

Indebtedness of Farmer Suicide Victims in Vidarbha region of Maharashtra

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Abstract

This paper examines aspects relating to the indebtedness issue of farmer suicide victims in Vidarbha. The paper discusses the indebtedness position of the victims' households according to the credit sources; analyses the average outstanding debts across land holdings; distribution of the victims according to the amount of debt and sums up the indebtedness issue of farmer suicide victims of Vidarbha region of Maharashtra and policy implications.

Results reveal that majority (98.50 per cent) of the victims were found indebted and 92.00 per cent were defaulters. Over 51.50 per cent of the victims, had outstanding debt of both institutional and non-institutional credit sources, whereas 47.00 per cent were having debt of only institutional sources. Institutional credit sources used by the selected victims to fulfill their credit needs include cooperative and commercial banks, while non institutional credit sources include friends, relatives and money lenders.

1. Introduction

Agriculture is the backbone of the Indian economy as it contributes approximately to 18 per cent of the national GDP. It is the most important sector in terms of providing employment and reducing poverty, but the poor performance of the sector after mid 1990s and the distress of the farmers has highlighted the need to focus and analyse the problems and steps needed to revitalize agriculture (Dev 2007). The recent Situation Assessment Survey (SAS) carried out by the National Sample Survey Organization [NSSO 2005] had also overwhelmingly proved that agriculture is no longer a profitable enterprise; wherein the income from crop cultivation is not enough to meet the annual cultivation expenditure of the farmer. According to various experts, non remunerative prices for crops,

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indebtedness and crop failure due to vagaries of the monsoon are, by and large, identified as the core reasons for agrarian distress and suicides in Vidarbha region of Maharashtra [Dandekar et al (2005), Mishra (2006) and Narayanamoorthy (2006)].

The phenomenon of farmers' suicides in recent times, is one of the most tragic events in the history of India. If farmers' suicides were isolated cases, they could be dismissed as aberrations. However, the phenomenon continues to persist and recur year after year, and hence has been an important issue among thinkers, researcher and social workers.

In Vidarbha particularly in six districts namely Yavatmal, Amravati, Buldana, Washim, Akola and Wardha, the incidence of suicides by farmers has increased tremendously. Since January 2001 to December 2008, as many as 5038 farmers committed suicide out of which 1940 number of suicide cases were reported legal at Government level for allotting Rs. one lakh compensation (Anonymous, 2009). Considering that farmers are the real cultivators of agricultural land, there is need to find out reasons why this happened, why farmers took this extreme step and whether farmers are heavily indebted. The current exercise was undertaken to find the answers to these questions,. This paper examines various aspects relating to the indebtedness issue of suicidal farmers of Vidarbha. The paper discusses the indebtedness position of the victims' households according to the credit sources; analyses the average outstanding debts across land holdings; discusses about distribution of the victims according to amount of debt and sums up the indebtedness issue of suicidal farmers of Vidarbha and policy implications based on the results.

2. Methodology

The present study was based on Exploratory Design of Social Research and carried out in six suicide hit districts of Vidarbha region of Maharashtra namely Yavatmal, Washim, Buldana, Akola, Amravati and Wardha. In this study respondents were the households of selected victims who committed suicide during 1st January 2006 to 31st December 2006 and declared as legal victims by the district level committee headed by the Collector of the respective district, for receiving the compensation of Rs. 1 lakh.

Before sampling, the researcher had personally contacted the offices of the respective collectorates and obtained the complete list of farmers who committed suicide during 1st January to 31st December 2006. In all, there were 1448 suicide

cases in selected six districts, of which 874 cases were declared as illegal and 574 cases were declared as legal victims. From the list of 574 legal suicide cases, the researcher selected 200 victims by proportionate method of random sampling. It covered 178 villages and 34 *tahsils* / *talukas* of six districts. Data were collected by personal interview method with the help of a structured interview schedule during March, 2007 to May, 2007. Interview was conducted at the residence of respondent so as to review the overall situation of the family by the researcher. In addition to personal interview, RRA technique, time line series for historical perspectives, observations, discussions with family members and discussions with key informants (*Police, Sarpanch*, local leaders, other farmers of that village), reviewing victims' actual records of institutional debts etc. were some important methods used for data collection. Indebtedness is an obligation to pay money to another party. Borrowing from formal and informal sources had been one of the important reasons for suicide cited in daily press reports and was also proved through various research studies. Indebtedness caused a great deal of mental tension to an individual. Hence the present study focuses on the indebtedness which formed the core of the analysis in the research.

