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Agrarian Crisis and Women (and seasonal migration)

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Abstract:

Agrarian crisis – symbolized by the continuing spell of farmers’ suicides in different parts of the country, growing indebtedness among the peasantry; distress-driven migrations; perpetual recession; sporadic protests; migrations and hunger deaths; delayed marriages; among other symptoms – has been a compelling political and economic story of the country past two decades.

While social, economic and political transformations in the post-liberalized era – a welfare economy metamorphosing into a market-driven economy – are one set of challenges, the changing climate and ecological devastation are new dimensions compounding the uncertainties of the rural masses.

I have divided this working paper into two parts: In the first one, I explain the crisis, the role of women in farming underpinned by growing feminization of agriculture, and in the second, I bring stories from my own field experience as a reporter chronicling the agrarian distress and transformations, glimpses of distress; its victims; suicide-households; struggling widows; women farmers, and migrations,

Part I: Agrarian crisis and women

1 – Introduction:

Three data-sets throw up some glaring symptoms of a deepening agrarian crisis in India

Between 1995 and 2015, close to 400,000 farmers have committed suicide in India, according to the National Crime Record Bureau's (NCRB's) annual reports on the accidental deaths and suicides in India. The sickening suicide spells have driven the successive governments to reject, refuse, and even tweak the data to such extent that the NCRB, under the Union Home Ministry, hasn't released the reports for the last two years, thereby refusing to share the figures on general and farm suicide deaths in India. These suicides are now more widely spread and are no more limited to a few states that was a case when the trend accentuated in 1995-96.

Between 1991 and 2011, 15 million farmers, mainly cultivators, quit agriculture – that's roughly 2000 farm-households a day, according to the 1991, 2001 and 2011 census reports. Where are those who are quitting land headed? Apart from some indications that they are fuelling the rural-urban migrations, the census reports also indicate a spurt in the numbers of landless labourers, indicating as some scholars say that the number of landless farm workers is spiraling along with fallowisation of land in some regions.

While the service and industrial sectors grew up at higher rates, at times in double-digit, in past decade, farm sector remained more or less stagnant.

The last decade saw the year-on-year agriculture growth rate stagnate at merely one percentage point. Some regions, such as Vidarbha in Maharashtra, in fact registered a negative growth rate in agriculture while other sectors in the same regions grew robustly, underpinning the factors driving tens of thousands of farmers to penury, indebtedness, and suicides.

“Something is terribly wrong in the countryside today,” Professor MS Swaminathan, father of India's green revolution, put it bluntly during one interaction with farmers in Vidarbha when he was heading the National Commission for Farmers (NCF) in 2006. He then went on to call the last decade the worst period for Indian agriculture sector since the country's freedom and called for sweeping corrective policy measures.

The NCF's five voluminous reports flagged off key issues contributing to agrarian crisis and gave important recommendations to the central government – some of which got implemented; most didn't. And so Indian farmers have continued to remain in the throes of economic and social distress – a perpetual recession.

P Sainath, one of India's frontline commentators, once described the situation in disgust as one where it would be cheaper to drop a bomb on the countryside than keeping the farmers in

the long agonizing wait for their betterment. Of late, he has been urging for a special ten-day session of the Parliament on agrarian crisis.

Former Shetkari Sanghatna leader from Wardha Vijay Jawandhia puts it: “Those who are not committing suicide are living, but only just. The farmers’ suicides are a grave issue. But farmers living on the margins of the society is a graver fact.”

Why Agriculture Matters?

The Economic Survey of India, 2017-18, says

“(6.4) Agriculture also matters for economic reasons because it still accounts for a substantial part of GDP (16 percent) and employment (49 percent)¹ The International Labour Organization (ILO) estimates the agriculture share of employment at 44.3 percent.). Poor agricultural performance can lead to inflation, farmer distress and unrest, and larger political and social disaffection—all of which can hold back the economy.

It quotes Nobel laureate Sir Arthur Lewis that “economic development is always and everywhere about getting people out of agriculture and of agriculture becoming over time a less important part of the economy (not in absolute terms but as a share of GDP and employment).”

The reason why agriculture cannot be the dominant, permanent source of livelihood is its productivity level, and hence the living standards it sustains, can never approach—and have historically never approached—those in manufacturing and services, the Survey argues. That, of course, means that industrialization and urbanization must provide those higher productivity alternatives to agriculture. But this must happen along with, and in the context of, rapid productivity growth in agriculture, to produce greater food supplies for the people, provide rising farm incomes, and permit the accumulation of human capital. The Survey puts down the vision the Indian State envisions of Indian agriculture: to move more farmers out of farming.

“So the irony is that the concern about farmers and agriculture today is to ensure that tomorrow there are fewer farmers and farms but more productive ones. In other words, all good and successful economic and social development is about facilitating this transition in the context of a prosperous agriculture and of rising productivity in agriculture because that will also facilitate good urbanization and rising productivity in other sectors of the economy.”

Real agricultural growth since 1960 has averaged about 2.8 percent in India. The period before the Green Revolution saw growth of less than 2 percent; the following period until 2004 yielded growth of 3 percent; in the period after the global agricultural commodity surge, growth increased to 3.6 percent.

An important contributing factor is that agriculture in India even today continues to be vulnerable to the vagaries of weather because close to 52 percent (73.2 million hectares area of 141.4 million hectares net sown area) of it is still un-irrigated and rain-fed. Stagnation of

public investment for almost a quarter of a century has led to a slowing of irrigation expansion since 1991 and a downscaling of production due to farm fragmentation. Combined with evidence of gathering environmental stress, these amount to a hardening of production conditions in Indian agriculture. Also, production is increasingly being carried out in a more open economy, even though import penetration is very low currently for most crops.

In a developing country like India, agriculture sector and rural economy have a significant role in providing livelihoods, ensuring food security and providing impetus to the growth of industries and service sectors.

The process of development inter alia results in declining share of agriculture in Gross Value Added (GVA), which is being witnessed in India too. However, the declining share does not undermine the significance of the sector for employment, livelihood and food security, the [Economic Survey 2017-18] notes.

What is agrarian crisis?

Back in July 2006, the then Prime Minister Dr Manmohan Singh and his cabinet colleague, the then union agriculture minister Sharad Pawar, made an admission in Nagpur, following their two-day visit to the suicide-torn districts of Vidarbha that rural indebtedness was a “national problem” and that his government would structurally act on giving a fillip to the sector.

That, in a way, was the first time the head of the Indian government had admitted to the prevailing crisis in the agriculture sector. The same day, he unveiled a special financial assistance to some 31 districts in four states, Maharashtra, Kerala, Karnataka and Andhra Pradesh, that had a very high incidence of the farmers’ suicides. In Maharashtra, the six districts were in western Vidarbha’s cotton growing belt.

That package was followed up finally by two major measures: higher minimum support prices and a complete loan waiver in the 2008-09 season for the country’s beleaguered peasantry. Yet, ten years on, neither of those steps altered the sagging landscape of farming. The agrarian crisis in many parts only worsened.

Scholars, journalists, and policy makers point to several symptoms of this complex problem: continuing farmers’ suicides; growing hunger and malnutrition among rural populations, mainly children and women; distress migration; regional imbalances and inequalities, among others.

There have been several studies – official or otherwise – to understand the agrarian crisis, farm suicides, growing chasm between urban and rural India, inequality, class divide and political factors. Almost all of them unanimously admit to three common factors: that the net rural incomes are falling; the per capita debts of farmers are increasing; that small and family farms are becoming unviable, non-remunerative.

Neoliberal reforms have certainly accentuated the crisis. Ecological strain resulting from an intensive mono-cropping and an extensive use of groundwater has imposed externalities.

The contemporary agrarian crisis that began in the mid-nineties is much more than a mere outcome of neoliberal policies adopted since 1991 as contemplated by some scholars [Reddy, N and Srijit Mishra (2009)].

As a result, the growth of agriculture considerably slowed down to 2.5 percent during 1991-2010 and its share in GDP declined to 13.4 percent in 2011-12. Both the labour productivity as well as land productivity have fallen by half in the last three decades and capital-labour ratio has doubled in agriculture.

Micro details of suicides apart, the big picture in the neoliberal phase is the rise of small and marginal farmers' undertaking high risk crops, with degraded resources, and unsupported institutional structures [Sainath (2000)]. The rise in small and marginal farmers – a structurally important factor in the understanding and mitigation of the economic and ecological aspects of this crisis – has been the single most important feature of the current structure of Indian agriculture: Farmers with less than a hectare of land holding now constitute 86 percent of the total farmers and own over 43 percent of land in India. If you include the land under tenancy, whose details are officially fully not available, the share of operational holdings could be even greater. Big farmers or landlords have dwindled in number but they still own nearly 50 per cent of the land.

Add to that the rain-fed nature of our agriculture and you hit the nail. Indian agriculture crisis is of rain-fed small and marginal family farms. Studies show they are also among the most poorest.

If one is to vertically spit India, the left half would show a better income standard as compared with the right half, yet barring a few shining starts – the urban agglomerates and the cities – the rest of the country could be painted in black to grey shades symbolizing a struggling economy. That's pretty much the story since 1991.

Despite migration of rural workers, the number of small and marginal farmers has been on an increase. Even though the per capita landholding size is decreasing, the overall share of operational holdings of the class in question is rising. The average farm size has decreased from 2.28 ha to 1.55 ha in 1991 and the number of holdings below one hectare is almost 63 million making the landholdings so fragmented that there is little scope for agriculture regeneration.

The small and marginal farmers are limited by the lack of resources for technological modernization, leading to fall in agricultural growth. An analysis of the all India pattern of casualisation of rural employment for both male and female workers indicates a substantial worsening of employment situation within agriculture in rural India, thereby highlighting declining incidence of self-employment with agricultural work force.

The 55th round of NSS data shows that 40 percent of rural incomes are diversified, which implies growth of non-agricultural opportunities enabling some structural transformation [NSSO 55th Round 2000].

What was limited to a few hotspots until 2000, are now more ubiquitous. The ecological devastation and persistent of drought in some regions, the drying up of the perennial rivers – such as the Godavari, Krishna and the Cauvery – have all contribute to the accentuation of migrations from once-prosperous regions in the last decade or so. The Cauvery Delta region for instance, which was one of the most prosperous regions in the peninsular India, has been witnessing a steady decline in its agriculture sector due to water scarcity driven by both: the man-made factors and climatic aberrations. The Marathwada region of Maharashtra has been witnessing migrations from rural to urban areas due to a persistent drought and water scarcity. Telangana too. Bundelkhand region, which comprises a few districts of Madhya Pradesh and a few of Uttar Pradesh, has been witnessing a surge in out-migration due to a persistent of drought – that region is witnessing what many experts call “desertification” – a process that unless mitigated would turn irreversible in a few decades.

A.R. Vasavi of the National Institute of Advanced Studies, Bangalore in her paper ‘Suicides and the making of India’s agrarian distress’, drew on “a socio- anthropological approach, this article reviews data from five states of India where suicides by agriculturists have taken place since 1998.” She linked macro and micro economic factors to social structural and symbolic meanings, to highlight the ways in which a range of new risks and contradictory social trends render the lives of agriculturists into distress conditions. Conditions of distress, she says, are compounded by the social structuring of commercial agriculture that has led to the ‘individualization of agriculturists’. “These trends combine with the larger context of neo-liberal India, where agricultural issues and agriculturists are in a state of ‘advanced marginalization’, and account for the making of distress in which large numbers of agriculturists have taken their lives,” she explains.

The Indian agrarian economy is in a state of stagnation. This stagnation and distress affecting agriculture in India has three dimensions: one, uninspiring growth; two increased casual nature of agricultural workforce and three small and marginal farmers’ committing suicides. In independent India, agriculture was defined as the primary sector but the policies of government were largely ad hoc, populist and symbolic gestures that did not change the inequalities embedded within the agrarian economy [Anurekha Chari Wagh, 2016].

The post reforms experience of 1990s has led to the accentuation of regional disparities. Such instability and uncertainty within agrarian economy was further pushed when during the liberalization phase, the state emphasized on increasing land productivity through intensification of ‘modern technological inputs’ which substituted labour and thereby delinking employment growth with output growth, slowly leading to agricultural crisis and uninspiring growth in agriculture.

Taking a look at the ten years of five voluminous reports submitted to the Government of India on farming and its crisis and what needs to be done by the NCF that he headed,

Professor M S Swaminathan, writing in the Review of Agrarian Studies, says: “Both during colonial times and after Independence, no Commission had ever been set up to look at the problems of farm families with special emphasis on the human dimension of the ancient profession of farming. The most important Commission set up in the days of British rule was the Royal Commission on Agriculture, headed by Lord Linlithgow. An important statement made by that Commission was: However efficient the organisation which is built up for demonstration and propaganda be, unless that organisation is based on the solid foundation provided by research, it will be merely a house built on sand. This assessment of the need for scientific backstopping for extension advice led to the birth of the Indian Council of Agriculture Research (ICAR) in 1928. The Council was given concurrent responsibilities in the fields of research, extension, and education. In spite of the steps taken from time to time to make farming profitable and save farmers from undue economic distress, the agrarian crisis continues and India has become known for widespread occurrence of farmer suicides. The size of landholdings is also getting smaller and water resources are becoming scarce.

The crisis in Indian agriculture, Swaminathan says, is due to many factors, some of which are the following:

The growth rate of the agriculture sector declined from 3.69 per cent per annum during 1990–96 to 1.65 per cent per annum during 1996–2005.

Net sown area, gross cropped area, gross irrigated area, fertilizer use, electricity consumption – all declined.

The plight of farmers is evident from the fact that Punjab farmers with an average farm size of 3.79 hectares growing wheat and rice earn an income that is less than the starting salary of a Class IV employee.

The main emphasis of the Draft National Policy presented by the NCF, therefore, was as follows:

Do not measure agricultural progress merely in statistical terms, but mainstream the human dimension in all agricultural programmes and strategies, and use increase in farmers’ real income as the measure of progress.

