

**AGRICULTURAL DISTRESS AND FARMERS SUICIDES IN
YAVATMAL DISTRICT**

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Abbreviations

APMC	Agricultural Produce Marketing Committee
ESHHs	Eligible Suicide Households
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
ES	Eligible Suicide
HHs	Households
NES	Non Eligible Suicide
NESHHs	Non Eligible Suicide Households
NSHHs	Non Suicide Households
SHG	Self Help Group
K.T.Ware	Kolhapur Type of Tank

Executive Summary:

- 1) This study was prompted by the disturbing and anomalous trend in suicides observed during the year (Jan. 2011-Dec. 2011) in three districts of Vidarbha region viz; Yavatmal, Buldhana and Wardha. Of the three districts it was observed that the suicides by farmers are continuing but the rate of growth of eligible suicides in Yavatmal district has been far more than rest of the region. Therefore it was decided to focus the study on Yavatmal district.
- 2) The sample survey covered 121 farmer households including 96 households with incidence of suicide and 25 farmers without the incidence of suicide. Of the 96 farmers suicides, 71 farmers were deemed eligible for state compensation and 25 deemed ineligible for such reason as non-possession of 7/12 extract to prove ownership.
- 3) Besides being located in a homogeneous poorly endowed agro climatic zone with absence of economic and social infrastructure all the surveyed households have a homogeneous socio-economic profile in terms of caste, educational attainment, family size, size of holding, possession of household and farm assets, crop mix grown, etc;. For example, the average landholding for eligible suicide households is 5.33 acres, non-eligible suicide households is 5.65 acres and non-suicide households is 4.86 acres.
- 4) It was found that during the period of observation (1010-11) the net returns from Cotton, Soya beans, Tur and Jowar, the principal crop-mix of all the farmers, were negative being respectively Rs. 7542, Rs. 2702, Rs. 5370 and Rs. 3074 per acre.
- 5) As a result of the above the per family size of debt was observed to be Rs. 1,04,198 for 71 eligible households, Rs. 66480 for non eligible households and Rs. 62562 for 25 non-suicide households. On a per family per acre basis the debt sizes are Rs. 20346, Rs. 13287 and Rs. 13679 respectively. The rates of growth of total debt during the period of three years (2008-2011) were reported to be 54.6 per cent, 10.65 per cent and 22.79 per cent per annum respectively. These figures clearly show that the 71 eligible suicide farmer households had been locked in a vicious debt trap as compared to the non-suicide households; both in terms of the size of debt and its rate of growth being significantly higher. Incidentally, the debt waiver programme of 2008-09 which brought down the debt levels of eligible farmers from Rs. 21,71,500 in 2009 to Rs. 14,92,000 in 2010 does not seem to have had its intended impact.

6) Further a perusal of the comparison of debt shows that eligible households had availed 40.79 per cent of their debt from non institutional sources (i.e. moneylenders, traders, relatives and private finance sources). The same for non eligible households was 41.96 per cent and for non-suicide is 22.98 per cent. Substantial difference is observed between suicide households (both the eligible and non-eligible) and non-suicide households. Finally, with respect to the rates of interest paid, it was observed that the average rate of interest paid by eligible suicide households was 18 per cent , non-eligible suicide households 16.18 per cent and non-suicide households was 11.6 per cent. The average rates of interest charged by private moneylenders to them were 67 per cent, 50 per cent and 40 per cent respectively.

7) It can be concluded that significantly greater debt to land ratio and debt to income ratio have entrapped a group of farmers in a vicious debt trap and driven towards suicide.

Abstract:

The present report attempts to evaluate the economic conditions of the farm households of Yavatmal district of Vidarbha region which have reported an increasing number of suicides during the period of Jan. to Dec. 2011. This is in a striking contrast with other districts of Vidarbha in which suicide rates have been declining. The main thrust of the report is on ascertaining whether these farm suicides have taken place mainly due to the rural and agricultural credit problems. The report also attempts to assess the relative significance of the institutional and private farm credit in the agricultural indebtedness of the district and reasons for the same. For this purpose the report attempts to find out the reasons for credit accumulation by farmers from the district. In all there have been seventy one farmers suicide cases categorized as genuine farm suicides by the state government of Maharashtra for giving the compensation of rupees one lakh. All these households spread over 68 villages and 16 tehsils of the district were contacted in person and all information related to household economy was carefully elicited in personal interviews. Also, 25 farm households which have the similar characteristics like the suicide affected households but there have been no suicides in those families, spread over 08 tehsils and 25 villages of the district were selected as a control group and another set of 25 farm households from 21 villages and 5 tehsils affected of suicides but were categorized as ineligible for the state compensation of rupees one lakh were contacted to ascertain a comparable information for the purpose of the study. Hence the report is based on primary field level information gathered by the study group.