3. Results and Discussion

3.1 Indebtedness Position of the Victims

In the present study, indebtedness has been considered as the total outstanding debt/loan amount from institutional and non-institutional credit sources towards the victims and his/her households at the time when he/she had committed suicide. The details about indebtedness are presented in Tables 1 to 5.

Table 1. Distribution of Victims' Households according to Indebtedness

Sr.No.	Particulars	Number of victims	Percentage
1.	Indebted victims	197	98.50
2.	Free from debt	03	01.50
	Total	200	100.00

It can be seen from Table 1 that out of 200 victims, 98.50 per cent victims were found indebted, which implies that a majority of the victims had an obligation to pay debts to the agencies/ sources, whereas only 3 victims (1.50 per cent) were not found in debt.

Table 2. Indebtedness position of the Victims' Households according to Credit Sources

Sr.No.	Victims having outstanding debt	Number of victims	Percentage
1.	Institutional Credit Sources	94	47.00
2.	Both Institutional & non Institutional Credit Sources	103	51.50
3.	Free from debt	03	01.50
	Total	200	100.00

The sourcewise indebtedness position of all selected victims is presented in Table 2. It gives a clear idea about the type of credit sources utilized by the deceased farmers. It is observed from Table 2, that 47.00 per cent of the victims had outstanding debt from institutional credit sources., whereas over half (51.50 per cent) victims had outstanding debt from both institutional (co-operatives and banks) and non-institutional (money lender, friends/relatives and traders/ dealers) credit sources, while 1.50 per cent were free from debt.

Thus from the above finding it is clear that the victims obtained credit from multiple sources, as over half (51.50 per cent) of the victims had utilized both institutional and non-institutional credit sources for fulfilling their credit need. Hence 51.50 per cent of the victims had a greater responsibility to return the debt, especially borrowings from non-institutional sources like moneylenders, friends and relatives which had to be returned by the promised date. When farmers were not able to repay the money borrowed from friends and relatives or money lenders on time, it created tension and family problems as the creditors regularly mounted pressure for repayment.

3.2 Credit sources, Average Debt and Defaulter positions

In table 1, it is seen that out of the 200 sample victims, 197 (98.50 per cent) victims were indebted to various agencies. The details about these indebted victims including, source wise average outstanding debt, their share in total debt; per hectare average outstanding debt and defaulter position etc. are presented in Table 3.

Table 3: Distribution of victims' households according to credit source wise debt, their relative share and defaulter positions

Sr. No.	Sources	Number of victims found		Total outstanding debt Rs.	Average debt Rs	Relative share in total debt
		Indebted	Defaulters			
1	2	3	4	5	6	7
A. Institutional sources						
1.	Co-operatives (Societies & co-op.banks)	134 (67%)	118 (88%*)	3599521	26862.1	43.78
2.	Commercial banks	80 (40%)	64 (80%*)	2122821	26535.26	25.81
3.	Self-help group	2 (1%)	2 (100%)	12000	6000	0.15
	Total debt from Institutional sources Rs.			5734342		69.74
	No. of cases found having debt of Institutional sources	196 (98%)	184 (92%*)			—
	Average outstanding debt of Institutional sources Rs.				29256.85	—
B. Non-Institutional sources						
1.	Money lender	38 (19%)	—	952635	25069.34	11.59
2.	Friends and relatives	67(33.5%)	—	1438500	21470.15	17.49
3.	Traders / Dealers of Input	10 (5%)	—	97000	9700	1.18
	Total debt from Non-Institutional sources Rs.			2488135		30.26
	No. of cases found having debt of non-institutional sources	103 (51.50%)			—	—
	Average outstanding debt of non-institutional sources Rs.				24156.65	—
C. Total debt amount from both sources (A + B)				8222477	—	100.00
	No. of cases found having outstanding debts.	197 (98.50%)				
	Average outstanding debt of institutional & non-institutional credit sources Rs.				41738.46	
D Per ha.debts = $\frac{\text{Total debts Rs. 8222477}}{\text{Total land holding of 197 victims i.e. 435.39 ha.}} = 18885.31$ in Rs.						

