did wage labour. His son works in an STD/kirana shop in the village. A crop loan of Rs. 10,000 at 5% monthly interest had been taken from the moneylender and not paid but no other details are known. The deceased was the main decision maker in the family and something of a politician in the village. On the day of the Pola festival, there was a quarrel in the family after which the deceased committed suicide by taking poison.

CASE 131: Date of death is 6th September 2005. This is the case of a 55 year old farmer of the Perki caste from village Sunna, taluka Kelapur, district Yavatmal. He fell into the river. He is survived by his 50 year old wife and four sons out of whom three are married. One married son works in factory in Butybory Industrial Area, Nagpur at a salary of Rs. 2500 per month but he sends no money home. The other two married sons live along with their father and younger brother. The elder son has two daughters aged 6 and 4 years respectively and the younger son has a seven month old son. His wife had suffered from diabetes for some time. Rs. 25000 was spent on treating her in the last two years. He owned eight acres of land. They were regular borrowers from the Primary Agricultural Credit Society and paid their loans regularly. The family spent Rs. 40000 on the education of the younger brother who studied at an ITI and lived in a hostel at Pandharkawda for the duration of his studies. The family said that this farmer was a very positive minded man who was always encouraging everybody. The villagers said it was more likely that his foot slipped and that he fell into the river and that this is a case of accidental death.

CASE 132: Date of death is 12th October 2005. This is the case of 40 year old farmer from the Andh caste from village Dhanaj, taluka Umarkhed, district Yavatmal. He died by

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drowning in a well. He is survived by his 35 year old wife, two sons aged 15 and 13, one daughter aged 12 and an aged mother. All children do wage labour; none is in school. He owned 2.5 acres of land. He had also taken some land on lease from his father in-law for Rs. 3000 cash payment. His father died of prolonged illness due to asthma over an year ago. The deceased used to work in a sugar factory as labour and while working there, he lost his hand and he was handicapped. Some people say that his foot slipped and he fell into the well and could not get out because of his injury. But it was a festival on that day and no one saw him. In 2005 he had spent Rs. 2000 on replacing the tin sheets of his house and Rs. 2000 on health purposes. He had mortgaged his land for Rs. 6000 but the family did not know with whom. There was a second loan of Rs. 8000 taken from his brother in-law in 2003 for agriculture purposes.

CASE 133: Date of death is 22nd July 2004. This is the case of a 67 year old male farmer of the Dhangar caste from village Mulava, taluka Umarkhed, district Yavatmal. He died a natural death due to illness. He is survived by his four married sons and two married daughters, one married ten years ago and another married fifteen years ago. The sons all live together in a joint family. They own 30 acres of land, a thresher and a tractor. The family is in excellent economic condition. They earn Rs. 60000 annually from renting out the tractor and Rs. 40000 from the thresher. They sold the thresher in 2005 due to some family reason. There are no outstanding loans. The deceased fell sick. He went to hospital but did not get any relief. He died due to sickness.

CASE 134: Date of death is 9th April 2004. This is the case of a 60 year old farmer of the Banjara caste from the village Kavurgaon, taluka Mahagaon, district Yavatmal. He died of a heart attack. He is survived by his 55 year old wife, two sons aged 19 and 16 years respectively and three daughters. The two elder daughters were married in 1996 and 1999 respectively while the youngest aged 12 is at home and is

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studying. He owned 10 acres of land. He was a regular borrower from the Primary Agricultural Credit Society and was not a defaulter. In 2004, he had taken a crop loan of Rs. 40,000 from the Primary Agricultural Credit Society. He had also borrowed Rs. 50,000 five years ago from his brother in-law for the marriage of his daughter. His crop productivity was low and in 2004 he had to sow seeds thrice. At night he had a chest pain and died of a heart attack.

CASE 135: Date of death is 24th April 2005. This is the case of a 42 year old farmer of the Kunbi caste from village Tirzada, taluka Kalamb, district Yavatmal. He died accidentally when he slipped and fell into a well and hit his head on the stones in the well. He is survived by his aged mother, 31 year old wife and two sons aged 10 and 8 years respectively. He owned three acres of land. In addition he had taken twenty acres of land on cash or makta basis along with his cousin brother in the village of Nimbhora three km away. He had paid a cash advance of Rs. 2000 per acre for this land but the productivity was very low so the family said. He had taken a loan of Rs. 10,000 from the Bank of Maharashtra in 2004 which he was not able to repay because of low yield and Rs. 11094 were outstanding against his name as on 31st March 2005. For his chest pain, he often used to consult the local bhagat for relief. On the day of death, he had gone to water his field in Nimbhora early in the morning. At the time he was standing on the rim of the well, his feet were wet and he slipped and fell in. A labourer who was there in the fields at the time said that he had seen the farmer hit his head on the stones and that he died there. It was a case of accidental death but the family still insisted that it was a case of suicide.