Several studies point out that the approach to mitigate problems in agriculture, which remains the main-stay in rural economy, has been ad hoc, a knee-jerk reaction, or in recent times, market-driven, implying that markets are better off taking care of the sector, from seed and other input technologies to prices.

Yet, the dichotomy remains. While the problems emerge from this commercialization and marketization of farming, the peasantry seek solutions from the State, which has systematically withdrawn from active and direct engagement with farming for almost two decades now in the case of most of the crops.

We are witnessing a reversal of green revolution on the ground. The green revolution was not just about high-yielding technologies, but also about remunerative prices and assured buy-back of the produce.

As Prof Swaminathan once told me in an interview that the State built the Green Revolution success on the three pillars: technology through extension; remunerative prices; assured buy back.

All these three pillars are a matter of contention that trigger protests from farmers who need quality technology, good and remunerative process and assured markets for their produce with reduced risks.

Indian State, in the neoliberal era, no longer intervenes in the agricultural markets and provides market stabilisation, input subsidies, technology and extension, etc [Ramana Murty 2013]. Instead, it offers various welfare schemes to the targeted sections of poor. Murty explains that “amidst all this, a steady groundswell of small farmers joining the petty commodity production is becoming the marker of Indian agriculture. This presents a rather curious picture of persistent petty production as a dominant mode of production, which differs considerably from the experience in agrarian transition elsewhere. Petty commodity production in agriculture becomes means of survival for a large majority under a particular historical-political conditions post-colonial capitalist democracy.”

Prof Rakesh Raman of the Department of Economics, Benarus Hindu University (BHU), says the farming crisis that was limited to a few regions until the mid-2000s, is now wide spread and more uniform. The symptoms could be seen spreading all over the country. In that farm suicides are more uniform; indebtedness is growing; and rural to urban distress migrations are becoming more ubiquitous, he says.

There are two views of the crisis: one that takes an ecological approach, the other economic.

The former view is that the country’s agrarian distress is the result of green revolution technology fatigue and goes on to argue a return to the organic and natural farming modes; the other view calls for rapid reforms to bring agriculture sector into more market and commercial mode.

The structural problems remain unaddressed: Most of Indian farms are now below 1 hectare of holding; they are dependent on rains for irrigation; and most of them are increasingly under tenancy.

Sum total: Sluggish, almost near zero growth of agriculture, and a sluggish growth of entire rural India.

Farmers Suicides in India

The diminishing returns from agriculture are pushing the farmers’ to multitask their livelihood options so that they could stay above starvation.

Way back in 2008, the National Commission for Enterprises in the Unorganised Sector (NCEUS)⁹, submitted a report titled ‘ A Special programme for Marginal and Small Farmers’ to the Prime Minister Office, where it emphasized that unorganized sector, which includes the marginal and small farmers and agricultural labourers constitute almost 80.50 % of the total workforce in the agriculture sector; and that among them the marginal and small farmers are the worst hit victim of agrarian neo-liberalism since 1991 (NCEUS 2008:1). The report explicitly emphasized that globalisation policies has worsened the situation of framers in India and attributed the situation to the huge subsidies and protection offered by the developed nations to their farming community [NCEUS 2008:7].

On similar lines, Mishra (2007) based on a Situation Assessment Survey of Farmers, 2003, 2007 argues that the monthly per capita income of a farmer household (especially of small and marginal farmers) is much lower than their per capita consumption expenditure; and that over the years it has been decreasing steadily. The challenge is not that the agrarian sector is lagging behind but the fact that it continues to employ a large proportion of the work force. The poor agricultural income and absence of non-farm avenues of income dramatically increases the vulnerability of the farmer, which is manifested in the tragic and unfortunate incidents of farmer’s suicides.

Farmers’ suicides are a combination of complex factors. Indebtedness incurred due to high capital intensive farming, leading to sale of assets, greater reliance on credit to repay old debts, increased debt burdens, crop failure due to higher dependence on nature, combined with glut in the market pushes the farmers’ to increased levels of risks. Studies have shown that farmers are engaging in high risk agriculture especially when they grow cotton¹⁰. Along with this the loss of face in community due to harassment by creditors and/or loan agents, pushes farmers’ to take their own lives by committing suicides.

In the predominantly economic reasons that have been identified for the onset of distress, all the reports from the five states indicate that most of the victims were undertaking commercial agriculture and were struggling with a range of new risks (of production, credit, marketing, climate) associated with commercial agriculture. Although cultivating these commercial crops, most of the victims lacked the economic and social wherewithal to be strong players in the Green Revolution game.

All the reports indicate that most of the victims from the different states were marginal cultivators (less than 1 hectare) and small (1 to 2 hectares) cultivators, followed by semi-medium (2 to 4 hectares) cultivators. Compounding such economic marginality is the fact that a significant proportion of the victims were from the ‘Backward Classes’⁹ or from lower ranked caste groups.

In Andhra Pradesh, two-thirds of the victims in Warangal were from the Backward Class groups of Yadava, Chakali, Telaga, Wadla, Mangali, Padmashali and Lambada (Citizens’ Report 1998). While in Anantapur district, most of the victims were from the non-agricultural castes of Sale, Besta and Uppara, although there were some from the traditional cultivating castes such as the Reddy and Baliga. In Amravati and Yavatmal districts, most were also

from the middle or non-cultivating castes of Telis, Beldars and Banjara or from the Scheduled communities of Mahar, Nav-Buddha, Matang, Chamar, and Dhangar (Mohanty 2005).

For the Vidharbha and Marathwada region, the [TISS report (2005)] identifies a spread across the caste groups but a predominant number were from the Other Backward Classes (OBC 27 percent) and the other non-scheduled caste groups (36 percent).

The significance of the number of traditionally non-cultivating caste members represented in the number of suicide cases must be noted. What the cases indicate is the attempt by members of such non-cultivating groups to gain a foothold into agriculture. Such measures have been necessitated by the loss of their traditional occupation by the integration of agriculture into the market economy and the displacement of rural products by industrial products. Members of artisan, service and craft groups such as potters, wheel-makers, smiths, basket makers and others have particularly been impacted by such trends.

Until recently such groups have had to perforce resort to becoming agricultural labourers or to migrating to urban areas. In some cases where artisan caste groups have taken to agriculture, they face problems as they are unable to practice agriculture without incurring large losses. While several studies have indicated the increasing pauperization and de-peasantization processes which impact small and medium cultivators¹¹, these cases of suicides underscore the ways in which families from the low-ranked caste strata are attempting to stall or overcome such conditions of impoverishment or are seeking to enhance their incomes and standards of living. In their attempts to sustain or enhance their livelihoods, many of these marginal agriculturists attempt to shift from predominantly non-commercial cultivation and gain entry into commercial production with a focus on marketing their produce.

Although all the reports recognize the extent to which such widespread and high indebtedness among agriculturists was considered by most of the families to be the key reason for the distress experienced by the victims and which led to their suicide, the social bases of such indebtedness and its implications have not been recognised. Since the key sources of non-institutional creditors have been agri-business agencies (who provide both inputs at deferred credit to agriculturists and loans), and the new money lenders and creditors, including relatives and friends who draw on their urban salaries, these debts pose a double burden on agriculturists. For one, interest rates are exorbitant (ranging from 24 to 45 percent per annum) and secondly they are linked to their personal and social networks. Inability to pay is often met with ridicule, ostracism or public humiliation. As several reports and case studies highlight, many of those who committed suicide did so after experiencing such humiliation or facing threats of dispossession of their assets.

Another social dimension that compounds the individualization of agriculture is that of the fragmentation of joint families into nuclear households. In such contexts, the head of the household and in most cases a single person bears the burden of having to eke out a satisfactory livelihood. Bearing risks that arise from debts, growing new crops, or ensuring

good sale prices are all burdens on a single individual. Many of the reports highlight this; young men who having become heads of households, taking to economic strategies on their own, and negotiating the demands of the market with little or no support.

Individualized decisions made in the context of recently divided families place an unduly large burden on individuals leading them to commit suicide in the face of large debts, loss of crops and loss of face. All of these; the separation of agriculturists from each other, the loss of a shared body of knowledge and practices, the onerous burden of risks that agriculturists bear without adequate support from institutions and State, the risks borne by heads of households and enterprising individuals and the double burdens of the low-ranked, new agriculturists can be identified as leading to the individualization of agriculture.

The suicides are not merely a response to changes in the economic and social world of agriculturists. Rather, the very structure of agriculture, that is iniquitous and which is now compounded by multiple risks that the marginalized face, accounts for the denouement of this tragedy. Agriculture, long embedded with the caste system and its key source of reproduction, is now the site of economic modernity bringing with it the individualization of actors, the introduction of new technologies, marketisation, and alien knowledge.

For those economically and socially marginal in the system, the games of the new agricultural modernity induce and indict them into new risks. But the individualized economic actor remains embedded within the social and cultural fabric of his or her society and is therefore circumscribed by its norms and values of honour, shame, and responsibility. What results is the working of two differing sets of cultural logics; that of the new economic regime that privileges the individual acting for his or her own economic benefit and the pressures of the social world that enforces them to subscribe to its dictums and priorities.

Women in Agriculture

The Economic Survey of India, 2017-18, for the first time explicitly mentions:

“With growing rural to urban migration by men, there is ‘feminisation’ of agriculture sector, with increasing number of women in multiple roles as cultivators, entrepreneurs, and labourers.”

Globally, there is empirical evidence that women have a decisive role in ensuring food security and preserving local agro-biodiversity. Rural women are responsible for the integrated management and use of diverse natural resources to meet the daily household needs (FAO, 2011).

This requires that women farmers should have enhanced access to resources like land, water, credit, technology and training which warrants critical analysis in the context of India. In addition, the entitlements of women farmers will be the key to improve agriculture productivity. The differential access of women to resources like land, credit, water, seeds and markets needs to be addressed.

Women play a crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, post-harvest operations, agro/social forestry, fisheries, etc. (NCW, 2001).

The Census 2011 report says that of the total female main workers, 55 per cent were agricultural labourers and 24 per cent were cultivators. However, only 12.8 per cent of the operational holdings were owned by women, which reflect gender disparity in ownership of landholdings in agriculture (Economic Survey 2017-18). There is concentration of operational holdings (25.7 per cent) by women in marginal and small holdings categories. In India it is also estimated that only 12.7% of land holdings are in the names of women, even as 77% women rely on agriculture as their primary source of income (UNDP, 2015).

The lack of titled land prevents them from accessing a number of further benefits that they should be able to enjoy, such as access to institutional credit, bank loans and federal agricultural benefits. There are not many in-depth and systematic studies on understanding the changes in the agrarian sector through a social lens. Further, the involvement of women in agriculture might vary across land holding size; thus knowing the land holding-wise classification of women farmers is essential.

Table 1: Percentage of operational holdings owned by women

Size Group	2000-01	2005-06	2010-11
Marginal (Below 1.00 ha.)	11.8	12.6	13.6
Small (1.00-2.00 ha.)	10.3	11.1	12.2
Semi-Medium (2.00-4.00 ha.)	8.7	9.6	10.5
Medium (4.00-10.00 ha.)	6.9	7.8	8.5
Large (Above 10.00 ha.)	5.2	6	6.8
All Size Groups	10.8	11.7	12.8

(Economic Survey 2017-18)

Impact of Agrarian Crisis on Women Farmers

Such a scenario puts immense pressure on the women farmers in terms of sustaining agricultural production and taking care of their household. How does the agrarian crisis impact women in agriculture?

Krishnaraj and Shah (2004) state that the face of farmer in India is female, emphasizing the centrality of women's work in agriculture, their heavy work burdens and unequal returns to their labour.

The now-disbanded Planning Commission in 2007 said an estimated 20 percent of rural households are de-facto female headed due to widowhood, desertion or male desertion or male out migration.

These women thus not only manage land and livestock, but also provide subsistence to family without male assistance. It is important to note that agricultural productivity is increasingly dependent on the ability of women to function effectively as farmers (Planning Commission 2007: pg 234).

Saxena (2013), drawing upon NSSO data (2011) shows two trends with regard to women's role in agriculture.

1. Women who were classified as agricultural workers were predominantly found in the nonproductive agricultural sector rather than the more productive non-farms sector.
2. Trend of increased feminization of agriculture where women's share in total number of agricultural workers is increasing.

Thus while there is an absolute increase in the number male labour force, both in urban and rural areas, women workers showed a different trend, and their number have declined but their share has increased.

The reason, Saxena argues is the out migration of men to urban areas and non-farm sector in search of better livelihood options and women are left behind to work in agriculture both as workers and farm managers. It is interesting to note that agricultural distress is on one hand 'pushing men out of agriculture', and on the other hand 'pushing women within agriculture'.

Thus as men migrate towards better livelihood avenues, women in rural India are taking over agricultural work in villages facing low wages, and long working hours (WTO 2010).

Drawing upon NSSO (2011) data of 66th Round, Saxena, argues that male female disparity in both private and public works seemed significant, with male earnings being 1.4 times the female wages.

Thus on the whole women's wages are lower than men's, working conditions poorer and a limited bargaining power. Why is that? According to Saxena (2013), women's livelihoods have been affected by falling rates of growth of agricultural crop, with stagnant production. Though there has been an increase in agricultural GDP during the last seven years has been more because of higher relative prices and not higher production.

In India, there's a trend towards feminization of agriculture, which normally takes place when male workers migrate, leading to a shift of males from low paid agriculture to high paid industry and women start working in agriculture. Lack of strong statistical evidence due to the faulty definitions adopted to classify women workers in agriculture as non-workers leads to major underestimation women's work.