(Total percentage of respondents is more than hundred, due to multiple credit sources used)

Co-operatives: includes co-op.societies and co-op.banks.

Commercial banks: includes Central Bank of India,S.B.I,Regional Rural Banks,etc.

*Mostly old debts

It is evident from Table 3 that out of 200 victims, majority 196 (98.00 per cent) victims were having debts to institutional sources, whereas over half 103 (51.50 per cent) victims were found having debts to non-institutional sources. The total percentage was more than 100 (149.50 %) because victims had availed the loans from multiple sources. In Table 2, it is seen that 51.50 per cent victims were having outstanding debt to both i.e. institutional and non-institutional sources, hence percentage of indebted farmers was more than 100 per cent.

A critical examination of the data presented in Table 3 reveals that among the institutional credit sources, cooperatives (co-operative societies and co-operative banks) and commercial banks, were the major credit sources while under the non-institutional credit sources, friends/ relatives and money lenders were the chief credit sources availed by the selected victims.

While considering individual credit sources used and their average outstanding loan/ debts, it was seen that among the institutional sources, two thirds i.e. 67.00 per cent of the victims had an average Rs. 26862 /- per head out standing loan/ debt to co-operatives, while 40.00 per cent victims had Rs. 26535 per head outstanding loan/debt/ to commercial banks. The average per head outstanding loan / debt to self help groups was Rs.6000/-. Average debt from all the above institutional sources worked out to be Rs. 29257.

Among the non-institutional sources, over one-third (33.50 per cent) victims had an average of Rs. 21470 per head outstanding debt to relatives/ friends, followed by 19.00 per cent households who averaged Rs 25069 per head to the money lenders. The average outstanding debt to traders / dealers was Rs. 9700 per head. It could be summarized from the table that the total outstanding debt inclusive of institutional and non-institutional sources was Rs.8222477/-. The average debt per head was Rs.29257/- and Rs.24156/- towards institutional and non institutional credit sources. The per hectare debt worked out to Rs.18885.31.

3.3 Relative share of Credit Sources in Total Debt

The share of different credit sources in total outstanding debt is presented in column 7 of Table 3. It is evident from the data that the share of debt owed to institutional sources was more i.e. 69.74 per cent, whereas share of non-institutional sources was 30.26 per cent in total debt. While assessing individual credit source share in total debt, it was apparent that share of cooperatives was higher (43.78 per cent), followed by commercial banks (25.81per cent) and Self Help Groups (0.15 per cent) among the institutional sources. Among non-institutional sources, friends/relative's contribution was higher (17.49 per cent), followed by moneylender (11.59 per cent) and traders (1.18 per cent).

3.4 Defaulter Position of the Victims

It could be noticed from Table 3 (column 3 and 4), that among the two major institutional credit sources, majority 134 (67.00 per cent) victims had outstanding overdue/debts to co-operatives, followed by 80 (40.00 per cent) to commercial banks. However it was learned that, of the above, 118 (88.00 per cent) and 64 (80.00 per cent) victims, who had availed the formal credit facilities from co-operatives and commercial banks respectively were found defaulters.

It can be deciphered that 91.00 per cent of the defaulters (118 + 64) were having outstanding debt which were mostly overdues that accumulated over two to many years. Hence it can be concluded that out of 200 victims, a total 91.00 per cent of the victims were found in the defaulter's position as they availed credit but had not repaid the loans in time. Hence they were also not eligible for fresh institutional credit.

3.5 Average Outstanding Debt across Land holding

The average outstanding debt from different sources of credit, across land holding are presented in Table 4. It can be observed from Table 4 that the average amount of outstanding debt/ loan of all 197 indebted victims from all land holding groups was Rs. 41738. Among the four land holding groups, the average outstanding debts for both institutional and non-institutional sources were Rs. 34104, Rs. 37082, Rs. 41296 and Rs. 72389 for the marginal, small, semi-medium and medium land holding groups respectively.