I. Introduction:

On the lines of the national and like many other states in the country the agriculture of the Vidarbha region has been passing through a difficult phase since 1997. It is clear that the productivity of major crops i.e. Cotton, Soya beans, Tur and Jowar which are cultivated by farmers in the region (particularly in Yavatmal district which is the area of the present study) has stagnated at 2.10, 2.56, 2.41 and 2.07 quintals per acre respectively. Consistently the crop wise per acre net returns for cultivating these crops have been negative. Per acre crop wise average loss for cultivating these crops is observed to be Rs. 7542.45 for Cotton, Rs. 2702.86 for Soya beans, Rs. 5370.36 for Tur and rupees Rs. 3074.03 for Jowar (Table - 40). Decline in productivity and negative returns from cultivation of these crops pushed the farmers of Vidarbha region in to a debt trap and thereby towards suicides. More than 95 per cent of the suicide affected farm households from Yavatmal district which have been categorized as eligible suicide cases for state compensation of rupees one lakh by the state government were under debt both by the private and institutional sources. The share of borrowing from private sources (such as the Money lenders, Traders and Relatives) by the eligible suicide affected households is 40.79 as against 59.21 per cent of institutional borrowings where as the same for non suicide households was observed to be 22.98 and 77.01 per cent and for non eligible suicides the borrowing from non institutional sources was 41.96 as against 58.04 per cent of institutional borrowings.. And the average rate of interest paid by suicide affected farm households on private borrowings, particularly from the Money lenders is 67 per cent with the minimum of 50 and the maximum of 100 per cent per annum. The same by non suicide households was 41.87 per cent with the maximum of 100 and the minimum 25 per cent per annum. It means the spiraling debt burden and the coercive methods of recovery used by private lenders caused psychological stress and social humiliation of the suicide affected farm households in Yavatmal district. Repeated crop failures due to an array of reasons faced by almost all studied households (Eligible, Non eligible and Non Suicide households) caused for them negative returns from cultivation and there by pushing farmers in to a debt trap.

II. Yavatmal District: A Profile

The Yeotmal district is located at 19.26 to 20.42 degree North Latitude and 77.18 to 79.98 degree East Longitudes. The total geographical area of the district is 13, 584 sq. km. which is 4.4 per cent of the state. The weather conditions of the district are hot and dry with very high and low temperature during summer and winter season respectively. The average rainfall of the district is 900 to 1100 mm per year. According to the census 2001, the total population of the district is 24, 58, 271 in which 51.48 male and 48.52 per cent are female. 81.40 and 18.60 per cent of the population lives in rural and urban areas where as the density of population is 181. The sex ratio of the district is 942 which is quite higher than the state average of 922. 11, 18, 937 (44.45 per cent) is the total working population of the district of which 63.99 per cent are engaged in agriculture.

The forest cover of the district is about 2956 sq. km. (21.76 per cent). The district is a largest producer of Teak followed by bamboo. The state government annually earns a revenue through district forest royalty of about rupees 1364 lakh from Yavatmal district.

74.75 per cent of the total geographical area of the district is under cultivation of it 3, 37, 010 hectare (37.52per cent) area is under food-grains, 44.74 per cent is under Cotton, followed by Jowar with 14.10, Wheat 2.49 and Pulses 19.70 per cent. 1.24 per cent of the cultivable area is under Sugarcane and 15.40 per cent is under Oil seeds. Per hectare productivity of major crops of the district is as follows; Jowar 1082, Mung 577, Wheat 1803, Gram 848, Urad 399, and Cotton 412kg (Socio Economic Abstract of Yavatmal district - 2009).

Gross irrigated area of the district is 60, 520 whereas the net irrigated area is 45, 958 hectares. This is 5.12 per cent of the total cultivable area of the district. Crop wise irrigated area is as follows; Food crops 45.54, Cereals 15.80, Sugarcane 18.52, Fruits and Vegetables 5.68, Cotton 1.11 and Oil seeds 6.69 per cent respectively. Out of the total irrigated area, 64.82 per cent comes under wells where as 35.18 per cent has canal irrigation.

In industrial development, the district lags grossly behind other parts of the state. For employment people are dependent on traditional occupations and mainly agriculture. The district has some agro processing industries such as; ginning and pressing of Cotton, Oil seeds processing, etc. but they are very few. There are about 275 registered industrial units in the district of which 232 are in actual working condition and provide the employment to about 2068 persons.

Education facilities in the district are provided at different level through 2562 primary, 620 secondary, 189 higher secondary schools and 24 colleges available in the district. For health services there are 21 hospitals, 20 dispensaries, 73 maternity homes and 63 primary health centers in the district.

III. The Background:

There are many reasons for high number of farmers' suicides in Yavatmal district of Vidarbha region which consists of sixteen tehsils. Mainly it is a district with more number of tribal communities practicing cultivation and they have the mono cropping pattern dominated by Cotton. This has undergone various technological and institutional transformations which made cultivation un-remunerative of nature. Technological changes in Cotton seed research in favor of GM varieties (Bt. Cotton) promised higher output per hectare and profit of rupees ten thousand. But ultimately in case of studied suicide affected households from the district it resulted in per acre loss for rupees 7542.45 (Table - 13). Majority of the farmers of the district cultivate cash crops such as the Cotton, Soya beans and Tur. It reveals that the suicide affected farm families were caught in a negative income trap as the agriculture became un-remunerative for them. Important reasons for farming to become un-remunerative were the cultivation of commercial crops with dependence on monsoon, stagnation of productivity, absence of irrigation and the more dependence on well irrigation with deep water tables and low attainment of rural electrification in this district. 83.41 per cent of the agriculture of 68 villages covering eligible suicide households under the present study is under rain fed conditions as against 16.59 per cent having irrigation cover is also based on the household level private irrigation investment and the irrigability of the same is determined by water aquifers (deeper than 100 ft) and the erratic supply of electricity. Under such circumstances male member of the family who is often responsible for managing household economy falls under stress more than a female which resulted in 90.14 per cent (64) of the male suicides as against 9.58 per cent (7) suicides by the female farmers in Yavatmal district where as, in case of the non eligible suicides 96 per cent (24) were males as against 4 per cent (01) of female suicides.