Whenever agricultural distress hits any region, the first victim is the women; it affects them in several ways- increased work burden, higher debt- repayment burden, and reduced consumption and less spending on health care. Agriculture in this era of globalization is undergoing a number of changes and most of it impacts women who are sole principal

earners of their households, especially widows surviving farmers' suicides left behind face a daunting task which emphasizes on the innumerable hurdles faced by women surviving farmer suicides in Punjab, especially as how the women have to take care of their family without the support of the 'man' and under constant control of her husband's kin.

The unsustainable nature of agriculture, questions the belief held by gender development scholars, that ownership of agricultural land will automatically reduce poverty and ensure food security. It was assumed that since agriculture is increasingly becoming 'feminized', improvement of women's endowment through land will increase production, decrease poverty and ensure food security and no proof that land ownership reduces poverty given that land is fragmented and agriculture is non-viable.

On the other hand small and marginal women farmers are dependent on wage labour and work for longer hours in multiple wage work which is low paying (at wages bordering on starvation) and irregular. In this fight for securing and maintaining livelihoods within precarious structures widow farmers develop and nurture negotiation mechanisms through which they deal with the structural inequalities of everyday living.

In the study conducted by Chari-Wagh(2012-2014) on the coping strategies of the widow farmers, the suicide widows, in Wardha district of Maharashtra it was observed that the coping mechanisms adopted by the widow farmers to deal with their situation of extreme vulnerability and marginality included three important measures:

One, engaging in multiple paid labours. The widow (small and marginal farmers) not only work in their own fields (which entails hard labour but with uncertainty of economic returns) but also work as daily agricultural paid labourers in the fields of other farmers. In order to compensate with lack of paid work in agriculture, they undertake non-farm paid such as tailoring, domestic help, cooking and cleaning either in school mid-day meal programmes and/or in hotels (making rotis/chapati¹² and/or cleaning vessels), thereby stretching their working hours to almost 16 hours a day, balancing multiple paid and non-paid labour. The constant factor in these paid works is that it is time consuming, back breaking, insecure and low paying.

Two, austerity measures such as reduction and prioritizing of needs. In order to manage within limited resources, widow farmers adopt the coping mechanism of austerity and reduced consumption. They have started cutting down on spending, especially on themselves through prioritizing of needs. All members of the household seem to engage continuously in the process of reevaluating their needs so as to bring down expenses considerably. This reevaluation and prioritizing is done by curtailing of spending by widow farmers by squeezing not only on small pleasures (such as books, stationary, good food, festivals) but also necessary needs (health, medicines), thereby impacting the children quite severely.

Three, investing in creating a livelihood future that does not depend on agriculture. An important mechanism is investing in dreaming of a livelihood future that does not depend on agriculture. Widow farmers believe that the only way to deal with economic insecurity is to

ensure that their children do not have to depend on agriculture to secure their livelihoods. They try extremely hard to motivate their children to focus on education so that they would get a formal job that grants health, employment and pension security as a way to escape the drudgery and uncertainties of agriculture¹³.

The NCF had in its reports recommended the renaming of the Ministry of Agriculture as Ministry of Agriculture and Farmers' Welfare, in order to emphasise that an important responsibility of the Ministry is to ensure the economic and social well-being of farm families. The NCF laid much emphasis on the gender dimensions of farming. In fact, the very first volume of the report starts with a chapter on "Women and Agriculture."

Feminization of Agriculture and Migration

Itishree Pattnaik and Kuntala Lahiri-Dutt of the Gujarat Institute of Development Research say in their working paper (2017): Tracking Women in Agriculture through Recent Census Data in India, "Feminization of agriculture, as it is occurring in India, is adding to the already heavy work burdens of most rural women and thereby further undermining their well-being, and is better described as the feminization of agrarian distress. Their paper presents a first step temporal investigation of women's participation in agriculture into this question from secondary sources, that is, from four sets of occupational data in Indian Census— 1981, 1991, 2001 and 2011. It shows a mere increase in numbers/time/activity of women in the agricultural field is not appropriate definition of feminization of agriculture.

One of the responses to this deepening crisis has been the migration of working age-group men out of rural areas; scholars have noted that male outmigration has changed in duration, seasonality and destinations.

Anecdotally, and from field surveys, experts have commented that women's roles in agriculture have assumed greater significance in recent years. Shah and Pattnaik (2015) note that agriculture is increasingly being considered as an auxiliary activity by peasants; as the rural poor diversify their income sources to deal with poor and insufficient incomes from agriculture, the very idea of who or what comprises an 'agriculturist'¹ is being reframed, albeit not in a conspicuous manner. If indeed, the face of India's agricultural labour in the future is feminine, then policy debates on agricultural growth will need to include women's roles, practices, needs and interests.

Feminization of agriculture in India is not a new phenomenon. In the present agrarian context of declining farm incomes and stagnation of employment, it has gained importance.

According to World Bank data, the agriculture value added to the GDP has declined in India from 18.6 percent in 2006-11 to 17.8 percent by 2011-2014. Under the Government of India's 11th plan, the National Commission of Farmers (NCF, 2005) report: II, shows that with increasing out-migration of males, an increasing number of women are undertaking agricultural tasks such as taking care of the land, working as helpers and so on. Women's role as food producers is important for maintaining the family livelihood as well as food security.

However the persisting gender inequality enhances the difficulties women farmers face, reducing the potential productivity of agriculture and hence of overall food availability in countries, regions, and worldwide as noted by Bina Agarwal (2012).

Feminization of Indian agriculture seems to be taking place in a situation of decline in economic stake of women and increase in contribution to agriculture, either as cultivators or as agricultural labour.

In India, it is believed that feminization of agriculture has been induced by unprofitable crop production, distress migration and the casualization of work. The report on migration based on official data is not reliable and does not capture details regarding the types of migration. However, several micro-studies have recorded the out-migration of males from agriculture to other sectors (Hardikar, 2004; Garikipati, 2006).

The existence of higher seasonal migration in India, even though there is no direct calculation and evidence shows that there has been a very slow increase in urbanization in India; the rural-to-urban migration was 22 per cent, compared to rural-to-rural migration, recorded as 47 per cent by 1999–00.

The insides from the micro study in two villages of Madhya Pradesh (Jaideep Hardikar 2004) find out that the migration of males (most of them from the marginal and small land-holding groups) put a further pressure on the women employers as they lose the family labour and increase in the upward pressure on wage. This in turn forces the women cultivators to abandon their farms since they can't afford to pay good wages to the remaining labour despite good monsoon. The concern here is that the mere increase in number/time/activity of women in the agricultural field need not necessarily be called a 'feminization of agriculture', as it may only signify the addition of extra burden (double or triple), thus representing more of a disadvantage for women.

The Census data show that over three the decades from 1981 to 2011, the work force participation (WFP) has increased faster than the Indian population. Although population growth slowed in the last period so did WFP, but in general the growth rate in WFP was higher than that for the population which is positive.

Women's participation as agricultural labour was one of the major components of the latest Census. These labourers include casual, daily wage labourers, attached workers whose wages are fixed by contract, and bonded labourers who have entered into a contract with the landowners to pay off the loans taken from them by working for them. The statistical analysis clearly establishes the fact that women's participation has declined with the increase in income per-capita. This implies that with the increase in income, women withdraw from the farm sector. This also implies that the current higher participation of women in agriculture is more in nature of distress work, as states with lower per capita income have witnessed higher participation of women in agriculture. Logically, an increase in economic and social standards leads to a decline in women's participation in agriculture.

What Next?

Agrarian crisis – with its many symptoms, from farmers' suicides to migrations to growing indebtedness to the increasing burden on women farmers – is still an ongoing challenge before the country.

There are new factors aggravating the crisis. In addition to the urbanization, the massive structural changes in the economy and banking, the changes in work patterns, mechanization of farming, automation, integrated global and local markets, India is also witnessing climatic aberrations and ecological devastation spurring new migratory trends – short term, seasonal, and long-term leading to new demographic shifts.

It calls for a closer look at many of those transformations – given that the story is yet unfolding.

Part II: Stories from the field

1 – At a ‘100 day site’, the elderly battle drought

July 2017, Thanjavur, Tamil Nadu:



It was a group almost entirely of women – most of them in their 60s, holding axes and spades. Not a sight we had expected to run into. We were in Keelathirupanthuruthi village in Thiruvaiyaru block of Tamil Nadu’s Thanjavur district

On a hot and humid May day, as we drove along the slender alleys of the village, around 40 kilometres from Thanjavur city, we encountered a different picture of India’s growth story: all the women were working on an MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) site. Most of them were frail and fatigued. All were from landless or marginal farm households, and belonged to economically backward castes or were Dalits. There were a few old men too.

“There are about 100 women in this group,” J. Ananthi, 42, the team leader and a member of the village panchayat, told us.

I have no photographs of them working – they stopped when they saw us. As they crowded around me and my companion, I realised they had mistaken us for government officials. And they wanted their money.

Their dues had not been paid by the state government for 2-3 three months. A few told me the amounts owed to them ranged from Rs. 10,000 to Rs 15,000. This was because, we were told, the central government had delayed releasing MGNREGA funds to the states, and also due to the political instability that Tamil Nadu plunged into after the death of chief minister J. Jayalalitha in December 2016.

Keelathirupanthuruthi is one of several hundred villages in the heart of the once-fertile Cauvery delta – a region that today stands ravaged amid a biting drought. The July-September southwest monsoon in the Cauvery delta is still to fully arrive this year. In 2016, it registered a shortfall, as did the northwest monsoon from October to December. Crop yields dropped sharply, so did incomes and work.

Most of the young men and women of this village have gone either to Thanjavur town or Coimbatore, Thiruppur or Chennai in search of higher wages, Ananthi said. They won't come back unless and until it rains. "There has been no income from agriculture this year [2016-17]; old women must work for their livelihood," she said. Tough times these, she added.

What work are you doing? We asked. Clearing and widening the village road and making it ready before a local festival, Ananthi told us. Why are old women working? "Everyone's working in this drought," she said.

The last two years, the women told us, have been bad for farming. Canals and rivers did not bring in water, the monsoon failed, borewells ran dry – and the agrarian system collapsed.

"The only support is this 100-day work," said one woman. "There is no cash in our hands." The Tamil Nadu government has hiked the MGNREGA workdays to 150 – in these parts though people still call it '100-day work'.

"My children have gone out, I am here," Manikkavalli, who said she is 62 but looked older, said. There were a handful of young women too, those with small kids to look after.

Each member at the worksite will earn Rs. 120-150 a day for 150 days, said Ananthi. But payments are being delayed. "People haven't received wages in two months," she complained.

From village to villages, across the delta and all along the Cauvery river, we saw old women and men battling the drought by doing MGNREGA work – wherever they could find it.

"This is not going to be enough, but when there's nothing around we have to make do with whatever is available," said Pushpavalli, another elderly woman from a landless household.

When the landowners are in such distress, she asked, can you imagine the condition of the landless?

2 – Distress and death in the delta

A long drought in the Cauvery delta in Tamil Nadu has triggered a series of farmers' deaths due to heart attack. The state denies agrarian distress is the cause, but many families have a different story to tell

July 18, 2017, Nagapattinam, Tamil Nadu:

It wasn't an age to suffer a heart attack. K. Veeramani was not even 35 when the end came.

"We were on the edge, he just collapsed..." his widow Kavitha tells us at her home in Kadamankudi village, wondering how her husband could die of a heart attack at such a young age. He was 35, she says, but under a lot of stress and tension.

On December 30, 2016, the two went to their farm – a 1.25 acre plot that this landless Dalit family had leased for the first time from another villager – to tend to the paddy crop, or whatever was there of it.

Around 4 p.m., she saw him falling. "When I ran to check what the matter was, he was not responding," she says. Kavitha called for help and took him to a nearby government hospital in an ambulance. The doctors told her he had died instantly due to a heart attack. It was, they said, a shock-induced death.

Kavitha, now left alone to look after their two children, Divyadarshini, five years old, and Nityashree, two-and-a-half, is still trying to fathom what happened. "It did not rain [in 2016]; it was our bad luck," she says. "It was the first year we decided to lease land for our sustenance, and it turned out to be the worst year for farming."

In Kadamankudi village, Kavitha, K. Veeramani's widow, is still trying to fathom what happened, and how he could suddenly die of a heart attack at the age of 35.

Veeramani and Kavitha would toil on land owned by others every year, earn subsistence wages, and dream of having their own farm in a region that was once known for land that yielded three crops. But both the summer and winter sowing seasons in 2016 failed due to drought, not just in Kadamankudi village of Nagapattinam district at the far eastern tip of the Cauvery delta, but across Tamil Nadu. Veeramani was not the only farmer who suddenly died of a heart attack in this region.

Around 40 kilometres away, in Adhichapuram village of Thiruvarur district, Arokyamary narrates a similar tale. No one in the family thought that T. Azhagesan, her husband, would die of a massive heart attack. He was just 36, Arokyamary says, tearfully recounting the chain of events. On November 4, 2016, he went to his farm in the afternoon and collapsed in the middle of the wilting crops. By the time they brought him to a hospital in Thiruvarur, he was already dead. After T. Azhagesan's unexpected heart attack at the age of 36, his wife Arokyamary and his family have been pitchforked into a financial and emotional quagmire. Azhagesan, a landless scheduled tribe (ST) farmer, decided to take two acres of farm on lease

in 2016-17 – and it has turned out to be among the worst drought-affected periods in this region over the last century. His demise has pitchforked his family into a nancial and emotional quagmire.

Azhagesan's mother Amruthavalli, 70, is now the member in the family with an income – she works as a sweeper in a nearby school for Rs. 3,000 a month. And she will continue to work to support her grandchildren – Azhagesan and Arokyamary's two daughters and a son, all in their teens and studying.

Azhagesan never allowed Arokyamary to work on the elds. Now, she insists, she could work as an anganwadi assistant if someone helps her nd a job. His father, Thaingayya, also an agricultural labourer, stopped working long ago. The family hasn't received any compensation from the government, and they have to repay two loans of Rs. 40,000 each from two microcredit institutions. The loans were taken in the names of Azhagesan's wife and mother. "We've also pawned all my ornaments, and taken hand loans [small informal borrowings] from relatives," Arokyamary says.