It is observed from the data that the average outstanding debt was directly related to the size of land holding. The average outstanding debt from the institutional sources varied from Rs.18425 on marginal farms to Rs.54443 on medium farms. The same on small and semi-medium farms was Rs.26737 and Rs.30309 respectively. On the non-institutional front, the average outstanding debt was Rs.20930/- on small farms, followed by Rs.21868/- on semi-medium farms, Rs.24965/- on marginal farms and Rs.37386/- on medium farms.

It is evident from the table that the credit requirements were higher as the size of the land increased and the victims were availing credit from both institutional and non-institutional sources which ultimately put them into an alarming debt trap.

The preponderance on agriculture, lack of alternative employment opportunities, social and family commitments etc. forced the victims to resort to non-institutional credit sources at exorbitant interest rates in addition to the institutional credit sources.

Table 4. Distribution of the victims' households according to average outstanding debts (in Rs.) across land holding (Only indebted victims. N = 197)

Sr. No.	Land size	Institutional sources				Non-Institutional sources				Both(Inst. and Non-Inst.)
		Co-operatives	Commercial banks	Self-help group	Total	Money lender	Friends and relatives	Traders / Dealers of Input	Total	
1	Up to 1 Ha (Marginal)	19614.19 (27)	14796.58 (19)	0.00	18425.41 (44)	23928.57 (14)	23466.67 (15)	2333.33 (03)	24965.52 (29)	34104.84 (45)
2	1.01- 2 Ha.(Small)	25126.11 (64)	21396.45 (33)	6000.00 (2)	26737.40 (87)	18384.62 (13)	20166.67 (30)	9333.33 (06)	20930.23 (43)	37082.23 (87)
3	2.01- 4 Ha. (Semi-medium)	28845.14 (29)	28561.64 (14)	0.00	30909.30 (40)	27000.00 (06)	19192.31 (13)	4000.00 (01)	21868.42 (19)	41296.80 (40)
4	4.01- 10 Ha. (Medium)	44668.43 (14)	52552.86 (14)	0.00	54443.92 (25)	43327.00 (05)	25777.78 (09)	0.00 (12)	37386.25 (25)	72389.32
	Total	26862.10 (134)	26535.26 (80)	6000.00 (2)	29256.85 (196)	25069.34 (38)	21470.15 (67)	9700.00 (10)	24156.65 (103)	41738.46 (197)

(Figures in parentheses indicate the number of victims found having outstanding debt.)

Co-operatives include Co-op.Societies and Co-op.Banks

Commercial banks include Central Bank of India, S.B.I,Regional Rural Banks,etc

3.6 Victims' Households by Amount of Debt

Distribution of the victims according to the amount of debt is presented in Table 5. A critical analysis of the data shows that the segregation on both institutional and non-institutional debts was observed on total debts of the deceased farmers, due to multiple sources used by the victims. Hence, the figure of total indebted victims does not match with the debts figures of individual source.

For assessing the minimum and maximum level of debt, the researcher attempted to distribute the indebted victims in four classes as mentioned in Table 5.

In earlier tables it was observed that out of the total 200 victims, 197 (98.50 per cent) were indebted, while only 3 (1.50 per cent) were free from debt. Out of these 200 victims, 196 (98 per cent) had outstanding debt of institutional sources. When the investigator went through the above-mentioned four classes, it was observed that out of 196, a majority 133 (67.86 per cent) victims had institutional debt upto Rs. 25000. This was followed by 36 victims (18.37 per cent) in debt class of Rs. 25001 to 50,000, while 19 victims (9.69 per cent) came in the debt class of Rs. 50001 to 1 lakh and a meager 8 victims (4.08 per cent) in more than Rs. 1 lakh debt class.

Table 5. Distribution of victims' households by amount of debt

(Only indebted victims N = 197)

Sl. No.	Volume of debts	Number of cases					
		Institutional sources (a)	%	Non-Institutional sources (b)	%	Total Debts (a+b)	%
1	2	3	4	5	6	7	8
1.	Upto Rs. 25,000	133	67.86	71	68.93	74	37.56
2.	Rs. 25,001 - 50,000	36	18.37	24	23.30	74	37.56
3.	Rs 50,001 -1,00,000	19	09.69	08	07.77	38	19.28
4.	Above Rs. 1,00,000	08	04.08	00	00.00	11	5.60
Total number of cases		196	100.00	103	100.00	197	100.00

With respect to non-institutional sources, while distributing the 103 victims across the four classes of debt, it was noticed that 71 (68.93 per cent) victims had outstanding debt upto Rs. 25000, followed by 24 (23.30 per cent) victims in debt class of Rs. 25001 to 50,000 and 8 (7.77 per cent) victims in debt class of Rs. 50001 to 1 lakh.