IV. A Brief Profile of Surveyed Villages:

Table-1 Availability of Basic Amenities at the Village Level

Amenities	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Pucca Road	52	76.47	18	85.71	23	92
Bus Stand	32	47.06	9	42.86	12	48
Electricity	68	100	9	42.86	0	0
Telephone	31	45.59	10	47.62	15	60
Post Office	28	41.18	4	19.05	10	40
Bank	13	19.12	2	9.52	3	12
Police Station	5	7.35	1	4.76	3	12
Agri. service center	15	22.06	6	28.57	6	24
SHG	35	51.47	11	52.38	20	80
NGO	14	20.59	5	23.81	7	28
Public Health	13	19.12	5	23.81	4	16
APMC	3	4.41	1	4.76	3	12
Youth Club	25	36.76	6	28.57	7	28
Farmers Group	23	33.82	9	42.86	9	36
Primary school	60	88.24	18	85.71	22	88
Middle School	31	45.59	7	33.33	0	0
College	3	4.41	1	4.76	0	0
Vet. Hospital	15	22.06	3	14.29	0	0
Farm Tank	37	54.41	12	57.14	15	60
Private Doctor	23	33.82	10	47.62	10	40
Percolation Tank	32	47.06	5	23.81	6	24
Nala Bunding	16	23.53	5	23.81	8	32
K.T. Ware	7	10.29	6	28.57	8	32
Big Dam	8	11.76	3	14.29	5	20
Canals	8	11.76	4	19.05	4	16
Co-operative Society	22	32.35	11	52.38	12	48
Co-operative Credit Society	5	7.35	0	0.00	1	4

Source: Village Records.

Most of the villages under the present survey were villages with population up to less than two thousand. The proportion of such villages from where eligible suicide cases were studied was 67.65 as against 62 and 66 per cent for non eligible suicide and non suicide villages respectively. Most of the suicide affected villages being remote villages do not have available the basic infrastructure such as the pucca road (23.53 per cent ESHHs & 14.29 per cent NESHHs). But 92 per cent of the villages from where no suicides have been reported have road connectivity. Where as the proportion of suicide affected villages which do not have

available the other facilities such as the telephone (54.4 per cent ESHHs & 52.38 per cent NESHHs), post office (58.82 per cent ESHHs & 80.59 per cent NESHHs), public health (80.88 per cent ESHHs & 76.19 per cent NESHHs), APMC (95.59 per cent ESHHs & 59.24 per cent NESHHs), middle level schooling (54.41 per cent ESHHs & 66.67 per cent NESHHs), higher education facility (95.59 per cent ESHHs & 95.24 per cent NESHHs) and cattle health services (77.94 per cent ESHHs & 85.81 per cent NESHHs) respectively. These villages also do not have an access to the private medical practitioner (66.18 per cent ESHHs & 52.38 per cent NESHHs), any watershed development infrastructure (89.71 per cent ESHHs & 71.53 per cent NESHHs), co-operative institution (67.65 per cent ESHHs & 47.62 per cent) and the co-operative credit society (92.65 per cent ESHHs & 100 per cent NESHHs). Most of these villages are remote villages and away from the tehsil and district headquarters. The average distance of the suicide affected villages from the tehsil headquarter, primary health center and the APMC is 68 where as, the same from the district headquarter is 62.67 kilometer. Ground water aquifers of more than 54 per cent (37) of the villages are dipper than 100 feet with poor penetration of irrigation infrastructure such as the electricity and pump set energisation. Where as the level of the ground water table of 68 per cent of the villages not affected of farm suicides is up to 50 feet which indicates their better position of irrigability (Annexure Table - 8). 30.88 per cent of the suicide affected villages do not have any access to safe drinking water where as out of 41 (60.29 per cent) villages where the *panchayat* drinking water system is available but same has been observed to have been out of order.

V. Affected Families: A Profile

Table-2 Caste-wise distribution of the Households

Sr.No	Caste	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
		No of HHs	Per cent	No of HHs	Per cent	No of HHs	Per cent
1	Andh	2	2.82	1	4	0	0
2	Banjara	21	29.58	4	16	3	12
3	Baudh	4	5.63	1	4	4	16
4	Beldar	2	2.82	0	0	0	0
5	Bhoi	2	2.82	0	0	1	4
6	Dhanvar	0	0.00	0	0	1	4
7	Gavari	1	1.41	2	8	1	4
8	Gavli	1	1.41	0	0	0	0
9	Gond	7	9.86	6	24	4	16
10	Hatkar	0	0.00	0	0	2	8
11	Jogi	0	0.00	1	4	0	0

12	Kalal	1	1.41	0	0	0	0
13	Kolam	4	5.63	0	0	2	8
14	Kunbi	17	23.94	4	16	1	4
15	Laman	1	1.41	0	0	0	0
16	Lodhi	0	0.00	0	0	1	4
17	Mahar	0	0.00	1	4	0	0
18	Mali	3	4.23	1	4	1	4
19	Maratha	0	0.00	0	0	1	4
20	Pardhi	0	0.00	1	4	0	0
21	Perki	2	2.82	0	0	2	8
22	Rajput Bhamta	1	1.41	0	0	0	0
23	Teli	1	1.41	2	8	1	4
24	Vadar	1	1.41	1	4	0	0
	Total	71	100.00	25	100	25	100