With reports growing of the agrarian distress in the region and its tragic outcomes, in January 2017 a People's Union of Civil Liberties team comprising farm activists, social activists, students, doctors and others enquired into the reasons for these deaths in the delta.

"We studied some 50 cases of sudden deaths as well as suicides, and the prevailing situation in three districts of the delta – Nagapattinam, Thiruvavarur and Thanjavur," says Dr. Bharati Selvan, a cardiologist and social activist in Mannargudi town, Thiruvavarur district, who was on the team.

Dr. Selvan says he has never before seen such incidents in the delta. "Most of those who died had no history of cardiac problems; several were young. We can relate these to turmoil on the farm and family fronts. Though the government does not accept it, we have reasons to believe that sudden emotional stress and economic turmoil could have caused these deaths," he says. "The crisis is worsening and the government's apathy is telling."

The Tamil Nadu government though says these incidents are not related to the prevailing drought and agrarian distress. It attributes them to factors such as domestic problems and health issues, or sees them as accidental deaths. This despite over 200 sudden deaths due to heart attack from January to June 2017, according to estimates of local farmers' groups. And these are in addition to suicides by farmers. As many as 106 farmers were reported to have committed suicide in just one month – December 2016 – according to a notice issued by the National Human Rights Commission to the state government. The NHRC indicates that a majority of these deaths were concentrated in the eight districts of the Cauvery delta, which together have a population of close to 8 million (Census 2011). Though the state government still denies it, drought seems to be the biggest reason for the wave of shock-induced deaths in such a short period of time in the region.

In March 2017 the government itself declared 21 of Tamil Nadu's 32 districts as drought-affected. The usual northeast or receding monsoon, which sweeps across Tamil Nadu, coastal Andhra Pradesh, south Karnataka and Kerala between October and December, failed in 2016. That monsoon usually helps Cauvery delta farmers in eight districts to grow paddy.

Across Tamil Nadu as a whole, the winter crop depends more on the northeast monsoon than in any other Indian state. Some districts in this region have now received showers that precede the July to September southwest monsoon. But in 2016, the state registered a deficit of 60 per cent in the southwest and northeast monsoon. Hit by shortfalls in both monsoons, Tamil Nadu reported a drop in the 2016 winter sowing of rice by well over 30 per cent and of production by more than 60 per cent, according to estimates of the agriculture department of the state government. Thousands of tanks have dried up in the drought of 2016-17 in the Cauvery delta, a once water-surplus region.

In the farming season gone by – October 2016 to March 2017 – close to 35 lakh hectares have come under extreme to moderate drought conditions in Tamil Nadu, according to the Integrated Drought Severity Index (IDSI). This accounts for up to 30 per cent of the total area of Tamil Nadu. This in a once-fertile Cauvery delta, which until two decades ago was a three-crop region. Over 20 years, a fall in the availability of water brought it down to two crops. The 2016-17 agricultural year was the first time in a century that the farmers of this once waterabundant region could not plant and harvest even one paddy crop. In addition to the failed monsoon, Tamil Nadu's share of the Cauvery water was not released by Karnataka due to drought on its side of the river catchment. The resultant loss of crop has been devastating.

In a small thatched hut in Kadamankudi village, Veeramani's photo now hangs on the wall in a corner, to the left of the entrance. A copy of the agreement between Veeramani and the land owner, that Kavitha shows us, is actually a sub-lease. The land originally belongs to an endowment trust of a religious institution; the man from whom Veeramani had taken the land was merely an agent. The lease tenure was for two years for Rs. 25,000 a year, the agreement states. It was the same arrangement for Azhagesan. This meant that Veeramani and Azhagesan could not procure lowinterest credit from the banks since the farmland was not in their names – a key requirement for crop loans.

"We never went to school," Kavitha says. "We wanted our children to go to school, so we took land on lease and slowly make a decent income to support their education," she says. It backfired. Kavitha received Rs. 3 lakhs as compensation from the state government, which has, reportedly under political pressure, given it to some of the farmers' bereaved families. She has repaid the Rs. 50,000 the family owed to a microfinance firm and other small loans taken from relatives. "If the money had come to the rescue earlier," she laments, "my husband would not have died."

3 – Alone in her own shadow

July 2010, Kurzadi, Wardha:

Looking back, Ujjwala Pethkar wonders how she survived the hard times!

More than a decade after her farmer-husband, Prabhakar, took his own life to join a burgeoning list of farmers committing suicide in Vidarbha region of Maharashtra, the 40-something farm widow is rebuilding the blocks of her life – and family.

Something kept her going. “Maybe,” she adds after a pause, “it’s my children.”

Ujjwala had no time to mourn, no luxury to rest and no support to fall back on. She was in her early thirties Prabhakar consumed an insecticide to end himself. Responsibilities fell upon her: from tending to her farm to repaying debts to raising the two kids.

Brooding over the past decade Ujjwala fights her tears while cutting her gram crop. This is her field – a five-acre plot in Kurzadi, a village of 2000 people about 20 km from Wardha city. Blistering sun has just announced the onset of spring that does not deter her from working the field. “If I do not work, my children would not have a future – I can toil any longer for them.”

Alone in her own shadow, Ujjwala is the struggling yet resolute face of the struggling farm widows. She’s the portrait of an enduring farm-woman, an image of hundreds of farm widows, shouldering the family burden and confronting a farm crisis that refuses to die down. Between 1995 and 2013 India has seen, according to the National Crime Records Bureau, close to 300,000 peasant-farmers’ suicides. Ujjwala’s husband ended himself in 2003, when the cotton crisis in Vidarbha was still unfolding.

“Agriculture is not women friendly,” Ujjwala says. “When I go to a bank, clerks don’t take me seriously; when I go to market, men stare at me as if an outsider has intruded their bastion,” she says. “Farm labourers, even women, don’t come to my farm easily.”

Capture her, in the process of feminization of agriculture: Ujjwala works all day, all seasons, in her fields, to grow cotton, soybeans, maize, gram and wheat. She will be placing, despite the daunting challenges, food on your platter this summer; when her wheat crop is ready she’ll harvest it, collect it and bring it to the markets.

“If my husband were alive, I’d still have worked my farm, but may not have known the economics of it,” says a five-feet-something Ujjwala, a handkerchief wrapped on her forehead, as she walks observing the standing wheat crop, about to reach harvest stage.

Her evolution from a mere housewife to a farmer and family head, Ujjwala recounts, was not easy. “I saw the real face of people after my husband’s death,” she says. “No one, even close relatives, supports you – I learnt, I am all on my own in this world.”

Offers of help, she says bitterly, “is a veil that hides many an ugly intention of people.” She is wary of people who offer help. “I never seek it from any one; I face my problems, work my fields and tend to my children the best I can; that’s it!” Ujjwala is proud of her daughter Vrushali, about ten years old when her father died, and now a confident young working woman. Vrushali shifted to Nagpur to train as a nurse after her matriculation. She works with a private hospital and on her own now. Son Prasheel, 17, has dropped out and now works a labourer, apart from helping her mother sometime.

Ujjwala, married off at the age of 19 by her farmer parents, learnt the ABC of agriculture on her own, starting from scratch: crop selection, buying inputs, banking transactions and actual farming and marketing. “I knew nothing.” Today, she farms smartly, rotates the crops; tries new things and tides over the finances. “Farming is difficult,” she says.

Among the many things she tried on the fields, she realized diversified agriculture is the best strategy to reduce losses and increase income. “I planted sugarcane on the farm just to see if we can cultivate it; the yield was bad, so I did not go ahead,” she says.

Ujjwala says her in-laws distanced themselves from her the day Prabhakar died. Land, she says, is her only asset. “We lost four and a half acres to lenders while my husband was alive,” she says. “I have been unable to earn back that land – it’s beyond me.”

It is noon, and Ujjwala must stack the gram hay. Crops this year, she says, haven’t been good because of drought. “I am back in debt and loss,” she smiles wryly.

Losses and debt did her husband in. “Two lakh rupees was our debt when he passed away,” she says. “I am repaying the loans part by part; have to repay more than a lakh rupees to private lenders and the banks,” she says. “I am buying time from borrowers.”

Death is not the way out of crisis, she says a tad philosophical. “We get this birth only once; sorrows are a part of life; my husband killed himself without thinking about us.”

(Ujjwala Pethkar’s son Prashil committed suicide at age 20 in July 2017, plunging her into yet another emotional and psychological shock. Distraught, she moved to her daughter’s home to recollect her broken confidence. What did I do that I have had to endure this, she asked me when I went to condole her.)

4 – When to fight, when to quit

Thursday (September 29, 2011), 8.27pm. Wara Kavtha village in Maharashtra's farmer suicide belt. Aparna Malikar's home is buzzing.

Seven-year-old Rohini paces the dimly lit rooms impatiently: how can three minutes take so long? At 8.30, mother Aparna will be on *Kaun Banega Crorepati*, and half the village seems to have turned up at the three-room mud-and-brick house, one of the few with a TV. They all know the result, of course: the 27-year-old farm widow, mother of two and a cotton grower, has made them proud. That's why this tiny village in Yavatmal district wants to join Aparna in watching her moment of glory, seated across host Amitabh Bachchan at the KBC special, *Doosra Mauka* (second chance).

Rohini shouts at her grandfather, Arun Tathe, who is surfing channels. "Go back to Sony!" He smiles and obliges. The only peaceful expressions are on the faces of younger sister Samruddhi, 4, who was asleep, and their father Sanjay, gazing down benignly from a framed photograph on the wall.

Aparna looks buoyant. After the September 10 recording, she says, Big B sent her a cheque as a personal gift. "He had promised me Rs 50,000," Aparna says. "I was surprised to find a cheque for Rs 1 lakh. I am deeply moved."

The actor wrote on his blog: "I am afraid there is not much that can be said after my timespent among the 'bleeding hearts' on this wonderful programme."

KBC had chosen Aparna from among 10 farm widows from this region. The 10 were recommended by Kishor Tiwari of the Vidarbha Jan Andolan Samiti, a farmers' movement.

"Their team came to interview me here; I was given a questionnaire to fill," Aparna recalls. Mother Leelabai whispers she hasn't seen her daughter smile so much in the eight years since her marriage.

Marriage had meant work, loans, quarrels. Then, in August 2008, Sanjay drank pesticide at nearby Patanbori. Rohini was four years old then, her sister just nine months. Aparna says she still wears her mangalsutra "to protect myself from society".

But it's cheering time now. It's 8.30. KBC, Bachchan's baritone informs the audience, wants to give Aparna a second chance to live her life.

First, however, Big B must see through an overnight contestant, Sanjay Kumar from Bihar, who's playing "very well". The packed TV room in Aparna's home can't wait any more.

8.45pm. Disaster! The lights go off. "Load-shedding!" shouts one of the kids. "Keep quiet. It won't be long," an elder admonishes. He's right. At 8.50, the lights are back. But a commercial break is playing spoilsport. The wait continues.

Challenges

After Sanjay's suicide, Aparna's challenges multiplied. She says her three Nagpur-based brothers-in-law tried to get her to leave the house so they could grab her land.

Two weeks after the suicide, one of her brothers-in-law lodged a police complaint accusing Aparna's father Arun and brother Amol of pushing Sanjay towards death. The same brother-in-law, Aparna says, was with her husband when he killed himself.

"They were harassing us so that my daughter gives up the farmland," Arun says. According to Aparna, the bone of contention is a 16-acre field that she and her husband cultivated till his death, and which she cultivates now. The entire village stood by her.

Arun and Amol spent 10 days in jail on charges of abetting suicide and common intention before securing bail. Police produced a suicide note found on Sanjay that accused his in-laws of harassing and threatening him, but the defence argued the letter had been planted. The case is in trial stage at the sessions court in Pandharkavda, a cotton-trading town 40km down National Highway 7.

Sanjay's eldest brother, Raghunath Malikar, is an NCP-turned-Congress leader and a former mayor of Nagpur, where his wife is a councillor. After the recording of the KBC show, Raghunath allegedly wrote to the producers saying Aparna was a widow but not a "farm widow".

The land record (7/12 document), though, shows her as a cultivator and says the land under contention is in her possession.

"She is a very hardworking farmer; it's not easy to manage a 16-acre field, pay loans, and also raise children," says sarpanch Nirmala Gore.

Bees and bats

The 21-inch TV screen is now showing Bachchan walking Aparna to the hot seat. "I felt so nervous," Aparna giggles at the memory. She had never ventured beyond Yavatmal. "But Amitabh sir comforted me. I thought I was in a dream."

She was accompanied to Mumbai by her father and Manjusha Amberwar, a journalism student from Nagpur whose father, a farmer, had committed suicide in 1998 in Yavatmal. Arun says the trip was thrilling. "I had never seen a plane. We flew to Mumbai."

The game starts. Aparna sets Rs 1.6 lakh as the first target, or Man Chaha Padav.

Question 1, for Rs 5,000: What is the home of bees called in Hindi? Aparna goes for the first lifeline: audience poll. "*Chhatta*" is the answer. Aparna says she knew its Marathi name. "It's called a *moharu*."

Question 2 (Rs10,000): Which of these sports is usually played on a non-rectangular field? Aparna opts for her second lifeline: expert advice. Economist Ajit Ranade, the invited expert, comes to her rescue. Cricket, ofcourse.

Aware that the kids watching at her home would be incredulous that she had failed to grab such a lolly, Aparna sheepishly says: “I knew both the answers, but I was so nervous!”

Quiet, hush! Question 3 (Rs 20,000): Which of these animals has black and whitestripes? Aparna’s cool as cucumber. Zebra’s the answer. Rohini sits up straight.

Next. Which of these diseases is called *chhoti maa* or *khasra*? Rs 40,000 at stake. The youngest of three siblings, Aparna had dropped out after Class X. The clock ticks.

