

## A harvest of despair

As crops fail and loans from moneylenders come due, desperate farmers in India increasingly turn to suicide

by Sumathi Reddy, Spring 2006 IRP Fellow

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**KARIMNAGAR, India – At midmorning, the woman named Gourakka stood watching her son wade into the waters of the Godavari River to release the ashes of her husband, another farmer who had given up. She left his favorite meal of rice and egg curry on a palm frond by the river for his soul to eat.**

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Recently widowed Gourakka and her son,

Her husband, Kotari Madhukar, had committed suicide, an act she could trace back to their hopes of becoming more than landless laborers. Seeing so many farmers earn money from cotton and chili, they had borrowed from moneylenders to lease 2 acres.

Ganesh, 6, conduct a religious ceremony in memory of her husband.

She could blame the suicide on the family's inability to repay the loan, which caused them to lose the land, which deprived them of a decent income. Or on the bottle of pesticide that Madhukar chose to swallow, chemicals intended for the chili crop. After Madhukar collapsed under a tree, a tractor driver saw him and the family came running, but it was too late.

The moneylenders still visit, says Gourakka, who, like many people in the southern state of Andhra Pradesh, goes by one name.

The family had leased the acreage and spent about \$570 a year on the land, seed, fertilizer and pesticides. Because of interest of more than 30 percent a year, Madhukar owed about \$2,270 by the time he died.

"They say, 'He died. That's OK, you're here. You can pay the debt,'" she says. "They come every two or three days. Before he died, they would come daily."

Across India, where millions of farmers are struggling to eke out a living, thousands of

**farm workers have resorted to suicide, acts of desperation that highlight a widening rift between India's cities and the countryside.**

**The suicides have occurred in states rich and poor, from Punjab in the north to Andhra Pradesh in the south to the central state of Maharashtra.**

**In Maharashtra, the suicide rate among farmers more than tripled from 1995 to 2004, according to the Indira Gandhi Institute of Development in Mumbai (the city better known as Bombay).**

**Government officials report that in the past five years, the number of suicides in Maharashtra and three other states numbered 8,900, a figure that some researchers say is significantly understated.**

**India's success stories - computer research institutes, technology start-ups, call centers serving customers around the world - are in cities, not the countryside.**

**The cities are where a new generation of credit holders live and work. In the countryside, farmers who have no land to use as collateral or default on previous loans and are forced to borrow from unregulated local moneylenders, whose interest rates sometimes exceed 100 percent a year. For those farmers, borrowing becomes a matter of life or death.**

**'Strong polarization'**

**"There has been a very strong polarization of development," says M.S. Swaminathan, chairman of the government's National Commission on Farmers, which was created two years ago to reform the country's agricultural policies.**

**"The rural areas started getting relatively less attention or no attention. The Indian farmer by and large has been bypassed by economic growth."**

**Farming families interviewed in three Indian states trace some of their problems to the rising cost of fertilizers, seeds and pesticides, a financial hardship made worse by farmers' limited access to banks.**

**The fickleness of weather and the paucity of irrigated land add to the risks and increase a farmer's chance of going into debt. So do rising costs for health care, their children's education and dowries.**

**Finally, there is the desire to do better, which almost always comes at a price: The landless want to lease land; those who lease want to own land; the marginal farmer strives to plant a larger area; the farmer with an average-size plot of land aspires to a larger spread.**

**"Their aspirations have gone up, their incomes have gone down, and they don't know what to do," says K.C. Suri, a political science professor at Nagarjuna University in Andhra Pradesh, where farmer suicides began in the late 1990s.**

**"They're able to see people living in a much more comfortable way, so they feel this deprivation. There is the impact of all of this on the psyche of the farmer."**

**The result is a country driven in different directions.**

**About 60 percent of Indians work in agriculture, but agriculture accounts for about 20 percent of the economy. Overall, the economy is growing by nearly 8 percent a year; agriculture hovers at about 2 percent.**

**"There are two pictures in India," says Kishore Tiwari, an advocate for farmers in Maharashtra, the third-largest state, as he unfurls a map where skulls and crossbones mark this year's most recent suicide victims.**

**"One picture is the index of the Indian stock exchange rising rapidly. But farmer suicides are jumping with the same speed. So these are the two Indias. One India is in Nagpur, Delhi and Mumbai."**

**"The other India, it's here."**

**The day Gourakka and her son scattered Madhukar's ashes, President Bush was in nearby Hyderabad, the technology boom town that is Andhra Pradesh's capital. He spoke to students at the Indian School of Business there, the young adults he described as "the CEOs of tomorrow, the people that are going to help drive this great engine of economic**

**prosperity for India."**

**Hyderabad is home to a Microsoft product-development center, an Oracle software-applications campus, and a regional IBM headquarters for applications management services.**

**At call centers, workers in air-conditioned offices master American accents, the better to answer Americans' questions about computers and credit cards.**

**Gourakka has never traveled the 150 miles to Hyderabad. She has not heard of the place called the United States, she says, or the person called President Bush. She believes she is between 25 and 30 years old. No one in Begulur, her village, has running water. A few have electricity, though Gourakka does not. It is possible that a household or two has a telephone.**

**Gourakka's 6-year old son, Ganesh, is the first person in the extended family to attend school, but she wonders how long she can afford even those minimal fees. Her only source of income is the 50 cents a day she can earn as a laborer in other farmers' fields, work that is not always available.**

**"What do I have to make him study," she says. "I can't read or write. I won't be able to send him" to school when he gets older.**