CASE 136: Date of death is 16th November 2005. This is the case of a 29 year old farmer of the Teli caste from village Pathrad, taluka Kalamb, district Yavatmal. He took poison. He is survived by his father and mother aged 53 and 50 years respectively, his grandmother aged 80 and two married sisters aged 23 and 30 years respectively. His father owns 11 acres of

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land. A crop loan of Rs. 57000 was taken in 2004 from the Primary Agricultural Credit Society; Rs. 30600 being in the name of his father and the remaining in the name of his mother. He had suffered from some urinary problem six months before his suicide. His father suffered from rheumatism and some stomach problem. Rs. 30,000 was spent on treating both father and son. The deceased was an alcoholic and he was understood to be having some love affair. He was frustrated because his marriage was not being fixed. He kept telling his father that their house looked so old and run down and that they should rebuild it. So there was some quarrel regularly with his father on this issue. There was some police case against him for minor violence on day of Durga Utsav. On the day he committed suicide, he was playing cricket so the villagers said.

CASE 137: Date of death is 19th April 2005. This is the case of a 40 year old farmer of the Matang caste from village Sayatkharda, taluka Ghatanji, district Yavatmal. He took poison. He is survived by his wife aged 35, two daughters aged 13 and 10 years respectively; the elder one has left school and the younger daughter is studying in Class five. He was one of four brothers and four sisters; all brothers live separately. He owned eight acres of land, all in the name of his mother which has not been partitioned as yet. It was allotted in either bhoodan or as ceiling land. It is jungle land and not useful for farming and he had sown only four acres with cotton and tur. As told by the mother of the deceased, the wife of the deceased was working as a sex worker in the nearby villages. She took alcohol. She did not stay with her husband. She stayed at 3-4 villages and then came home. All this was told by the mother of the farmer. The children stay with the mother in-law of the deceased. This farmer took poison in his alcohol. His mother said that he was depressed because of his wife's behaviour and the tension of having two growing daughters in the house at the same time.

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CASE 138: Date of death is 20th May 2005. This is the case of a 57 year old farmer from the Kunbi caste from village Murali, taluka Ghatanji, district Yavatmal. He died by burning. He is survived by his 50 year old wife, 27 year old son and three daughters aged 38, 35 and 22. The son is an electrician. This is a highly educated household. The deceased himself was a higher secondary graduate; his son had cleared the matriculation exam and done an ITI course and the youngest daughter had completed her B.Sc. The two elder daughters are married. He owned 6.5 acres of land. He had taken a loan of Rs. 28000 from the Primary Agricultural Credit Society in 2001 of which he repaid Rs. 3000 and the entire principal is still outstanding. He had borrowed Rs. 70,000 from his relatives. He had spent Rs. 1.1 lakhs on the marriage of his daughter, Rs. 12000 on the education of another daughter and Rs. 10,000 on buying equipment for his son. There were constant quarrels in this family.

CASE 139: Date of death is 17th April 2005. This is the case of a 52 year old farmer of the Koli caste from village Hatola, taluka Darva, district Yavatmal. He hanged himself. The post mortem report said that the death was due to hanging and that the body was decomposed. The family said that he had hanged himself in the fields and that they found him only two-three days later. His wife said that she had gone to her daughter's house with her younger son and the elder son had gone to Surat for learning diamond polishing. He is survived by his 45 year old wife, 25 year old married daughter and two sons aged 21 and 18 years respectively. He owned 3.5 acres of land which he had bought in 2000 for Rs. 85000 (Rs 25000 own cash + Rs. 60,000 bank loan). However the sale deed shows that the transaction is dated to year 2003 and land valued at Rs. 51,000. The deceased had cultivated the land on cash lease or makta basis for two years before he bought it. He had spent Rs. 10,000 on the marriage of his daughter with an interest free loan taken from his sister who lives in Bhavnagar, Surat. He was a defaulter on an old IRDP loan taken from the State Bank of India 10-12 years ago. He was also a defaulter on a loan

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taken from the Land Development Bank 4-5 years ago. Now this latter loan amounts to Rs. 47697 with interest. It is not clear if this is the same as the loan taken for land purchase although the timing is the same. He was one of four brothers and his other three brothers lived in this village and they used to come to his house and to fight. He was also addicted to alcohol and ganja. After the death of the deceased, the family received the government grant of Rs. one lakh with the help of which the elder son has started a kirana shop in the village. Villagers say that some time before the suicide, his daughter had eloped with a boy from the village and she came back after two days. Her parents sent her to boy's house but they did not accept her and harassed her. So her parents took her to Madhya Pradesh and married her off but that girl never came back not even for father's death ceremony. Soon after that father committed suicide.