Big B repeats the question. Aparna is thinking. At her home, there’s a sudden quiet. “Measles,” she finally says, struggling to pronounce the word. The audiences at the Mumbai studio and Wara Kavtha clap.

Question 5 (Rs80,000): Which political party elected Nitin Gadkari its president in 2009? Aparna goes for the third lifeline: phone-a-friend.

“Computerji” connects to Tiwari, the Samiti activist. It’s easy for him: the BJP.

The next question is crucial: it’s the Man Chaha Padav: get it right and you go home with at least Rs 1.6 lakh.

According to Hindu mythology, which of these would you associate with Kurukshetra?

The answer is “C” — the Mahabharata.

Bachchan writes out a cheque. Commercial break.

‘Ineligible’ suicide

The money will help Aparna pay off the bulk of her loans. She never got the Rs 1 lakh state compensation because Sanjay’s was not an “eligible suicide”.

To the Maharashtra government, a farmer’s suicide is “eligible” if the victim ended his or her life for “agrarian reasons”. The criteria: outstanding bank loans; cultivator or land ownership status; and no reason for distress other than agrarian.

But loans from private moneylenders don’t count — and Sanjay owed them Rs 2 lakh. He also owed Rs 50,000 to the Union Bank, but it had been taken as a housing loan because, as a defaulter farmer, he would not get a crop loan, Aparna says.

That he had suffered losses in back-to-back years didn’t count. And his brothers won’t accept it as a farm suicide, either. So, officially, Sanjay’s suicide was prompted by “domestic reasons”.

“We would fight, yes, but which couple don’t? How could I see him die slowly, bit by bit every day, from the tension of loans?” asks Aparna.

“Till 2005, my husband was not an alcoholic,” she says as several villagers nod. “He was always worried about loans; I would fight with him, telling him that liquor will only worsen our problems.”

More than 70 percent of suicides after 2008, the year the Centre gave a one-time loan waiver to farmers, have been classified “ineligible”.

In his blog, Bachchan says he has no words to express his anguish at Aparna’s struggle. “But there it was. Stark, brutal and honest,” he writes.

Last lap

Question 7 (Rs 3.2 lakh): Identify the hero from this audio clip. Aparna smiles, perhaps for the first time on the show: she knows Salman Khan’s voice. Right answer! She can now clear her loans altogether and set up the beauty parlour that has been her dream.

Which freedom fighter is also known as Lokmanya? Bal Gangadhar Tilak. Bachchan hands her a cheque for Rs 6.4 lakh.

Now, Big B is admiringly chatting with Aparna. He poses the next question: number 9, for Rs 12.5 lakh. Which seer is believed to have written over 4,000 abhangas, most of which were addressed to the god Vithoba of Pandharpur?

Long silence. Aparna is contemplating the four options. She has one lifeline left: double dip. Bachchan gauges her dilemma and tells her to play only if she’s absolutely sure. After a while, Aparna says she wants to quit.

Sure? She repeats she wants to quit. The actor asks the audience to clap one last time.

Now, if she were to guess the answer, which option would she choose, Bachchan asks. “Sant Tukaram,” says Aparna. That would have been the correct choice!

At her home, Aparna tells the villagers she was not certain, that’s why she quit.

It’s 10pm. The show’s over. The villagers leave, praising and patting her. Aparna comes out of her reverie. More daunting questions lie ahead in life. Only, lifelines are rare and quitting is never an option.

5 – Migration, agriculture and women

As India enters a new monsoon season, **Jaideep Hardikar** recounts the Chhatisgarh situation where women are increasingly becoming farm managers.

May 1, 2004 -

Radhikabai Advasi has a reason for worry. It's half past ten and the labourers have not yet reported at work. "Ab inke piche kaun jahawega (Now who will go searching for them?)" she murmurs to herself, a bit angry. The women agriculture labourers she is waiting for have to complete the work in her farm today. Otherwise the dangerous pest would eat up the grain if it is not plucked and separated from the crop, she fears.

Rattled by the very thought of devastating ramifications of not completing the work today, Radhikabai calls a village boy and asks him to go to the next village and see if some women were free today to work on her farm. "Tell them I need them for 'nindai;' I'll pay 30 rupees per head." The boy says okay and obeys her order. After half an hour he comes with good news. "Eight of them are coming," he tells her. She hands him a note of Rs Five for having done her job and thanks him. Minutes later, a group of eight women from neighbouring village arrives in this village called Batera and exchanges pleasantries with her. The work begins much to the respite of Radhikabai. But, she soon discovers that it's already late. The pest has wrecked the crop to a large extent.

Radhikabai Advasi, a tribal woman, is the custodian of her small farm since her husband has migrated to Nagpur as a construction labourer.

It's a peculiar situation. Radhikabai is not the owner of this land. She just happens to be the custodian of 15 acres by virtue of being Jeevanlal's wife. A Halba tribal who is among the only three farmers in this village to own over ten acres of land, Jeevanlal has gone out for work, despite such a large land holding, this year. Why? He is in the midst of a serious crisis. Three years of drought left him under the burden of loan. This year it has been a good monsoon. But, Jeevanlal could not afford to depend only on his agricultural yield. Much of his income from the farm would go in repaying the debt. And, that's why he moved out, leaving the responsibility of agriculture on Radhikabai. The woman has since been managing the show. Like many other women of her village do after their men deserted the village and migrated for an extra-income.

So, despite a bountiful monsoon (2003), Radhikabai says she won't get good returns. "Half of the yield would go into repaying the loan and the rest would be eaten up by the pest," she says. The labourers did not come in time as per the promise. They must have stuck up with some other job, she complains. "No, no. That chap - the one having a pump in his farm - must have offered them better wages," feels one of the women labourers.

Finding agriculture labourers, Radhikabai says, is becoming a big problem in their villages. This, in a land that supplies cheap labour in abundance to cities, like Nagpur. "So much of work is to be done and our men have already left the villages. What can we do alone?,"

Radhikabai asks helplessly. The problem is more compounding since agricultural equipment are not women-friendly, she notes. Much of her time goes in fetching the labourers, she says. Then, she has to bargain a lot on wage-structure. Rs.50-70 per day is considered to be a good wage.

Labour problem and migration – Radhikabai has just identified rural Chhattisgarh's most pinching problems. Despite repeated claims by the Chief Minister Ajit Jogi, migration from Chhattisgarh hasn't been plucked. Many of the villages in Rajnandgaon, Durg and Kawardha districts are still awaiting work and decent wages. For a state having 80 per cent of its population dependent on agriculture, migration is not a small issue. In tiny villages, where each family's land holding is not more than five acre, it may spell doom for the people and shatter the village economy like anything.

Good monsoon won't help if there's no workforce left here, Janendra Kumeti, a Gond tribal, says in Jatadah village. Seven families fled this village only today. All of them have a little less than three acres of land each, informs Baidnath Bhavaria to support their decision to migrate to Karim Nagar. Ironically, the seven families have left the old and the young ones to take care of their farms. "Tell me, how will that poor old lady slog in the farm and feed herself and her grand-children?" Janendra wonders as he takes me to the homes of those who've just left. "If a village loses its quality workforce to the cities, it's disastrous for us and the government does not understand this," notes Baidnath. It's like India losing all her quality engineers and doctors to the US.

Problems are complex and policy-driven. The state is yet to take strides in irrigation sector, though it speaks of a policy on papers. Water, in some villages, comes with a huge tax. In many water tax is paid to either the village panchayats or the pani-panchayats. That ranges from Rs 60 to Rs 90 per two hours per acre. Year after year, the land holding is reducing, due to division of property or, in many cases, accessions by the private usurers against loans. But the government has no plans to start the rural credit system to support the farmers. Evidently, the illiterate villagers are not aware of crop insurance scheme in this belt. And the government machinery, which goes overboard to portray the "thousands of works of the Jogi government in thousand days," never cares to tell them about it. Food for work programmes don't exist in this state practically, though the government says it's working on it.

What do people do then? They move out leaving the women, the old and the children in the villages till the next monsoon sets in. The men start coming back in May, to gear up for the next agriculture season. Many of them do shift their locations over a period of time, but not all do that. They spend roughly six months in the cities where they find work usually from December. This pattern is changing too. In 2003, I found that the men left for the cities as early as September.

Women labourers busy working on a rice farm of a village in Chhattisgarh.

What happens, in the meanwhile, is a process being called 'Feminisation of Agriculture'. That women work in farms is nothing new. But the women having to virtually become custodians

of their land in the absence of men, is something new. In Khamera village near Rajnandgaon, nearly 80 per cent men move out every year for work, the Sarpanch informs. “Women do the ploughing, sowing and all other work,” says Meghnad Chandravansi. “This year, a big farmer had come from Sagar in Madhya Pradesh to our village. He wanted these women to go to his village and work as agriculture labourers. Our women labourers are in demand there because they can do all the work and at comparatively cheaper wages,” he laments.

Several issues crop up in the wake of migration leading to feminisation of agriculture. Neither Chhattisgarh government nor Madhya Pradesh government has envisioned this process in the policy planning. But, it’s an issue that calls for an immediate policy to stop the massive exodus of men from their villages to the urban centres. Not only does the exodus cause labour shortage and hence affects the agriculture yield badly, it also renders huge land barren in the absence of agriculture labourers in the villages. In such cases where only men migrate for work, women have to shoulder all other responsibilities, including, importantly, agricultural activities.

Shortage of labourers due to migration places an upward pressure on the wages. But many women employers are unable to cope with this.

Secondly, when men move out – most of whom are marginal farmers or landless – their women slog in the farms. It also means a loss of labour for the farmers when they need them most. Shortage of labourers effectively raises the wages of the farm labourers. This in turn forces the women agriculturists to abandon their farms since they can’t afford to pay good wages to the remaining labour despite good monsoon.

The crisis is more biting in two adjoining districts of Madhya Pradesh – Seoni and Balaghat. The rice producing districts now depend more on women for their agriculture than the migrating men, say agriculturists in these districts. Migration, in Balaghat, has more or less been accepted as a better avenue to earn money than doing the farming back home. Two youths, Lalit Bisane and Sarwanlal Dahare, tell me in Choti Kumhari village on Balaghat-Lamta road that the government does not even reach in this area.

Every village on this road has half its population in cities like Nagpur, Chandrapur, Bhopal, Karimnagar, Hyderabad etc. Farmers at home, they work as construction labourers in the cities. What do women do in the village then? “Oh! They are the ones who do farming now,” says Lalit. “In fact, my mother is doing the same since my father stays for six months in Nagpur,” he informs. The Balaghat-Lalbarra-Seoni road has villages where the contractors line up seeking labourers for construction work in the cities. Women in all those villages take care of on and off-farm activities. “Like Chhattisgarh, Madhya Pradesh too lacks irrigation facilities. There’s an absence of micro-level planning at Gram Panchayats and there’s no policy on recruitment of local population in development works,” points out social worker Avinash Jhade.

6 – Fish and souls vanish, as river runs dry

May 2016, Nagthana, Gangakhed (Parbhani):

Blue plastic boats hang by the walls; the fishing nets folded and kept on tin sheds of the shanties that are locked. No sign of anyone living here at this moment.

Raibai Ghaire, a middle-aged woman is home, but she says she's leaving the village with her daughter in a couple of days. Her husband and a teenage-son left home more than two months ago.

She will join her husband, she says, at Paithan, in Aurangabad, where he is camping near the Jayakwadi dam reservoir which has hit the zero storage level but still has water and fish to sustain them.

Almost every family of the *Bhois* – an impoverished nomadic tribe fishing community – from Nagthana, a village along the banks of the Godavari river ten km from the temple town of Gangakhed in drought-hit Marathwada's Parbhani district, has deserted their home and migrated to wherever they find water.

Some are in Vidarbha, others in north Maharashtra, still others in western Maharashtra – camping in the make-shift tents, she says, around the water bodies. Countless others are in cities, living on the streets.

Raibai says her extended family, by which she means her community, is scattered all over in this drought and it would be some time before they return home. "Our mother river is dry," she says, of the Godavari that flows along the village. The *Bhois* liken the river to a farm that provides food, work and prosperity.

Nagthana would be somewhere at the centre of the Godavari's 1440-km journey from Trimbakeshwar in Nashik to Rajahmundry in coastal Andhra where she meets the sea. The Godavari sustains hundreds of fishing families round the year along its course. In the current drought-year, as the reservoirs, tributaries and the main river basin ran dry, the fishing households stood uprooted and financially devastated.

At this time of the year, the riverbed is dry and barren, with not even small puddles in sight anywhere.

Tall and thorny *babul* trees; garbage; and massive pits that are tale tell signs of unabatedly extracted sand speak about a lifeless river that is at the root of the deepening water-scarcity in this part, having futilely cried for attention for the past decade. Along the banks and across her huge basin, the villages like Nagthana and cities like Gangakhed are clamouring, ironically, for water. And as the summer peaks the people are extracting groundwater from greater depths – for crops; cattle; themselves.

There are no fishermen left in village after villages all along the vast stretches of the Godavari, a fallout that has gone officially unnoticed and unacknowledged in the relief and mitigation programmes.

“We are on our own,” Raibai says, when asked if they’ve received any aid, support, or relief from any of the official and unofficial sources, as the crisis reaches critical levels. “No one cares,” she says.

Tens of farming and non-farming households are on the move too, as work is hard to come by, Nagthana Sarpanch Vajinath Bhadke says. “Half the village is empty, there is no water in the river, or the wells and the bore-wells,” he says. “We are somehow managing the show,” he says, this – in a village that brought labourers from outside to work their farms, given the prosperity it once boasted of on the river-side.

The Godavari basin used to be a highly productive tract known for bumper crop yields and round-the-year on and off-farm activity that went hand-in-hand with its rich cultural milieu.