In Yavatmal district the phenomenon of farmers' suicides is uniformly spread across all the 16 tehsils. Between 2001 and 2011 a total of 699 farmers of the district have ended their lives by suicide. This is as per the list of eligible suicides for state compensation. Ineligible cases of farm suicides are also equally large in number (the present study has covered 25 such cases). Majority of the suicide cases in this district are reported from joint family structure (56). And the striking fact is that barring few cases i.e. 25 (35.21 per cent) from the *Kunbi*, *Mali* and *Baudh* families the remaining 46 (64.79 per cent) farm suicides in the district are reported from tribal communities. Traditionally these tribal communities do not have an edge in the cultivation profession. Therefore during the persistent farm crisis it becomes more difficult for such families to sustain. Hence despite having a significant proportion of members in the working age group to the total family size 66.05 per cent as against 33.94 per cent of depending population the tribal communities report a significantly large number of suicides. Attainment of education among these families is observed to be at lower side, 84 (30.99 per cent) family members are illiterate where as 47 persons (17.34 per cent) have just attended class one or two level education. Only 13 persons could join degree level education but due to the economic conditions most of them have left it halfway for temporary employment such as the quarry works (Annexure Table – 35). Out of 271 individual members belonging to the 71 suicide affected families 163 (60.14 per cent) members of these households depend on temporary manual works such as the MGNREGS for supplementing their family income where as rest of the 107 (39.48 per cent) persons do not have any work to be undertaken as the secondary occupation.

VI. Objectives of the Study:

1. To assess and compare the level of economic stress among the suicide affected and non suicide farm families and to find out the causes for the same.
2. To undertake a comparative evaluation of the debt pattern of the suicide affected and non suicide farm households from the study region i.e. Yavatmal district.

VII. Approach to the Study:

Entire analysis that makes up the present report is predominantly based on the primary data on farmers' suicides committed in rural areas of Yavatmal district of Vidarbha region. Mainly the data consists of three stage level information i.e. 1) the household level information obtained from the suicide households categorized as eligible suicides for state compensation, 2) the information on non eligible suicides for state compensation and 3) the farm household level information which are not hit by the farm suicides but they share similar characteristics like their suicide hit counterparts. In all, 71 suicide affected farm households which were identified as the genuine suicides by the state government of Maharashtra from 68 villages (16 tehsils), 25 farm households categorized as non eligible suicides from 21 villages (5 tehsils) and another set of 25 farm households which have not been hit by the farm suicides but have homogeneous socio-economic and land holding related profiles like their suicide hit counterparts from 25 villages (8 tehsils) of Yavatmal district were visited for obtaining the household level primary data. A questionnaire was specially structured for the purpose and was administered through personal interview method. Families of all three categories were approached personally and efforts were made to assess and compare the level of socio-economic and psychological distress of the concerned family. The information on economic aspects such as the level of debt overdue from institutional and non institutional sources owed by the affected family, level of income and assets owned and the distress sale of the same including land for debt repayment were carefully gathered. The information on social aspects of all the farm households such as the social discord, behavioral change, social isolation, disputes in the family and in society, suicidal tendency, addiction to drugs, etc, was sought to be obtained from the family. Also the information on economic aspects of all the families was obtained for comparison. Then the information collected was verified through the informal group discussions with the elderly persons or sometimes elected village representatives for correctness and authentication. The village level information about socio-economic

characteristics and the developmental indices of all the 121 villages was gathered from the village *Panchayat* and the office of the *Patwari*.

Table-3 No. of Surveyed Households from Each Category

ESHHs	NESHHs	NSHHs	Total
71	25	25	121
58.68	20.66	20.66	100.00

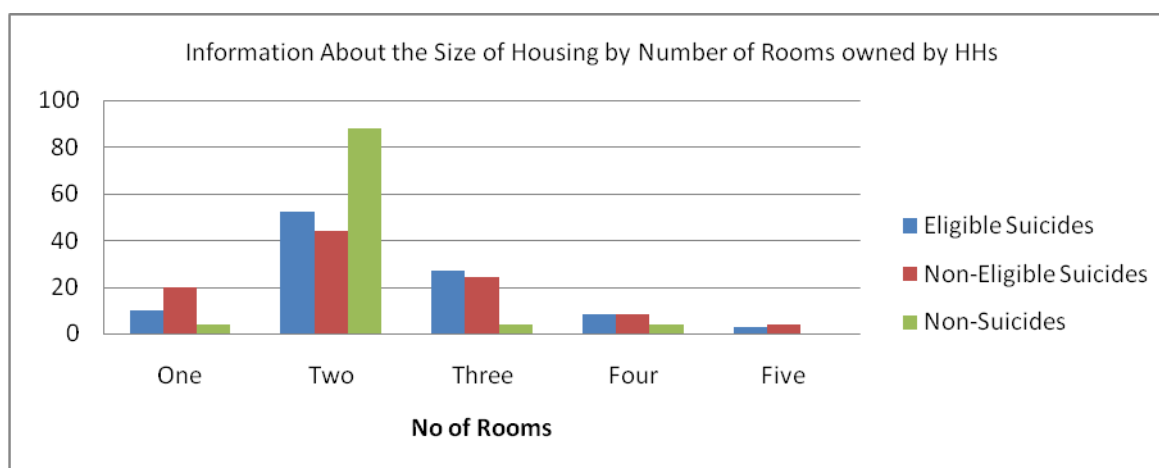
VIII. Stylized Facts:

1) Housing and Ownership of Implements:

Table-4 Information about the Size of Housing by Number of Rooms owned by the Households

No of Rooms	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No of HHs	Per cent	No of HHs	Per cent	No of HHs	Per cent
One	7	9.86	5	20	1	4.0
Two	37	52.1	11	44	22	88.0
Three	19	26.8	6	24	1	4.0
Four	6	8.45	2	8	1	4.0
Five	2	2.82	1	4	0	0.0
Total	71	100	25	100	25	100.0

Graph-1 Information about the Size of Housing by Number of Rooms Owned by the Households



All affected farm families from Yavatmal district have their own houses but most of the houses (71.83 per cent) are built with bricks + mud and cotton / tur manure + mud with Tin / Mangalorean tiles (97.19 per cent) or grass roofs. Where as, 68 per cent of the non

suicide households have similar type of houses like their suicide hit counterparts as against 16 per cent of cement built houses.

Out of the total 71 eligible suicide households only 9 (12.68 per cent) households have toilets where as the remaining 62 (87.33 per cent) affected households do not have the toilet facilities. In case of non suicide households 24 per cent have the facility of toilets available which indicates better standard of living.

35 i.e. 49.3 per cent of the eligible suicide affected families do not have any access to safe drinking water where as those who have tap connections (50.70 per cent) find that they have become defunct where as 72 per cent of the non suicide farm families have an access to the safe drinking water through *panchayat* water pipelines (Annexure Table-10).

Majority of the eligible suicide farm families cannot afford basic consumable durables like the smokeless hearth (40.85 per cent), gas connection (94.37 per cent), fan (74.65 per cent), radio (92.96 per cent), television (74.65 per cent), bicycle (91.55 per cent), motor cycle (88.73 per cent) or refrigerator (98.59 per cent). Almost similar kind of situation about the consumer durables is also observed among the non suicide farm families of which 72, 96, 68, 72, 96 and 88 per did not have smokeless hearth, LPG, fan, TV, motorcycle and cable connection respectively (Annexure Table-19).

Table-5. Agricultural Implements Owned by the Households

Implements	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Bullock Cart	19	26.8	4	16	8	32
Plough	14	19.7	4	16	10	40
Pabhar (Cultivator)	25	35.2	1	4	8	32
Thresher	1	1.4	1	4	0	0
Spray Pump	18	25.4	2	8	8	32
Electric Pump Set	10	14.1	2	8	3	12
Submersible Pump	3	4.2	1	4	1	4
Simple Plough	3	4.2	1	4	4	16
Kulav	10	14.1	2	8	6	24
Tractor	0	0	1	4	0	0

The basic economic conditions of both the categories of households being homogeneous, (i.e. suicide and non suicide) as emerges from the above table no-15 it does not allow the farmers to avail basic agricultural implements such as the bullock cart (73.2 per cent SHHs & 68 per cent NSHHs), plough (80.3 per cent SHHs & 60per cent NSHHs), cultivator /

pabhar (64.8 per cent SHHs & 68 per cent NSHHs), thresher (98.6 per cent SHHs & 100per cent NSHHs), spray pump (74.6 per cent SHHs & 68 per cent NSHHs), pump set (85.9 per cent SHHs & 88 per cent NSHHs), submersible pump (95.8 per cent SHHs & 94 per cent NSHHs), simple plough (95.8 per cent SHHs & 84 per cent NSHHs) and *kulav* (85.9 SHHs per cent & 76 per cent NSHHs). As the more suicide hit households being in possession of implements it is understood that the farmers those who have tried to become self sufficient and enterprising of nature are more hit by debt burden and cultivation risks and fallen in to a suicide trap.

Most suicide affected households do not have any subsidiary occupation so that they resort to distressfully selling of implements as and when they are in a financial crunch. More than 15 per cent of the affected families have sold their agricultural implements for their temporary requirements (See Annexure Table-20).

2) Inputs and Crop Failure:

- Both the eligible and non eligible suicide farm families either have to hire or depend on others for implements. This has accentuated the probability of crop failure particularly at the time of sowing of the crop and spraying of pesticides on vulnerable crops like the cotton. By the time the farmer obtains the spray pump the pest attack has already gone beyond control and the entire crop is lost.
- The crop losses of all suicide hit farm families who cultivate cotton are accruing to the integrated pest management and this is mainly on account of the problem of hiring implements such as spray pumps. Hiring of implements leads to an increase in the cost of cultivation and finally results in negative returns from agriculture.
- Both the suicide and non suicide affected Farm families of Yavatmal district incurred more expenses because they repeatedly faced crop failures mostly which was on account of spurious seeds and inadequacy of irrigation. Year wise crop failure faced by eligible and non eligible suicide households was 12.68 & 16 (2009), 28.35 & 16 (2010) and 23.94 & 40 (2011) per cent respectively.