CASE 140: Date of death is 24th February 2005. This is the case of a 65 year old farmer of the Shimpi caste from village Bhandegaon, taluka Darva, district Yavatmal. He went to the toilet and took acid. The post mortem report said that death happened due to concentrated acid poisoning. He is survived by his 52 year old wife, two married daughters aged 40 and 33 years respectively and two sons aged 35 and 31 years respectively. Both sons are married and lived with the deceased. In the families of both sons, there are five daughters aged 11, 9, 7, 5 and 2 years respectively and one son aged 13. He owned 19 acres of land jointly with his sons. He had taken three crop loans from the State Bank of India for Rs. 30,000, Rs. 5,000 and Rs. 5,000 totalling Rs. 40,000 in his own name and the latter two loans in the name of his two sons. These loans were not repaid and now the amount outstanding is Rs. 51,020. A recovery notice was received from the State Bank of India a week before his death. Villagers say the deceased had ascites (called jalandhar in local Marathi) for 10 years now, so his stomach was swollen and body swollen also. Much money was spent in treating that. He was admitted to hospital and when he was returning from there/after he returned from there, he took

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poison and died. Another landless labourer in this village (a banjara by caste) had died a natural death due to Jalandhar /ascites before this incident.

CASE 141: Date of death is 11th December 2005. This is the case of a 65 year old farmer of the Teli caste from village Chani, taluka Darva, district Yavatmal. He jumped into a well leaving a suicide note saying that he was committing suicide because of illness. He is survived by his 60 year old wife, one 28 year old married daughter and five sons aged 45, 41, 36, and 30 years respectively. The eldest son lives at Yavatmal with his wife who works as a peon in the Zila Parishad while he himself looks after the land. The second son has worked in Darva as a bus conductor at the bus depot. The third son runs a kirana shop and the last son runs a newspaper agency for the paper Lokmat. All five sons jointly manage the land which had been distributed between them by the deceased in his lifetime. The family owns 16 acres of land. All sons are married and have families all of whom live together. All are regular borrowers from the banks and repay their loans. Three sons had taken crop loans from the Central Bank of India in Ladheda amounting to Rs. 50,000 in 2005. The other two sons had taken two loans from the Primary Agricultural Credit Society, one of Rs. 12000 in 2001 and the second of Rs. 6000 in 2003. Some amount remains to be paid on both these loans. So the total amount borrowed from the banks was Rs. 68000. There were some loans from relatives, all of which were repaid. The deceased had been suffering from a stomach ulcer for 5-6 years. Much expenditure was incurred on operating on him but he got no relief. One operation was conducted on him costing Rs. 50,000 in 1999 and another costing Rs. 20,000 in 2000. Both operations were conducted at private hospitals in Yavatmal. He was also admitted to Yavatmal government hospital in 2004 where he underwent sonography. He used to vomit after food regularly. The family said that he told his children how much would they spend on treating his illness.

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CASE 142: Date of death is 28th August 2004. This is the case of a 38 year old of the Baudh caste from village Takalgaon, taluka Babulgaon, district Yavatmal. He hanged himself so his family said. He is survived by his mother, father, wife aged 28, one daughter aged 4 and one son aged three years and two married sisteRs. He and his wife and family lived separately in a house given by his parents. He had a younger brother who was married and who lived with the parents. His father was one of four brothers and one sister. There was 6 acres land in his father's name and another four acres land in village Dhamangaon given by the parents of the deceased in 1991-92. He refused to cultivate this land on the grounds that it was too far away (25-27 km from Takalgaon) even though his parents constantly advised him to cultivate it. It had been lying uncultivated for the last 7-8 years. He was never given to drinking alcohol. His father said that he was tired of all this politics and of people coming and asking after his son's death and debt had had nothing to do with his death. His mother said that his wife constantly nagged him about selling the land so that they could buy a car. He eventually followed his wife's advice and sold the land at the rate of Rs. 26,000 per acre on 24th Aug 2004 to a resident of village Kadashi, taluka Dhamangaon, district Amravati. The total sale amount was Rs. 1,06,000 and the sale deed was registered at Rs. 53,000. Four days after selling the land, he committed suicide. His mother said that his wife nagged him into doing this and now she must be happy and satisfied with the results.