Of the 150 village households in Nagthana, the village head says, over 50 are of the fishing community. The *Bhoi* colony today is a picture of a deserted hamlet.

“One fine day, we found all the fishing families had locked their houses and gone,” says Bhadke, who owns a 5-acre farm. “They don’t own land, but they work on our farms to add to their incomes.”

Walking through the village, where there’s no palpable activity at this moment, Bhadke took this reporter to one fishing family that he learned had returned to the village just a day earlier.

It’s a small house. A veteran woman is at work, squatting in the front-yard; her husband is sitting with folded legs in a corner, breathing heavily, looking exhausted.

Baynabai Ghare, the 55-something fisherwoman, looks tired too. But she must finish her work fast. She has a sack-full of small golden yellow baby-prawns spread before her that she must clean.

The couple returned to Nagthana with the catch of baby prawns from a fortnight-long tiresome work in far-away Ujani, a huge dam reservoir in the Krishna basin over 400 km from here in Pune district.

Every fortnight, for the last few months, Baynabai and her husband Manohar take a trip to Ujani. They walk to Gangakhed, take a bus to Pune, then to Ujani. It’s a long journey, she says, slow and tiring.

There, they spend a week in a make-shift tent in the company of her neighbours who she says have made the reservoir their temporary home. She and her husband catch the prawns and return home to tend to a physically challenged son. She dries the prawns, cleans them, and

takes them to the market every day, where she'd have to wait for a week or may be more for customers to buy her produce.

In one trip, Baynabai says, they catch about 15 kg of prawns – prawns because they have a shelf life. The others catch fish to sell in the nearby markets around the reservoirs. The entire catch would fetch her Rs 4000, she says. If you deduct the travel costs and the overheads, she will barely make Rs 1500 from the entire exercise. That's it. "We don't count our labour." She wants to know why the river went dry.

Look at the paradox, she says taking a momentary break from her work, fishermen must move away from the river to escape drought. "*Sabandh aatli bagha* (it's gone completely dry)." She is concerned if the fish would return to the river, and when. "It will take a long time before we could start fishing here."

Baynabai says, the Godavari would dry occasionally in stretches in the past but they could always go to other villages and there would be some water somewhere. "I'd never had to migrate out of the region."

This is the longest and driest summer, Baynabai says, for them and several villages in the riverbed.

7 – Three suicides and a funeral

May 2006, (Pandharkawda, Yavatmal):

It was the toughest test for the villagers of Kolezari.

Ghosavi Dhansingh Pawar, a 52-year-old debt-ridden Banjara farmer, lay dead in Yavatmal government hospital's mortuary, even as his niece and nephew were getting ready for their marriages back home in Kolezari.

The Pawars were rattled out of their jubilation by this suicide, just when the marriage celebrations had reached a crescendo.

The crisis had finally come for a boil. Steep in debt, Ghosavi, a Banjara farmer, took his own life after trying his luck to borrow money for gifts and clothes in Mohada, a few km from his village, on May 8. That was a day before the wedding of his youngest sibling Dalsingh's girl Savita.

The next day, on May 10, his other brother Fulsingh's son Pramod was to enter wedlock in Agpuri village. On May 8, when Ghosavi failed to get loan from lenders to purchase gifts and items to be distributed in the marriages, the *Bada Pitaji* was sad. He bought and consumed pesticide.

"An auto driver came with the information around 4-4.30 pm that my father was lying in an unconscious state in a nullah in Mohada, so we rushed to the spot and took him to Yavatmal government hospital, where he was declared dead," says Ghosavi's shell-shocked son, Prakash, 25.

Ghosavi had run in to a debt trap – private and bank loans of over Rs one lakh borrowed for agriculture purposes. The Banjara farmer had suffered two successive years of crop failure. Prakash says they were also cultivating five-acre land, taken on an annual lease of Rs 25,000.

Two years of total crop failure meant phenomenal losses. Add to that this year's failure of the transgenic (Bt) varieties of cotton. As the production cost rose sharply, the yield prices declined dramatically. Accentuating the burden of debt were the marriages of his two daughters and a son.

Ghosavi's was the 492nd farm suicide since June 2 last year, as per the list maintained by the Vidarbha Jan Andolan Samiti at Pandharkawda.

The news of Ghosavi's suicide fell like a lightening on the Pawars, busy in marriage arrangements. Along with Savita, one more marriage was to be solemnized in the same 'mandap' to reduce the expenditure. It was of the daughter of Shivbhajan Rathod, Ghosavi's next-door neighbour.

"The 'baraats' had arrived the 8th evening, and it was all in haywires," recounts Deputy Sarpanch Tulsiram Chavan. "We were staring at three marriages and a funeral all to be

performed within a span of 24 hours, and the villagers had to join hands for that." So, a few villagers decided to oversee the arrangements for the marriages, the others arranged for Ghosavi's funeral, while some others took care of outstation guests. The women folks looked after cooking. Within hours, the entire village had come together in the crisis to perform one of the most daunting tasks.

Informs Mohan Jadhav, the VJAS secretary, "The police were in a hurry. They wanted us to shift the body from mortuary to the village quickly."

Jadhav was with the villagers at Yavatmal to look after the post mortem and shifting of Ghosavi's body. Despite police pressure, they managed to delay transporting Ghosavi's body until Savita's marriage was over on the 9th afternoon, and 'baraat' had left. Yet, as her marriage procession left the village it met the body, kept at a farm in the bushes, at a junction. Savita, who knew, it was her uncle's last journey, cried inconsolably.

The villagers then carried out the funeral of Ghosavi in the evening, before focusing on the next marriage, scheduled for the next day.

"I wanted to postpone my marriage," says Pramod. But the village elders encouraged the Pawars to go ahead with the wedding. Had it been put off, the bride's family would have had to face losses and embarrassment.

Everyone is in the same situation, says Waman Chavan, also a farmer.

Informs Kishor Tiwari, VJAS convenor: "This entire village is debt-ridden and defaulter." Its combined debt will run in to over Rs 20 lakh.

"And that's the larger crisis – debt and distress," Tiwari explains. Even Ghosavi's other siblings are no exception.

"I would have to go for a Khandepalat now," says Fulsingh, Pramod's father. Literally, it means Fulsingh will borrow Rs 50,000 from a private lender, and repay his bank debt. He will then get a fresh bank loan of Rs 65,000. From that he will repay private lender's money immediately at 5% interest (Rs 2,000 for a day). Fulsingh will thus be left with Rs 13,000 and an increased bank loan of Rs 65,000. He will have to borrow more to purchase inputs for the kharif. And that will come at 50% interest rate.

Khandepalat (or shifting of burden from one shoulder to the other) is the popular practice among Vidarbha's debt ridden farmers. It is vicious. The banks don't release fresh loans until farmers repay the old ones. This then is the way to restructure their own loans, but the way that is killing.

Prakash, who is still to come to terms with the shock, says they always feared his father could end himself. "Even I might do it," he declares.

Kolezari village meanwhile is the picture of unity in the days of tragedy. It saw the season of marriages arrive amidst the season of suicides. But then in Vidarbha, for long, mayhem and marriages go hand in hand.

8 – Life on credit, death in installments

September 2007, Akola, Vidarbha:

First, it was Purushottam Manikrao Deshmukh, in 2003. Then, his younger son, Sunil, the very next year. And a month ago, it was his elder son, Santosh. They all lived on credit, but died in installments, with burden of debt piling up.

In four years, one family of the Deshmukhs in Katyar – a cotton producing village of about 3000 people 35 km east of Akola – lost all its men, one by one, to a crisis that has for sometime now, threatening to swallow families unto families across rural Vidarbha.

Picture of Jyoti Deshmukh at her home in Katyar village. Jyoti's husband, brother-in-law and father-in-law committed suicide in a span of four years owing to unending and vicious debt cycle. Pic: Jaideep Hardikar.

The father and his two sons embraced death with a sip of pesticide. And each of them did so for different reasons, all features of the same tragedy. The men did put up a fight, but a futile one.

Purushottam killed himself due to rising indebtedness. Sunil did so in the wake of atrocious global market fluctuations that pushed him into huge losses. And a depressing agrarian scenario, that refuses to brighten up farmers, did in Santosh, left alone to shoulder the burden of debt and responsibilities of the family.

"When my father-in-law committed suicide, we did not inform any one from the administration, but he had debts that he could not pay, and huge crop losses due to three consecutive years of calamities," informs Jyoti, the widow of Santosh.

Purushottam end his life following huge crop losses. That year, he went for Bt cotton – it was the first year of genetic seed for the region. The cultivation cost spiraled many fold, due to high cost of seeds. But despite good prices to cotton that year, the crop damage due to excessive rains left him in phenomenal losses. "We all sunk into tension of how to repay the debt to private borrowers and banks," remembers Jyoti. "My father-in-law could not overcome it."

The Deshmukhs own 22 acres of land. After Purushottam's suicide, the two sons got 11 acres each, and an equitable burden of outstanding bank loan of Rs.2 lakh.

Jyoti is not giving up the fight. She plans to try her hand at farming, aware of the trouble ahead.

Following Purushottam's death, Sunil decided to "diversify" into allied business in 2003-04 farm season. The previous season's competitive prices lured him to give a try at being a small-time cotton trader as well. One more factor cemented his thought. The same year, the

Maharashtra Government had folded up the Monopoly Cotton Procurement Scheme, allowing private buyers to enter the fray and buy cotton from farmers even at doorsteps.

Sunil purchased cotton from farmers in his villagers at a price ranging between Rs.2,500 and Rs.2,700, thinking that even if cotton clings on to the previous year's base index of Rs.3000 a quintal, it'd mean a commission of Rs.300 a quintal. For a total procurement of 500 quintals, that would have fetched him Rs.150000. That, alas, was a far-fetched dream. The prices crashed to Rs.1800. Sunil was doomed.

He did not realise that he had ventured into an alley wrought with risks, brought about by highly volatile global markets.

"Instead of making profit, Sunil suffered huge losses in that business," laments Jyoti, who is now alone handling the household and tending to the family farm. Sunil had bought cotton from the capital he had borrowed from private lenders at an interest rate of 10 per cent per month. On each quintal that he purchased, he suffered a loss of Rs.500-700. The total loss stood at Rs.2.4 lakh, and at 10 per cent interest per month – or 120 per cent annual rate – he was in for trouble.

Concurrently, their own farm income too dipped sharply, with prices crashing. It was a blow from both the sides. Sunil could not withstand the pressure from his borrowers. Sunk in debts, the 34-year-old committed suicide on 10 March 2004, leaving behind Arti, his wife, and Ekta, his daughter (then three years old).

A bereaved but well-composed Jyoti says: "After Sunil's suicide, moneylenders started harassing my husband (Santosh) to no end. I could sense his growing tension."

Santosh mortgaged his land in 2005 and sold two of the three pairs of bullocks to bail him self out of indebtedness and ease his financial burden to meet the exigencies. He repaid the old loans, part by part. But he could not break the vicious cycle. So when the heavy rains swept away the first sowing and destroyed his land earlier in June 2007, a heart-broken Santosh sunk in worry, never to come back out of it.

Jyoti says her husband had borrowed fresh loans from Gramin Bank, the District Central Cooperative Bank and the Bank of Baroda to the tune of Rs 1.14 lakh. She says Sunil's outstanding bank loans of Rs.96,000 are also yet to be repaid. "This year I have borrowed money from my relations and well wishers," she reveals.

Ironically, the tehsildar G Solanki visited the family only after Santosh's suicide, but offered no help from the government. The first two suicides virtually went unnoticed. Jyoti has now shifted her son to the brother's home in Khamgaon for studies. Both her children are doing a diploma course in agriculture, she informs.

Battered by a series of suicides and loss of her husband, Jyoti is not giving up the fight though: She would try her hand at farming, aware of the trouble ahead. But then, she adds, trouble is not a new thing either for her, or the farming fraternity.

9 – He did not wait for government's new sop

December 2008, Yavatmal:

Jaideep Parashram Rathod, 40, did not wait for the state government's new sop: a possible loan waiver scheme for farmers who repay their crop loan regularly.

Shattered by a complete failure of crop this year, the three-acre farmer in Tiwsala village, in Yavatmal's Ghatanji tehsil, Maharashtra, followed what tens of other farmers have done in Vidarbha in the past. He killed himself by hanging from a tree in fields.

Sunita, the widow of Jaideep Parashram Rathod, with her four children, in Tiwsala village of Yavatmal district. Pic: Jaideep Hardikar.

Barely ten days after his death, his younger brother Nandu went to the Ghatanji branch of the SBI to find out how much loan he owed. "I was shocked. I told the manager, it couldn't be his loans. Rs 1,92,198! How could banks lend a farmer with 3-acre un-irrigated land Rs 96,935 for crop loan? There's something fishy."

Till last year, 2007 that is, Rathod could barely get the credit of Rs 20,000 for a kharif crop. This year though, he dared to dig a well and applied for a loan. The SBI approved him Rs.95,263 for digging a well and installing a motor-pump. "He was a regular payee, so the bank must have given him a preference, but the crop loan amount is beyond my comprehension," says Nandu, who, too, tills 3-acre. "I also got only Rs.20,000 crop loan from the same bank for an equal holding."

While Nandu is pursuing the case with SBI, Rathod's total credit this year stands at close to Rs.2 lakh. His income is nil, with the failure of Bt cotton and Jowar crops due to scanty rains. To top it, his newly dug well did not bear any water.

Barely ten days after his death, his younger brother Nandu went to the Ghatanji branch of the SBI to find out how much loan he owed: Rs.1,92,198.

His frail widow, who never went to a school, Sunita knows nothing about bank transactions. She's still to come to terms with her husband's untimely death. Her two daughters and two sons may drop out of school. "They'll need to work in the fields.

Vidarbha is sitting on an agrarian volcano that threatens to explode any moment. Crops have come a cropper. Prices of soybean and cotton have crashed, bringing to naught for farmers any chance of recovering losses, and then there's hunger.