Table-6 Land Holding Category wise Rate of Interest Paid on Credit Mode of Purchase by the Farmer House holds

ESHHs								
Size of Holding	Rate of Interest (Per cent)						Total	Per cent
	0	0-10	10-25	25-40	40-60	>60		

Landless	4	1	1	0	0	0	6	8.45
0-2.5	1	0	4	0	1	0	6	8.45
2.5-5	18	0	11	1	5	1	36	50.70
5-7.5	5	1	1	1	3	0	11	15.49
7.5-10	2	0	0	1	3	0	6	8.45
>10	4	0	2	0	0	0	6	8.45
Total	34	2	19	3	12	1	71	100.00
Per cent	47.89	2.82	26.76	4.23	16.9	1.41	100	
NESHHS								
Landless	5	0	0	0	0	0	5	20.00
0-2.5	1	0	0	0	0	0	1	4.00
2.5-5	11	2	0	0	2	0	15	60.00
5-7.5	0	0	0	0	0	0	1	4.00
7.5-10	0	0	1	0	0	0	0	0.00
>10	2	0	0	0	1	0	3	12.00
Total	19	2	1	0	3	0	25	100.00
Per cent	76	8	4	0	12	0	100	
NSHHs								
Landless	0	0	0	0	0	0	0	0.00
0-2.5	1	0	1	0	1	0	3	12.00
2.5-5	9	0	5	0	0	0	14	56.00
5-7.5	1	0	1	1	0	1	4	16.00
7.5-10	3	0	0	0	0	0	3	12.00
>10	1	0	0	0	0	0	1	4.00
Total	15	0	7	1	1	1	25	100.00
Per cent	60	0	28	4	4	4	100	

- 33.80 per cent i.e. 24 out of 71 eligible suicide farm families have paid more than the market price for inputs and 38.02 per cent (i.e. 27) have obtained inputs on loan and paid high rates of interest on price to their suppliers. The rates of interest paid by farmers on credit mode of purchase of inputs have been of three categories; 1) 10 to 12 per cent, 2) 24 to 36 per cent and 3) 40 to 75 per cent per annum. 52.11 per cent (37) per cent of farmers paid between 10 to 12 per cent, 28.16 per cent (20) farmers paid 24 to 36 per cent and 19.71 per cent (14) of the affected households paid 40 to 75 per cent of the rate of interest on the credit mode of purchasing of inputs from the traders. The average of these categories of the interest rates comes to about 11, 33 and 57.5 per cent respectively. (Table – 6). This is also observed in case of the non suicide farm households as 44 per cent of them paid higher prices on the credit mode of inputs and 40 per cent have paid interest on the price of inputs. But the rate of interest paid by this category has been far less than the eligible suicide households of which 28 per cent

had paid an average rate of interest of 17.5 per cent where as, 60 per cent did not need to pay any interest on credit mode of purchase of inputs.(Table-6).

Table – 7 Reasons for the Unsatisfactory Crop Production

Reasons	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of HHs	Per cent	No. of HHs	Per cent	No. of HHs	Per cent
NA	16	22.54	13	52	15	60
Seeds not Germinated	14	19.72	7	28	7	28
Stunted Crop Growth	5	7.04	2	8	0	0
Low Quality Output	6	8.45	3	12	1	4
Dubar (Double Sowing)	1	1.41	0	0	2	8
Excess Rainfall	5	7.04	0	0	0	0
Insect Attack	1	1.41	0	0	0	0
Untimely Pesticides	1	1.41	0	0	0	0
Low Land Productivity	3	4.23	0	0	0	0
Low Rain fall	6	8.45	0	0	0	0
Inadequate Capital	5	7.04	0	0	0	0
Spurious Seeds	3	4.23	0	0	0	0
Wild Animal Attack	5	7.04	0	0	0	0
Total	71	100	25	100	25	100

- The main reason for 23.95 per cent of the eligible suicide households for crop failure was spurious seeds followed by low quality of output (8.45 per cent) and stunted crop growth (7.04per cent) where as, for 28 per cent households from both the remaining categories i.e. non suicide and ineligible households have faced crop failures accruing to spurious seeds (Table-7).

3) Cattle Power:

- 54 eligible suicide affected marginal households owned few animals such as the Bullocks (29), Cows (16), Goats (6) and Buffaloes (3). But 18 of them had to sell these animals at a throw away price (distressfully). The money they got as a price of the sold animals were Rs. 7541.66 - Bullock, Rs. 2500 – Cow, Rs. 1200 – Goat and Rs. 4000 for a Buffalo. All these prices are far below the market prices which clearly indicate the distress sale by these farmers (Table - 27). But only one out of 25 non suicide household had sold a pair of bullocks at Rs. 45,000=00, the price it realised is a competitive market price that means it was not a distress sale by the family.

4) Social Background of the Affected Families:

- The eligible households predominantly belonged to the tribal communities with 59.15 per cent of the households owning a small size of holding where as 8.45 per cent (6) of the families were marginal holders and 6 (8.45per cent) families do not have any land where as 64 per cent of the farm households from non eligible suicide households belonged to the category of small holdings. Most of the non suicide farm households i.e. 68 per cent were small farmers meaning that all the three categories of households have homogeneous land holding related characteristics (Annexure Table-22).
- Among the eligible households the tribal communities such as the *Banjaras*, *Gond*, *Kolam*, *Andha Adivasi* and *Kunbis* from non tribal segment are more in number and together they constituted 53.31 per cent of the total affected households.