4. Conclusions

It can be concluded that majority (98.50 per cent) of the victims were found indebted and 92.00 per cent were defaulters. Over half (51.50 per cent) of the victims, had outstanding debt of both institutional and non-institutional credit sources, whereas 47.00 per cent were having debts of only institutional sources.

Among the institutional credit sources, cooperative and commercial banks, and from non institutional credit sources, friends/ relatives and money lenders were the four main credit sources used by the selected victims to fulfill their credit needs. The average debt of indebted victims on account of institutional and non-institutional sources computed to Rs. 29256 and Rs. 24156, respectively, while the average total debt towards the indebted victims worked out to Rs. 41378 and per hectare total debt of indebted victims was computed to Rs. 18885/-.

The institutional sources contributed over two-third share (67.74 per cent), while share of non-institutional sources was 30.26 per cent in total debt.

Among the institutional sources, share of cooperatives was higher (43.78 per cent) and from non-institutional sources, friends / relatives contributed more (17.49 per cent) than the money lenders (11.59 per cent).

The average total outstanding debts of marginal, small, semi-medium and medium farmers worked out to Rs. 34104, Rs. 37082, Rs. 41296 and Rs. 72389 respectively. This shows that as land size increased, outstanding debt also increased. While considering institutional and non-institutional debt position of victims separately, it was noticed that level of borrowing from non-institutional sources was on the higher side among marginal farmers (having land up to 1.00 ha).

5. Implications

The following could be the broad policy framework for dealing with problems of rural Vidarbha in a comprehensive manner:

(1) It was observed that most of the victims were from small and marginal holding group. Almost all holdings were rainfed, hence non remunerative. Due to frequent occurrence of droughts in the study region during 2004 to 2006, there is no net income from agriculture. The study revealed that during 2004-05 in the study area, there was drought hence most of the crop failed. Literally, no money was left for family expenditure and farming in the next season. Instead, the farmers had borrowed money to repay pending loans, for personal expenditure and for the next season farming. This situation can be improved, if economic empowerment is ensured by creating subsidiary occupations. It was observed that 99 per cent suicide victims had no subsidiary occupations to support their livelihood and majority of them had medium to large family size. This implies that efforts are needed by respective line departments to involve such farmers in goat farming, dairy, small dairy unit with one or two milch animals and a small poultry unit. Small units are within the reach of most of the farmers, because family labour is abundant, required fodder can be produced in available land and marketing of meat, eggs, milk is high. The movement is also relatively easy. This is a very effective way to uplift the distress poor farmer's families to an economically strong position. In future, efforts can be directed to organize these farmers to form bigger units, may be on co-operative basis. But initially, establishment of such enterprises well within the potential of the individual farmer is necessary. There are several examples of economic upliftment of farmers engaged in rainfed farming but supported by complementary enterprises with hard working life style and by migration by some members.

(2) The study revealed that a majority of the victims had low level of income. With low socio-economic status level, near about cent percent were defaulters and indebted. The income that they got from all sources, was not even enough to meet the essential expenditure of the households; hence these farmers were in severe distress. The relational analysis also showed that lower income of these victims had maximum direct effect and lower SES level had maximum indirect effect on identified number of risk factors of suicide of the selected victims. This indicated that the spate of suicides in Vidarbha region is due to economic crisis, i.e. directly due to low income level of the deceased farmers and indirectly due to the lowering of the socio-economic status level of the deceased farmers. For improving this situation, policy makers need to think critically about the change in economic condition of the farmers of Vidarbha. Some measures are suggested here.