Sunita's kitchen utensils are empty. This is November. Rathod knew he couldn't see his kids starving, or dropping out of schools; there was no chance of paying back the dues to banks. Sadly, the Banjara farmer, who, villagers say, would take initiative in settling quarrels and domestic problems in Tiwsala with his erudite reasoning and friendly behaviour, had no solution to his own economic despair.

“No one here has a solution. And everybody is in the same crisis this year,” says a befuddled Nandu, as other villagers sit hunched with the bereaved family.

Four days after Rathod’s suicide on November 6, Ashok Deshettiwar, 50, killed himself in Baggi. It was Guru Nanak Jayanti, and shops were closed. But he went to Pandharkawda in desperation, and bought from his friend’s input shop half a litre pesticide on the pretext that any delay in sprinkling the chemical could cost him his crop. The unsuspecting friend obliged by giving him the poison he was craving to buy. “He had consumed all of that,” says his younger son, Anil, 22.

Deshettiwar too had no crop left in his fields to recover his production cost. “He had borrowed money from his close relatives and a money-lender for kharif.”

In Amravati’s Morshi block, a farmer and his 23-year-old nephew took their own lives in the field on November 13, reportedly distraught by crop failure.

Fears Kishor Tiwari, of the Vidarbha Jan Andolan Samiti, “suicides will rise after December; November is showing a spike already, after a comparative lull, with farmers committing suicide this month till 23rd, 15 in last five days alone.”

From January 2008 to October 31, 533 farmers had taken their own lives in the 11 districts of Vidarbha, according to the VJAS, which culls in information from the local newspapers. The Vasantrya Naik Shetkar Swavlamban Mission (VNSSM) at Amravati, which monitors implementation of special relief packages, estimates that 750 farmers committed suicide in six districts of Vidarbha till August. The VNSSM goes by the records in the police stations from all over six districts.

“This is the time when farmers know how much is this year’s profit or loss,” says Tiwari. This year losses are phenomenal. With no allied income, the farmers are done in if the only crop they reap completely fails. “We need to investigate what kind of Bt-cotton seeds farmers are getting from the markets and the government needs to draw a long-term action plan to resurrect Vidarbha with a good vision.”

The spike in farm suicides come amidst the chief minister Vilasrao Deshmukh’s sarcastic remarks that the government was announcing loan waiver sops slowly, so that the farmers do not suffer from indigestion. Alas, those suicides show farm crisis is little more serious than a stomach disorder. It’s a state of total disorder.

10 – Multiple loans and a long summer ahead

Yavatmal, December 2015:

Sheela Rathod was the first to consume a bottle of weedicide in their home. An hour later, as she was being rushed to a government hospital, her husband Mohan, consumed the second bottle.

In a span of two hours on December 19, 2015, the husband and wife farmers of 4 acres in their mid-40s lay alongside battling for their lives in the Yavatmal hospital, their two shaken teenage-sons by their side. On December 22, Sheela lost the battle for life. Two days later, Mohan died.

“They were conscious all the time but the poison had spread in the body and could not be removed,” says their elder son, Santosh, wearing a cap to hide his tonsured head. The after-death rituals over, he is slowly coming to terms with the hollowness that, he says, suddenly surrounds him and his brother. Their immediate tension however is ‘debt’. “What do we do of the loans our parents took?” The list of debtors is long and includes of both formal (such as bank) and informal (money lenders) sources, he says.

It’s barely a fortnight since the two died, but Deonala, a village about 40 km from Yavatmal in Vidarbha’s cotton belt, is on the edge. Two others had committed suicide in October. They had mounting loans, and like that of the Rathods, rain-fed fields with failed crops: no soybean; no cotton; no lentils. For several years now, they say, they have not seen a good agriculture season that brought good monetary returns.

Almost every family in the village of 1500 people is reeling under debts that they can’t repay. Bad crops apart, there’s no work to be found. No cash in hands to meet exigencies. No source of money in sight. Most have no idea of how to sustain the next six-eight months until the next monsoon arrives and first shoots of a new crop show up. Deonala is staring at a long summer ahead, they know.

This is but a representational example of an unfolding new crisis that government and policy makers call scarcity – of water, crop, food and cash – that’s going to test both, the people and the government.

For, this might turn out to be the toughest drought in the recent history for the peasant-farmers of not just Vidarbha, but many other regions – Marathwada, Bundelkhand, north-Karnataka, Telangana, parts of Chhattisgarh, Gujarat, Rajasthan, western-central Odisha, stretches of Indo-Gangetic plains, and even Haryana. For some regions, this is an annual aberration. For others, it’s a continuation of drought.

More than 100,000 villages and several small towns are in acute crisis if one adds the tally of blocks and tehsils declared scarcity-hit by ten states after the revised or second crop assessment in November.

The severity is invisible at this stage; it's the peak of winter and on fields in some parts the winter crop is yet to be harvested. In many parts, like Marathwada, Bundelkhand, or north-Karnataka, drinking water scarcity looms as artificial storages and the rivers run dry. And farm suicides are back with a vengeance in the areas under scarcity: local language newspapers are reporting three to four suicides every day.

About 300 km from Deonala, in village Dadham of Akola district, 15-year-old school boy Vishal Khule killed himself on the morning of November 22, a few days after Diwali, in his small home, while his mother cooked chapatis. When he collapsed, his parents noticed a white liquid oozing out of his mouth, and the emptied can of "poison" lying by his side. Vishal was a 9th class student of Maharanaprataap Vidyalaya in Akola town. He would commute to his school and also help his 2-acre father Vishwanath on the farm when he was back. His elder brother Vaibhav, 18, has dropped out and works as a daily-wager wherever he finds work. In Diwali, Vishal worked with his brother, but could not earn enough to buy new clothes and some school books, his father said. The Khules belong to an Andh tribal community. The village has marginal farmers, who double up as farm labourers to make a living. But with their own fields lying empty and drought wrecking the farms of big farm owners, there's no farm employment.

"This is the worst year and a continuation of drought for last three seasons," Akola district collector, G Sreekanth, said. "We began preparing for the coming summer in September, last, even when monsoon was to officially end." The administration sensed the impending crisis when rains failed completely.

Akola, like many districts in Maharashtra, received only 60 per cent of its average annual rainfall of 692 mm. "That's around 500 mm rains, which may not sound all that bad, but we got 400 mm of that in two days, on August 4 and 5," he said. After August 5, Akola recorded 41-day gap in rains – a very long dry spell, he said. "Every crop has failed: soybeans, cotton and tur (lentils)," he said. "People don't have money in their hand and there's going to be shortage of water," he said.

It was the crop failure and lack of money that drove Bhimsagar Sonone, 39, and his wife Vrushali, 35, to attempt committing suicide on November 12, a day after Diwali, in a fit of rage, in their home in Pardi, about 80 km from Dadham in Akola district, but they miraculously survived. Like the Rathods did, they too consumed a bottle full of weedicide, meant for the crop of green gram on their two-acre farm. They were saved because they got medical aid in time.

"It was wrong of us to have done that," they said at their Pardi home, still visibly depressed. The couple has three children, a daughter and twin-sons. A day after Diwali, the two fought with each other, just as any couple would. The reason for conflagration though, was there was no dime to buy new clothes and get their children some Diwali crackers, Vrushali said as she cried. The anger over distress spilled over. Farming in rain-fed conditions has become a never-ending drought, Bhimsagar says, nailing one of India's biggest structural problems of poverty and growth bottlenecks. "Without water you can't farm."

They narrate the story that the Rathods would have, if they were alive: The farm yielded nothing; loans mounted; cash flow choked; tension and desperation built up; household expenses became difficult to be met; and no sustained work could be found. He had mortgaged all of Vrushali's gold ornaments.

Multiple loans:

Back in Deonala, Sheela's death has added to the burden of the 19 women of her age, members of a self-help-group. For, after her death, the remaining must repay her equated weekly installments of loans they took from different non-banking financial institutions that seem to have mushroomed in this part.

"Do something, these loans are giving us blood pressure," pleads Pramila Rathod, a neighbor and one of the senior members of the group. "I am working overtime to mop up funds to repay the debts."

Sheela like these women juggled multiple loans that add up to between Rs 75,000 and Rs 1 lakh, to be repaid over two or three years, on a weekly basis. "Everything else stops," Pramila says, "not the loan installment." Together, each woman must pay Rs 4000 or more every week or so – Rs 15-16000 a month depending upon the number of loans each one of them has taken from the micro-finance companies.

When most cotton growers in rain-fed conditions don't make even Rs 10,000 in profits from their farms, juggling multiple loans several times their frugal income is a sign of a vicious debt cycle they have landed themselves in – it's a ground similar to the one that triggered a spike in farm suicides from 2005 to 2008.

Pramila shows us the pass-books for each of her loans: there's Equitas; Vaya Finserv Private Ltd. (which formerly was called Outreach Financial Service India Pvt Ltd); there's Jan-Laxmi finance and there are a couple others whose passbooks the women could not show us. The group has to split within themselves the installments of Sheela and when they are struggling to repay their own, it is a Himalayan burden.

Each of these loans comes at 20 per cent or more interest rate, much higher than the ones salaried class pays on buying consumer goods. Most of them have willingly and knowingly opted for multiple loans for the lack of options. Pramila explained it: "Our bank loans are unpaid; we have not been able to pay our bills for inputs to the dealers; private hand loans remain unpaid too, so who would lend us?"

Enter the companies, ready to dish out small cash to a group without any collateral, and the families, desperate for money, latch it up – without thinking of the consequences. The money goes into farming and when farming fails, the loans trigger a vicious repayment cycle for which you must borrow more.

Deonala's women have much of their gold mortgaged with private lenders or jewelers; pawns they are unable to free. Cattle prices have tanked as buyers shrink and a cow-slaughter ban

hits the beef business in the state. Government aid would be far too less and come mostly in band aids, the villagers rue.

Babusha, Mohan Rathod's elder brother, has loans; so have two other brothers, Baliram and Raju. Their wives, members of self-help-groups, are indebted too – to the same micro-finance institutions.

An agent of one of these companies said on the condition of anonymity that his company has a deep penetration of micro-loan business in Vidarbha and it is expanding fast. The loans look small but they yield big returns. Since there are no collaterals, it's the easiest route to cash, but also an equally difficult cycle to come out of. The lenders know most borrowers use it for agriculture purpose and when nationalized banks refuse to lend more to the defaulting account holders, they lend at a high risk.

A fiercely hectic repayment schedule, very high penalties on default, and a collective pressure builds up tension, says Pramila, extremely worried about her next repayment. "The day Sheela died we repaid her installment," she says. "If her sons find some work and earn some money, it will be good for us."

In their last moments, Mohan and Sheela kept telling their sons, that they were sorry for them; that they must look after each-other; and that they should move out of the village if they could.

In their two-room hut with a mud-littered front-yard that has a thatched shade, there now hang framed photos of Mohan and Sheela who tilled their lands laboriously and raised their sons frugally.

Where do Santosh and his younger brother Sandeep go from here? "We are finding it very difficult to get work outside," Santosh said. There are hundreds like them wanting work. Both had dropped out of school after the ninth class. "We can't farm this land," he said as he took us around an arid, stony, land at the foothills of a small hillock, a few km of walk from their home. It's a ten-acre stretch, of poor soils, that Mohan tilled with his three elder brothers. This year though, in addition to his share of four acres, he had leased ten acres from a tribal farmer and invested in cotton and lentils, hoping for a better return, his sons said. Mohan expected at least 40 quintals of cotton from 14 acres; he got three. Lentils are fetching a good price in the markets, but Santosh rued the fact that the plants have no pods.

This field and stretches as long as one can see are a spectre of doom and gloom – a dry anaemic land with cotton and lentil plants that have fallen lifeless.

11 – Two suicides and end of a promise

Vidarbha, Maharashtra, January 2016:

Moreshwar Chaudhary was 32; Suraj Bhoyar, 29. On a wintry December 8, last, the two cotton growers consumed Monocrotophous, a commonly used pesticide, distraught by failed crops, falling income and mounting loans.

Moreshwar was uneducated and married; he left a year-old son and wife in the middle of her second pregnancy. Suraj had a vocational diploma and was a bachelor. They had never met each other. But their short lives ran parallel and ended on the same note. They died within a span of few hours.

In a dingy mortuary of government hospital in Ghatanji town of Yavatmal district, that day, Suraj's body was being taken in for post-mortem while Moreshwar's was moved out. It became an unlikely meeting place for the two families joined in grief that stemmed from a common thread: cotton.

Rains came after the crops had failed. And when the abysmal yields began to flock the markets around November, prices had tanked.

"This year," Suraj's elder brother Swapnil says, "There is no crop, no price."

Vidarbha, a region in Maharashtra notorious for farm suicides, has seen such coincidences before. Except this time they are glaring. As it turns out, the months since their suicides have seen more farmers take their lives in the region. The neighbouring Marathwada, which faces water stress, is also reporting a spurt in farmer suicides. Put together, roughly 400 farmers, mostly young, have taken their lives in past three months in these two regions. And suicides are just one symptom of a deepening crisis. Reports of distress sales of land and cattle have begun. So have migrations of people, who need work.

"This is a negative farm growth year," says Kishor Tiwari of the Vidarbha Jan-Andolan Samiti (VJAS), a fact borne out by the Maharashtra Economic Survey 2014-15 published on March 17. It says state's agriculture growth rate was in the negative owing to bad monsoon and failed crops. Barring sugarcane, all other crops have suffered a steep decline in yields ranging from 20-60 per cent. "Vidarbha and Marathwada are like volcanoes," he says. "That's because the entire rural economy is belted."

By an official estimate, about 24,000 or over half of Maharashtra's villages are facing drought-like conditions, a metaphor for drop in crop yields (indicated by a gauge called *anewari*) by over 50 per cent. That means roughly 10 million rural households – or two-thirds of the state's peasantry is in trouble. Most of these are scattered all over the state, but worst affected ones are in Vidarbha and Marathwada.