5) Size of Holding and Crop Mix:

Table-8 Crop Combinations Undertaken by the Households According to their Size of Holding

ESHHs								
Crop Combination	Size of Holding (Acre)						Total	Per cent
	Landle ss	0-2.5	2.5-5	5-7.5	7.5- 10	>10		
NA	1	0	4	1	1	2	9	12.68
Cotton	1	2	4	2	1	0	10	14.08
Soya beans	0	0	2	0	0	0	2	2.82
Cotton + Soya beans	2	0	5	3	0	1	11	15.49
Cotton + Tur	0	3	6	2	1	1	13	18.31
Cotton + Jowar	1	0	8	0	0	0	9	12.68
Soya beans + Tur	1	0	0	0	0	0	1	1.41
Soya beans + Jowar	0	0	0	1	0	0	1	1.41
Cotton + Soya beans + Tur	0	0	1	1	0	1	3	4.23
Cotton + Tur + Jowar	0	1	4	1	3	1	10	14.08
Soy beans + Tur + Jowar	0	0	2	0	0	0	2	2.82
Total	6	6	36	11	6	6	71	100.00
NESHHs								
Cotton	0	6	0	0	0	1	7	41.18
Soya beans	0	2	0	0	0	0	2	11.76
Cotton + Soya beans	0	1	0	0	1	1	3	17.65
Cotton + Jowar	0	2	0	0	0	0	2	11.76
Cotton + Soya beans + Tur	0	1	0	0	0	0	1	5.88
Cotton + Tur + Jowar	0	1	0	0	0	1	2	11.76
Total	0	13	0	0	1	3	17	100.00
NSHHs								
Cotton	0	1	6	1	0	1	9	36.00
Cotton + Jowar	0	0	3	1	1	0	5	20.00
Cotton + Soya beans + Tur	0	0	2	1	0	0	3	12.00
Cotton + Tur	0	1	1	1	0	0	3	12.00
Cotton + Tur + Jowar	0	0	1	0	0	0	1	4.00
NR	0	1	1	0	2	0	4	16.00
Total	0	3	14	4	3	1	25	100.00

- Average size of land hold by the 68 out of 71 eligible farm suicide households is 5.33 where as the same by non eligible 24 (out of 25) families is 5.65 and by the non suicide households it is 4.86 acre.
- Eligible Suicide households with small size of holding resort to leasing in land from others particularly from absentee landlords to supplement their incomes based on crop sharing or on the annual rent basis. In some cases (4) practicing cultivation was beyond their capacity hence they leased out their land. Leasing in and leasing out of land is mostly practiced by eligible suicide affected farmers from the holding group of 2.5 – 5 acres category (Annexure Table – 23/24).
- The suicide of the main cultivator and the post suicide debt burden forces these families to lease out land in order to supplement their incomes also four families have sold their land due to the pending of debt over dues from private sources (Annexure Table-25/26).
- Apart from Tur and Soya beans the crop mix of about 70 per cent of the suicide affected households from Yavatmal district includes Cotton. This crop needs highest amount of costly inputs mainly the pesticides. As most of the eligible suicide farmers are small (30) and marginal / landless (landless = 6, cultivating leased in land) they buy it on credit. Where as 36 per cent of the non suicide farm households cultivate only cotton and 48 per cent of this category cultivates cotton along with other crops such as Jower, Soya beans and Tur. It means that around 84 per cent of the non suicide farmers cultivate cotton (Table-8).

6) Land, Debt, Repayment and Debt Outstanding Related Indicators:

Table-9 Land, Debt, Repayment, Income Related Characteristics of the Farm Households

	ESHHS	NESHHS	NSHS
Total Debt (Rs)	7085500	1501500	1662000
Total Income (Rs)	2039566	578300.00	872894
Total Land (Acre)	346.7	113	121.5
Debt outstanding	6771500	1428950.00	1527000
Repayment	314000	72550.00	135000
No of HHs	68	24	25
Key Indicators			
Debt Income Ratio	3.47	2.60	1.90
Land Income Ratio (per acre)	5882.80	5117.70	7184.31
Average Debt	104198.53	62562.50	66480.00

Average Landholding	5.33	5.65	4.86
Average Income (Per HHS)	28726.28	23132.00	34915.76
Outstanding to Income Ratio	3.32	2.47	1.75
Average Outstanding Debt (Per HHS)	99580.88	59539.58	61080.00
Average Repayment (Per HHS)	4617.65	3022.92	5400.00
Debt Repayment Ratio	0.04	0.05	0.08
Debt Outstanding Ratio	0.96	0.95	0.92
Outstanding Land Ratio (Per Acre)	19531.30	12645.58	12567.90
Debt Land Ratio (Per Acre)	20436.98	13287.61	13679.01
Repayment land ratio	905.68	642.04	1111.11

Table-10 CAGR of Borrowing by Farmer Households Households

Year	ESHHs	CAGR	NESHHs	CAGR	NSHHs	CAGR
2008	596000		NA		252000	
2009	2171500		272000		166000	
2010	1492000		759000		587000	
2011	2202000	54.6	368500	10.65	466000	22.74

- The above tables (9 & 10) clearly indicate that the size of total debt borrowed by both the categories of the suicides households and its pending are the main reasons for falling them in to a vicious circle of debt and thereby the farmers' suicides in Yavatmal district. As expected the average debt over dues (Rs. 99,795.77) of the per eligible farm suicide household had outstripped the average income (Rs. 28,726.28) by Rs. 71,069.49 where as the same for the non suicide households has been strikingly less which comes out to be Rs. 27,165 (Table-9). All such afore mentioned other aspects that have emerged from the above two tables indicate the fact that the debt burden and continuance of the same has been pushing farmers of the district in to a vicious circle suicidal trap.
- The actual use of credit, its timing, its adequacy, and its price have wide range of repercussions on the lives of farmers.
- The legacy of private money lending continues to flourish in Yavatmal district. The proportion of amount borrowed by the eligible suicide households from private sources was 40.79 per cent as against 59.21 per cent from the institutional sources in total of the entire sample of 71 households. 58.04 per cent of the ineligible suicide households borrowed from banks where as the same was 77.02 per cent by the non

suicide households as against 22.98 per cent of them borrowing from the non institutional sources (Table-11).