Short-term Measures

- a) There is an urgent need to declare remunerative prices for all crops of farmers in consonance with the cost of cultivation. Presently, cost of cultivation has increased manifold due to steep rise in the cost of inputs, but prices of farm produce have not risen comparatively. Various studies have shown that the average gap between the minimum support price and cost of cultivation was 38 per cent for cotton crop, the main cash crop of Vidarbha, which occupies more than 40 per cent area to total cropped area. During the field survey, some of the households mentioned that they sometimes did not get even the cost of cultivation from farm produce. Hence it implies that remunerative prices of farm produce should be declared and paid in consonance with the cost of cultivation.
- b) Presently, most of the farmers depend on external purchased input, but most of the farmers of dry land region cannot save the money from their small and marginal holding. Hence they have to borrow money for every venture. Extensive efforts can be made by extension functionaries to provide information on important low cost-no cost technologies of farm cultivation to farmers like use of own seeds, seed treatment, use of bio-fertilizers, sowing across slope, different land care techniques, etc. This will definitely help farmers to reduce initial cost of inputs to some extent.
- c) In the selected six districts of Vidarbha, 85.00 per cent of the area is rainfed, hence farming is most vulnerable to the vagaries of nature. So the farmers resort to kharif crops. If the crops fail, the farmers become incapable of paying back the loan and when crops fail in two or more consecutive seasons, farmers invariably find themselves in a debt trap. Hence it is suggested to provide crop insurance facilities with low premium affordable by the farmers for all crops and to all farmers, and insurance unit should be reduced to Village Panchayat at least for major crops.
- d) During the field survey, it was noted that due to erratic rainfall, during 2004-05, most of the crops failed and during 2005-06, due to heavy rains in July-August, most of the crops in low lying land around rivers were flooded with water. Some households also reported presence of wild animals which caused huge losses to victim households. In order to avoid this situation, the Government should give immediate financial help to affected farmers in natural calamities like flood, drought and losses by wild animals.

In addition to the above mentioned short term measures, the following long term measures are suggested for uplifting the farmers socially and economically.

Long-term measures

a) Bringing more land under irrigation by completing ongoing irrigation projects and planning about the new irrigation projects, increasing network of canals, tanks, wells and micro irrigation systems will definitely help in increasing crop production, productivity, and change in cropping pattern, cropping intensity, and increase in the allied occupations in the study area. These are necessary not only for upholding the farmers economically but also for sustaining them socio-psychologically.

b) In the six selected districts, 85.00 per cent area is under rainfed farming. Hence, farming is quiet uncertain and non-remunerative. This study reveals that majority of the victims were indebted (98.50 per cent) and 92.00 per cent of them were defaulters since a number of years. They were not eligible for getting fresh loan from various banks. Hence, these farmers turned to the non-institutional sources, mostly friends/ relatives and money lenders. Loans from non-institutional sources like moneylenders, friends and relatives have to be returned by the promised date. When farmers were not able to repay the money borrowed from friends and relatives or money lenders in time, it created family problems as the creditors were very familiar and seen every day. The Government should give free inputs and completely waive interest on old crop loan with provision of new crop loan at a low rate of interest to farmers of rainfed areas like Vidarbha on account of frequent drought resulting in crop failure.

c) It was found that 96.50 per cent suicides were concentrated between very low and low level of socio-economic status group. So, as a long term relief measure, it is suggested that Government should provide cost free, skill oriented education to children of the victims.

(3) The study shows that most of the victims were having light to deep type of soil, with low or no irrigation potential hence cropping intensity was found low (105.00%). The farmers mostly take only single crop in kharif. Cropping pattern of these farmers is dominated by cotton and soyabean and their productivity is uncertain due to monsoon vagaries. Thus this study suggests that this situation can only be improved by utilizing each drop of rainwater through holistic planning of watershed development programme. As a short term measure the farmers must be motivated towards efficient utilization of rain water, more priority must be given for in situ moisture conservation, like sowing across slope, making ridges and furrow at the last hoeing, compartment bounding, tied ridges, double cropping, strip cropping, mulching, and vegetative barriers. In addition special efforts are

needed through the state agriculture department for considering each field of the farmer as a micro-watershed for developing rainwater management layout with provision of farm pond.

As a long term measure the government should focus more on increasing irrigation facilities in the selected six districts of Vidarbha region through construction of man made water structures such as lakes, tanks, farm ponds, dams, increasing wells with micro irrigation system etc., keeping in view that Vidarbha is an infrastructurally underdeveloped area of Maharashtra particularly in respect of irrigation.

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