It's a deadly cocktail: erratic monsoon, crop failure, falling prices, growing indebtedness. As if this was not enough, a spell of hailstorm that accompanied incessant rains last week

irreparably destroyed Rabi crops such as wheat and gram wherever they had been planted and were about to be harvested.

This is the first major test of the BJP governments in the state and Centre. The Fadnavis-government has announced an aid of Rs 2000 crore for drought-hit Maharashtra farmers; the Modi-government matched it with the same amount but details of how the money would be used are still sketchy.

Vijay Jawandhia, farmers' leader and activist in Wardha, says: "Every year there are climatic aberrations and market volatilities; but the new government hasn't stepped in to support farmers." Maharashtra's aid is paltry, he says. "The Centre hasn't ensured better prices through market intervention."

India's domestic cotton consumption has been stagnant despite a jump in cotton acreage to a record 130 lakh hectares in 2014-15. That coincided with sluggish international prices and global demand.

At the beginning of current cotton cycle in June-2014, the International Cotton Advisory Committee (ICAC), a global think tank, said that with 1.8 million tons of surplus cotton and changes in China's cotton policy, prices were unlikely to rise to the historic 2012-13 levels. That year a quintal of cotton fetched about Rs 6000 in local markets – perhaps the highest price in a decade or so.

In 2013-14 Moreshwar and Suraj fetched Rs 5000 or more per quintal of cotton and the yields were better (4 quintals per acre). This time the prices are hovering around Rs 3900-4000 and yields are two quintals an acre at best. So for the cotton growers of the region it came like a staggering pay cut.

China curbed its imports this year as it gave a greater incentive to its growers to improve yield and quality, as a result of which Xinjiang, the largest cotton-producing region in that country where the trial subsidy is being implemented, yielded a bigger harvest than last season, an ICAC release said last month. While China imported much of India's cotton last three seasons, it did not in the 2014-2015 season.

In domestic markets, it meant a glut despite fall in cotton yields in states like Maharashtra. For, overall acreage and production has gone up. This should have prompted the government of India to intervene in the markets by proactively asking the Cotton Corporation of India (CCI) to step up its procurement in different parts of the country like it does every year so that the prices did not fall below the minimum support price threshold, Jawandhia explains. But the CCI has been reluctant to procure cotton given the poor demand and lack of counter-guarantee from the Centre to bear the burden if it incurred losses.

For sugar, Modi-government announced an export subsidy of Rs 4000 per tonne last month to tide over the industry losses; but refused to support cotton farmers the same way, Jawandhia points out.

Even Maharashtra's cotton marketing federation, an agency that once ran the monopoly procurement programme for cotton from 1970s until the 2002 season, did not procure much, leaving the farmers at the mercy of private traders, who won't offer higher price since neither cotton exports would pick up, nor the domestic demand. So the falling yields and prices came as a double whammy for the farmers, already beleaguered by a long depressing negative growth in agriculture and sagging incomes.

It was around 2 pm that day Suraj called his elder brother, Swapnil, 33, on his cell phone. It was to be their last conversation. "He told me to take care of our parents and then hung up," Swapnil recalls at his village Anji. Suraj had minutes earlier left for home from Ghatanji cotton yard, distraught by the fact that their abysmal yields coupled with poor prices would not help them repay this year's loans. Swapnil was still at the market when the call came. "Though I am older, Suraj looked after the farm as he was better educated," he says. When he cut the call and could not be reached, Swapnil left his cotton-laden cart at the market and rushed home on a friend's bike. Anji is five km from the town. Suraj, his mother told him, had left for the farm after touching her feet; he did not have his lunch.

"My fears came true when I reached our farm," Swapnil recounts. Suraj lay unconscious in the midst of his cotton plants, some of them are wilting today and without any bolls. By the time he could be taken to Ghatanji hospital, Suraj had slid into a state of coma. Minutes later, Swapnil recalls, he died.

Around 4 pm his body was taken to the mortuary. That was when the Bhoyars realized that another young farmer's body was being moved out. That was Moreshwar Chaudhary of Daheli village.

"It was very heart-wrenching," Anji sarpanch and a distant relative of the Bhoyars, Gajanan Bhoyar, recounts.

That morning Moreshwar went to his farm worried how to repay loans, his mother Gangabai recalls. Around 11 am, she was informed that her son had consumed pesticide and needed to be taken to a hospital. His friends put him in an auto and took him to Ghatanji hospital where doctors pronounced him "brought dead". Moreshwar had consumed half-a-litre of pesticide, his neighbor Aakash Damhare says. Tragedy had come calling back again on Gangabai exactly a decade after her husband Bharatrao committed suicide due to mounting indebtedness. She had lost her only son too.

On his 3-acre land that he began to till after his father's demise, Moreshwar got 3 quintals of cotton this year when he should've got at least 15. A week before he took his life, he sold it for Rs 11,000. It would not help him repay loans. A look at his records shows Moreshwar was juggling multiple loans to meet his expenses. In his mother's name he borrowed from two micro-finance institutions a sum of Rs 26,000. On that Moreshwar paid a weekly instalment of Rs 605. It was in addition to the crop loan from a bank and hand loans from relatives – together amounting to over Rs 1 lakh. He had also mortgaged his mother and wife's gold ornaments.

Moreshwar had to borrow more than he could repay; he had no sources of income other than his farm.

Ten km away from Daheli, in Anji, the Bhoyars who own eight acres are yet to recover from the shock. Their story is no different. Loans now outweigh their income. Swapnil says they would need to sell off a portion of land to repay debt.

Suraj, an ITI diploma holder, lost his job five years ago after which he took to farming with his brother. "We could've sold our land; repaid our debts – what was the need to kill himself, we could have done something," his bereaved father says. When rural youths get married at 24-25, Suraj kept postponing his wedding due to financial crunch, Swapnil says. "He was more of a friend to me."

Moreshwar got married three years ago. He had a year-old son, Kanhaiyya. His young widow, Yogita, is in the eighth month of her second pregnancy. Putting up a brave-face, she says holding Kanhaiyya close to her: "He just deserted us."

Every time he gets up from his sleep the toddler searches for his father, Yogita says. Then his grandmother shows him Moreshwar's framed photograph. As the young-one smiles looking at the picture, the grand-ma cries.

12 - Crushed by debt in cash-less times

Nagpur, December 2016:

Geetabai Tandulkar is in a vicious debt trap, and there seems no way out.

A financial storm that was building up in the life of this 50-year-old frail woman who works as a maid in Nagpur's run-down and congested northern fringe locality called Godhani precipitated in the aftermath of demonetization, wrecking her austere world ahead of her two daughters' wedding next month.

"We can't pay our loan installments," she said last Saturday. "There is no way we can get any new loans for our daughters' wedding." Both the daughters are to be married simultaneously in the families equally impoverished to cut costs, but the planned rituals, she says, can't get any smaller.

It is going to be an austere function, unlike the weddings that took place in the families of the Reddys or the Gadkaris. But the wedding of her daughters, Geetabai fears, is in a serious jeopardy.

As of today, Geetabai – actually a migrant from the neighbourin Bhandara district – has unpaid loans of Rs 2 lakh, borrowed from three different sources in the last one year, the latest one of Rs 1 lakh to build a one-room house. She has been juggling small loans for ten years now, she says. She'd repay some, borrow again – the cycle would continue unabated.

She is one in millions of poor women bound in self-help-groups, often each with ten members, under mounting debt, many of them juggling multiple micro-loans sourced from different agencies in a market where money is in big supply and returns to the institutional investors impressive and guaranteed.

Note-ban – the withdrawal of the Rs 500 and Rs 1000 notes from circulation since November 8 and the cascading impacts on informal economy – caught despairing domestic maids like Geetabai unawares and bared a meltdown that was already steadily heating up in the micro-finance sector across India.

In a month since the note-ban move was announced and informal economy took a beating, the cycle of loan repayment stands severely disrupted for the gullible borrowers who live a hand-to-mouth existence and have no savings or assets to fall back upon. Result: the micro-credit crisis is waiting to spill over.

As her borrowing rose, Geetabai's monthly loan repayment installments stand at Rs 12,000, or double her income of Rs 6000 from seven households where she works as a domestic help. Her husband pays from his earning; her young son adds to it. But for a month, her employers have not been able to pay her full salary due to 'note-bandi'. Her husband Ashok and son, daily-wagers in construction industry, have been out of work for a month as the industry has been hit following the November 8 move.

The crisis has reached a melting point, she says. The daily chores are hit.

To top it all: her family got a notice a day ago from an urban credit society informing them that a loan of Rs 5000 they took about ten years ago remains unpaid and that with cyclical interest they must repay Rs 40,000 to avert confiscation of their belongings. “They won’t find anything in my home,” she says.

There isn’t a thing called “long term” in Geetabai’s small world in this nook of the country that Nagpur’s old and new rural migrants call their home. Everything is short term. “Earn today; eat today, is our life.”

Worries abound. How to get over a sudden cash crunch? What happens if they default on loans?

“It is easy to access,” says Swastika Naik in Mhalgi Nagar slum, on the southern tip of the city, “but once it enters life, it never leaves you.” In her mid-forties, she works as a maid funds the education of her two children – both in the teens. Her loans, she reveals, from three sources: Rs 1.35 lakh, to be paid in two-year tenure. Her earning: Rs 7,000 a month. Her monthly installments: roughly Rs 6000.

Elsewhere, in Nagpur’s non-descript localities and slums, old and new squatters are neck-deep in loans, from an array of micro-finance institutions (MFIs) and other agencies.

Caught in the repayment vortex, poor women borrowers have been hit hardest by “note-bandi”, choked of cash and work, facing the spectre of public humiliation in the advent of a default.

“On December 6th, one agent came, shouted at me, warned of action, and went away saying keep the installment ready or pay a heavy price,” Geetabai says, as about a hundred other women from the same vicinity recount their individual tales of financial distress, and unending indebtedness.

The MFIs give high-risk zero-collateral loans to a loosely formed self-help group (SHG) to start a micro-enterprise, do home repairs, foot health or education bills or any other domestic exigency.

These are usually small sums – Rs 30,000-Rs 50,000 – payable in 24 monthly installments, at an interest rate ranging from 20 per cent to 50 per cent, depending upon the nature of risk and need.

Far from its intended aim as an innovative financial practice to address rural-urban poverty, micro-credit is now being seen as the next big investment opportunity by multiple agencies.

This change, its critics say, is antithetical to its charitable roots.

Women such as Geetabai or Swastika are panicky, perplexed. From slum unto slums this reporter found a specter of financial crisis surface in the wake of a cash crunch shock post-demonetization. Most have no credit or debit cards, far less any smart phones.

Ten days ago, a rumour spread in the slums that the Maharashtra Government was about to waive off micro-loans of women (MFI loans). It rekindled hope in tens of thousands of women who thronged the collector office, baring the tip of the loan-crisis. Geetabai submitted a form and learnt it was a hoax.

Borrowers narrate stories of recovery agents using pressure-tactics; threat; or warning to SHG members. At times, women defaulters say they face confiscation of personal belongings and public humiliation.

It is difficult to get a city-wide data, but based on a modest estimation, about 200,000 women from the economically weaker and traditionally unbanked sections are being serviced by 25 MFIs in Nagpur.

A local head of one such MFI told The Telegraph on the condition of anonymity that the total lending to women borrowers in the city would be over Rs 200 crore.

There is little doubt that women are borrowing heavily – and from multiple sources, and the competing MFIs are lending money to them, violating some of the RBI guidelines and rules framed for the MFIs that fall under the non-banking financial institutions (NBFCs). The recovery rate is generally good – over 90 per cent in the case of his company, the manager said. “Most MFIs have a good recovery rate,” he said.

The MFIs have seen two major shifts at the altar of the last decade – the growth imperative, and private investors' growing interest in the sector.

“When we look at the two decades of MFI presence in India, we find three distinct waves,” says M S Sriram, a former IIM-Ahmedabad professor and now a Bangalore-based independent researcher.

The first wave, he says, was when the development sector discovered the methodology of reaching loans to the poor through a scalable model, something that the Grameen Bank of Bangladesh mastered.

The second: When these MFIs scaled up and sought methods to morph into commercial entities.

In the third wave, the mainstream institutions themselves took to microfinance as a lucrative business, he says. There's huge money to be made from the poor.

As Sriram puts it, the MFI sector shifted from public purpose to private commercial interests; and from not-for-profit donor-driven model to for-profit market model.

The MFIs today account for a third of micro-credit supply (portfolio) estimated at close to Rs 150,000 Cr., according to the Micro-Finance Institution Network (MFIN).

In the last five years, amongst other things, there have been significant changes in the supply of micro-credit to the low income household segment classified as microfinance clients.

Until 2010, the MFIs (categorized as NBFC-MFIs by the RBI in Dec 2011) and Self Help Groups (SHGs) were the only two channels for the delivery of micro-credit to poor borrowers.

With policy makers and financial services industry putting more focus on financial inclusion, a number of regulated entities (Banks and NBFCs lending directly or indirectly through Business Correspondents) are providing credit to the same market segments as the MFIs and SHGs.

MFIN predicts an increased money flow which would lead to aggressive and multiple lending. Already, the crisis of multiple micro-loans is showing up in the form of distress among women members.

Take Shakuntala Sonawane's case, for instance: She lost her husband on November 14. "He committed suicide by hanging himself in our hut," says the 50-something woman who works as a footloose labourer in the city. "We had loans; plenty of them, and we must repay more than we can earn," she says.

Jagan, her husband, worked as a mason. Her sons, Shankar and Vijay too work as construction labourers. And at this moment, all of them are without work, as their contractors have halted work.

"This, note-bandi, has been disastrous for us," Shankar says in the slums of Godhani. "People say it is good; I don't know how. Right now, we have no money and no work, and we lost our father."

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