CASE 143: Date of death is 27th July 2004. This is the case of a 48 year old farmer of the Mahar caste from village Malkhed Budruk, taluka Ner, district Yavatmal. He hanged himself in the fields. He is survived by his 42 year old wife, one 24 year old daughter and three sons aged 19, 16 and 13 years respectively. His daughter was married in the year 2000. He owned three acres of ceiling land allotted to his grandfather 12 years ago. In addition he was cultivating five acres of land leased in on cash or makta basis at the rate of Rs. 3000-4000 per acre. In the first year of cultivating land on lease, he

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suffered crop failure. He was a defaulter on a loan of Rs. 12000 taken ten years ago from the Central Bank of India for some mandap business. The bank had issued a recovery notice and the bank officials had visited him saying that if he did not repay the loan, how could he get a fresh one. There was also some private loan but his wife said that she did not know any details of this. Rs. 25000 was spent on the wedding of his daughter in 2000 by borrowing money from relatives. Of this loan, some amount was repaid. Rs. 3500 was spent on a stomach operation, possibly of the appendix, five years ago at Government Hospital Yavatmal. He also used to drink heavily. The villagers said that his wife used to nag him so much and fight with him on a daily basis so that his drinking increased plus his appendix constantly harassed him. For the appendix problem, he had already had two operations and the drinking worsened the stomach problem. The villagers said that he was so harassed by his wife that he got tired and he did suicide due to frustration.

CASE 144: Date of death is 8th November 2004. This is a case of a 30 year old handicapped man of Baudh caste from village Malkhed Budruk, taluka Ner, district Yavatmal. This man was fine when he got married but soon after his marriage he became first blind and then dumb. His wife left him and he continued to live with his father and younger brother. Subsequently the younger brother married and brought his wife. The version given by his sister-in-law whom we interviewed and that by the villagers is completely different. His sister-in-law said that they used to take care of him and that they spent Rs. 40000 on treating him at Nagpur but then their money finished and they could not pay for his treatment any more though the doctors had said that he needed to go to a Mumbai hospital for treatment. She said that one day he tied a ribbon round his neck and hanged himself. But the villagers said that even after the deceased got blind, his wife was willing to live with him but his father would not let her stay and threw her out of the house. His father and brother used to harass him all the time and his sister-in-law used to beat him. They did not allow him to stay at home. He used to sleep outside and get food from

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neighboRs. Even the village kids teased the deceased because of his blindness and deafness. His eventual death seems strange. It is a low ceiling house and it would be very difficult to hang one self inside the house because the feet would touch the ground. There was a ribbon round his neck.

CASE 145: Date of death is 13th February 2005. This is the case of a 30 year old farmer of the Dhangar caste from village Kolura, taluka Ner, district Yavatmal. He is survived by his 24 year old wife, 6 year old son and a nine month old daughter. He took poison. He owned four acres of land (2.5 acres in his own name and 1.5 acres in his mother's name). He also ran a dairy business and he had two buffaloes. He had a pair of bullocks which he sold before he died for Rs. 3000/- so that he could buy a new pair next year so his wife said. There were no loans. He used his own money to finance his agricultural operations. But he had borrowed Rs. 4000 from a private institution called Samriddhi Finance for digging a well. The well cost him Rs. 10,000. He paid Rs. 2000 of the loan before his death and after his death his wife repaid the remaining loan of Rs. 2050. He had been suffering from tuberculosis for the last 7-8 yRs. Earlier he had got treatment at Nagpur. Also he was admitted to the hospital 15 days before his wedding. He was ill at the time. His was a love marriage. He used to go to Yavatmal for treatment to a private doctor He used to cough blood. He was ill for 2-3 days before his death. He went to his regular doctor for medicine. His wife said that on the day of the suicide, he came from the fields and went to sleep. She tried to wake him but he wouldn't wake up so she took him to Ner and there they said he had taken poison. He was taken alive to Ner. Ner Primary Health Centre send him in a government. vehicle to Yavatmal Medical College and he died on the way. After his death, his mother went to live with her married daughter since she did not get along with her daughter in-law. His wife said that since the land was in the name of her mother in-law, she had to give her Rs. 3000 for cultivating the land on makta. Till the date of our interview, his

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wife's name had not been written in the record of rights of the village.