**"I should think about our food now. The breadwinner of our family is now gone. I'm thinking what to do now, how to repay my debt."**

**Gourakka wonders how to pay even for the Hindu priest who oversaw the ceremonies for Madukar. She has moved into the house of her mother, Raghava, 65, who was already worried about the prospects of another daughter, who is 13. "How will I get her married?" says Raghava, looking at the girl.**

**The 13-year-old burrows her head in her lap and begins to cry. Gourakka begins to wail. The men in the village try to hush them. But their pleas are drowned out by the crying that chases away even the children.**

**Villages for sale**

**"This village is for mortgage," says the painted scrawl on a building in the village of Shivni Rasulapur.**

**"Don't do suicide. Don't die by sitting at home," says a bright orange sign splashed across a teal blue house.**

**"Give rational price for agricultural produce," says another.**

**Shivni Rasulapur is one of at least four villages in the northeastern part of Maharashtra to put itself up for sale this year. Most of the houses here have sale prices painted on**

them, as do bullock carts and cattle.

The community's goal is to sell the entire village, preferably to the state government, so that residents can pay off their debts, give up cotton farming and try new ventures, such as poultry or dairy herds.

Few of the villages expect it to happen. "This is the only way to get funds," says Pundalik Tarakar, a cotton farmer. "Even if we want to sell the land, we won't get a buyer."

They can try to draw attention, though. When the state government's Cotton Federation cut the support price for cotton last year, farm activists say, the number of farmer suicides rose, to more than 500 since June of last year. Ninety percent of the farming households in Shivni Rasulpur have significant debts, says Sanjay Jewde, a resident and local reporter.

There have been hunger strikes and a 62-mile solidarity march to another village that put itself up for sale. After government officials arrived for a meeting, the village council unsuccessfully tried to pressure the state by asking it to waive all outstanding bank loans.

In the nearby village of Shingnapur, farmers won attention by declaring their intention to open a kidney transplant center where they could sell their organs, though selling kidneys is illegal. Every household in the village - men, women and children - signed up, says Suryapal Chauhan, the vice president of a local farmers organization, holding up the



**ledger.**

**They went so far as to invite Prime Minister Manmohan Singh to a make-believe grand opening.**

**"The country's leader's claim that we'll surpass America in coming years, and at this same time farmers are facing these problems and committing suicide," Chauhan says. "We can't lead a dignified life."**

**In another village, Lohari Sawanga, a group of men gathered near the house of a newly widowed farmer's wife to talk about their plight.**

**Shop owners in the village are troubled because the farmers can't afford to shop. Pravin Chale says he gives 25 percent of the customers in his general store credit. "Eventually, they won't pay the credit," he says. "I have to let them go."**

**These are not marginal farmers. They have 5 acres or more, but all seem to have sizable debts resulting from the increasing production costs of cotton and especially the use of seed genetically modified to resist cotton pests.**

**Even funerals are paid for on credit. "On all fronts we are in trouble," says Prakash Joshi, who grows cotton, soybeans and oranges on his 20 acres. "When you are poor, a small natural trigger will cause big problems."**

Farmers hear about the rising salaries of teachers and other educated professionals. "The discrimination is very clear," says Joshi. "The rift is widening."

"I'll be in debt until death, and I'll ensure that I'll keep my sons and grandchildren in debt, too," says D.J. Phandi, a farmer with 16 acres of cotton who is sitting alongside Joshi. "We'll all commit suicide, go up to heaven and cultivate the farms there. That will be more profitable."

### Debts pile up

Suvarna Mamidwar and her family - with electricity, a television, a servant and a small garden where chili and cabbage grow - are well off by the standards of the countryside. Cows and chickens roam the area separating her low, spacious house from her brother-in-law's.

She married Subash Mamidwar in 1982, when she was about 16. Bride and groom were educated, she through elementary school, Subash through high school.

After the birth of a daughter and son, Subash always stressed the importance of a good education for them, and last fall, their daughter entered college.

Subash and his brother, Sunil, shared 18 acres of farmland and the compound where they lived. Like many other cotton farmers, the brothers were in debt because of the cost of

fertilizer, pesticides and seeds, and because their crop yield was declining.

"Every year we have to borrow from the cooperative society," Sunil says. "Usually, we repay the loan, but we failed to do that this year."

That debt greatly upset Subash because there suddenly seemed to be so many things to worry about. The crop might fail; his daughter would soon need a dowry; the loans, most of them from moneylenders charging 30 percent interest, had to be repaid.

Genetically modified cotton was supposed to help them, Sunil says. They expected the seeds to produce a bigger crop and help dig them out of their debt. Subash bought several bags of genetically modified seed, at five times the cost of regular seed.

He then watched the cotton plants turn red because of a nutrient deficiency in the soil. His harvest was a fourth the usual size and sold for a price significantly lower than had been expected because of smaller subsidies from the state.

Then, one morning, Subash woke up a little earlier than usual, drank his usual tea and went into the fields.

In early afternoon, the family's servant found him unconscious there. Sunil and the servant took him to a government hospital. He died on the way.

The bill for the pesticide he swallowed was in his pocket, the liter bottle almost empty.

The daughter, in whom he had so much pride, plans to drop out of college because that would cost her mother about \$200 a year. The daughter will try to find a suitor.

"We won't be able to pay for education," says Suvarna. "She doesn't want to be a burden. She wants to leave school."

Suvarna is worried about finding the \$1,000 or more for a dowry. And there are her late husband's debts - the story of almost every farmer here - totaling about \$3,100 and growing every month.

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