CASE 146: Date of death is 1st November 2005. This is the case of a 60 year old farmer of the Gond caste from village Vاتفali, taluka Ner, district Yavatmal. He jumped into the village well. He is survived by his wife aged 55, a married daughter aged 32 and a son aged 36. The son is married and lives at Amravati for the last ten years where he works as a peon at the jail. His wife is a nurse who is posted at Government Health Subcentre at district Headquarters of Ner which is about eight km from Vاتفali village. They have two daughters aged 9 and 6 years respectively and one son aged one year. Even while Ner and Vاتفali are well connected, the daughter-in-law only visits her in-laws on Sundays. She lives in a rented room at Ner. She does not get along with her in-laws. The deceased owned five acres of land. He said the land would remain in his name in his lifetime. A loan of Rs. 15000 was taken from the Union Bank Ner in 1995 out of which only two instalments were repaid. He is a defaulter on this loan. There were no private loans. His house was being reconstructed and a second storey was being added to the house. But the daughter – in-law said that she did not want to live in a village and the son told his father he should not reconstruct the house. The deceased did not get along with his wife either. On the day of the suicide, his son had gone to sell soybean but he did not return with the full payment but only with part payment. He said he had taken only some advance money from the purchaser. There was a fight between father and son on this issue and on the same day at night, the father jumped into a well in the fields. This was shortly after Diwali.

CASE 147: Date of death is 26th October 2005. This is the case of a 45 year old farmer of the Banjara caste from village Dehani, taluka Digras, district Yavatmal. He took poison. He is survived by his 38 year old wife, 23 year old married daughter and two sons aged 19 and 17 years respectively. His daughter was married five years ago. He had

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spent Rs. 30,000 on this marriage and for this expenditure, he had sold his own land for Rs. 54000. Subsequently he had no land in his own name. However he was trying to purchase some land at a cost of Rs. 92000 from someone in the village. He had also executed a sale agreement for Rs. 10,000 for three acres of land but he had not been able to gather enough money. He had paid 10000 for it and was trying to get the rest of the money too. At the time of his death, he was cultivating this land on cash or makta basis for Rs. 15000 cash payment. He was cultivating a total of 14 acres of land leased in on cash or makta basis. He had borrowed money worth Rs. 50251 for agriculture from various institutions. These loans included Rs. 6484 from the Primary Agricultural Credit Society for crop inputs in 2003, Rs. 3399 for crop inputs from the Bank of Baroda in 2003 and two informal loans: one from the Krishi Kendra for Rs. 23368 for agriculture purposes and for Rs. 17000 from his daughter. These loans had not been repaid. The deceased had also been ill in 2004 with some fever and he had spent Rs. 10000 on treating this at Yavatmal. The village sources said that the deceased was a chronic alcoholic and was still suffering from some illness. On the day before the suicide he was beaten by his two sons for not bringing home the full money from the soybean sale and the next day he committed suicide.

CASE 148: Date of death is 10th September 2005. This is the case of a 25 year old farmer of the Banjara caste from village Tuptakli, taluka Digras, district Yavatmal. He took poison. He is survived by his father aged 55, mother aged 50, 23 year old wife, 2 year old son and three younger brothers aged 18, 15 and 10 years respectively. He also had two married sisters. This is a joint family owning four acres of land all of which is in the name of the father of the deceased. There are outstanding institutional loans amounting to Rs. 43732 in the name of the father of the deceased. These include Rs. 13796 borrowed from the Primary Agricultural Credit Society for crops in 2004, Rs. 19948 borrowed from the Land Development Bank in 1993 for digging a well and Rs. 9890 to be paid to the Maharashtra State Electricity Board for electricity arrears. The

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family also said that there was some loan taken from informal sources in the village but no details were available. One recovery notice dating to 1999-2000 had been received but there was no other follow up subsequently. The family had spent Rs. 140000 on the marriages of the two sisters of the deceased in 2001 and 2003. The son of the deceased had some stomach problem as a result of which his belly had swollen up and this problem had been there since his birth. He spent Rs. 12000 on treating his son in the last two years. His younger brother had also been ill for the last one year with blood in the vomit and a constant cough. The deceased himself was HIV positive and was under treatment. He had been treated at Nagpur and Yavatmal. The tahsildar said that the local MLA had said that he should show this case as being a case of suicide due to debt in his (the tahsildar's) report to the government.

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