- Smaller the size of holding greater is the dependency on borrowing for cultivation and there by dependency on private sources of borrowing. Simultaneous multiple borrowing by both the categories of suicide (eligible and non eligible) particularly the marginal land holders from all the sources has incapacitated them from repayment ability which made them debt ridden farmers.

Table-11 Comparative Share of Institutional and Private Loans in Total Borrowing by Households

ESHHs			
Type of loan	Amount of Loan(Rs)	Average per HHS	Per cent
Institutional Loan	4195500	61698.53	59.21
Non-Institutional Loan	2890000	42500.00	40.79
Total Loan Amount	7085500	104198.53	100.00
NESHHs			
Type of loan	Amount of Loan (Rs)	Average per HHS	Per cent
Institutional Loan	871500	36312.50	58.04
Non-Institutional Loan	630000	26250.00	41.96
Total Loan Amount	1501500	62562.50	100.00
NSHHs			
Type of loan	Amount of Loan (Rs)	Average per HHS	Per cent
Institutional Loan	1280000	51200.00	77.02
Non-Institutional Loan	382000	15280.00	22.98
Total Loan Amount	1662000	66480.00	100

- Total amount of loan that is borrowed by 68 out of 71 eligible households is more than rupees 70 lakh (Rs. 70, 85, 500 = 00) and in this the share of private debt is 40.79 per cent (Rs. 28, 90, 000 = 00) as against 59.21 per cent (Rs. 41, 95, 500 = 00) of the institutional debt. Where as, the total amount of loan borrowed by 25 non suicide households is Rs. 16,62,000=00 and the same is Rs.15,01,500=00 on the accounts of non eligible suicide households. The share of institutional credit in total borrowing by non-suicide households is 77.02 as against 22.98 per cent from the non institutional sources which is significantly different from the eligible suicide households (Table-11).
- The average per family borrowing by 68 eligible households is Rs.1,04,198.53 where as the same by non suicide households comes to Rs. 66,480.00 and by non eligible suicide households the average family borrowing is Rs.62,562.50. The per acre

average borrowing by 68 eligible suicide household is Rs. 20,436.98=00 as against Rs. 13,287.61=00 by non eligible and Rs. 13,679=01 by the non farm suicide households respectively.

Table-12 Source wise Total Amount of Loan Borrowed by Households

Source	ESHHS			NESHHS			NSHHS		
	Amount of Loan (Rs)	Per HHS	Per cent	Amount of Loan (Rs)	Per HHS	Per cent	Amount of Loan (Rs)	Per HHS	Per cent
Banks	1958000	28794.12	27.63	643500	26812.50	43.44	510000	20400	11.64
Co-Op	2127500	31286.76	30.03	130000	5416.67	8.77	770000	30800	17.58
SHG	110000	1617.65	1.55	253000	10541.67	17.08	0	0.00	0.00
ML*	1569000	23073.53	22.14	50000	2083.33	3.37	3020000	120800	68.95
Private	200000	2941.18	2.82	322500	13437.50	21.77	0	0.00	0.00
Relative	1029000	15132.35	14.52	2500	104.17	0.17	80000	3200	1.83
Trader	92000	1352.94	1.30	80000	3333.33	5.40	0	0	0.00
Total	7085500	104198.53	100	1481500	61729.17	100.00	4380000	175200	100

- The source wise borrowing by eligible suicide farm families in Yavatmal district is as; Commercial Banks 27.63 per cent (Rs.19,58,000=00), Co-operatives 30.03 per cent (Rs.21,27,500=00), SHGs 1.55 per cent (Rs.1,10,000 = 00), Money lender 22.14 per cent (Rs.15, 69,000 = 00), Private finance 2.82 per cent (Rs.2,00,000 = 00), Relatives 14.52 per cent (Rs.10,29, 000=00) and Traders 1.30 per cent (Rs.92,000=00) where as, the same by non suicide households is 30.69 per cent (3.06 per cent more than suicide families) (Rs.5,10,000=00), 46.33 per cent (16.03 per cent more than suicide families) (Rs.7,70,000=00), zero, 18.17 per cent (4.23 per cent less than suicide families) (Rs.3.02,000=00) and 4.81 per cent (Rs.80,000=00) from relatives respectively. A significant fact emerges from this picture that suicide farm households have borrowed more credit from non institutional sources where as, the non suicide household's borrowing from institutional sources is in greater proportion than the suicide farm households (Table - 12).
- Average amount borrowed by the eligible suicide farmers from moneylenders was Rs. 23,073.53 whereas the same was Rs. 31,286.76 and Rs. 28,794.12 from co-operatives and nationalized commercial banks and the average of the rate of interest charged by co-operatives was 15.57 per cent where as it was 8.02 and 67 per cent by banks and moneylenders respectively (the maximum rates charged were 36per cent by co-operatives, 12per cent by banks and 100per cent by moneylenders).

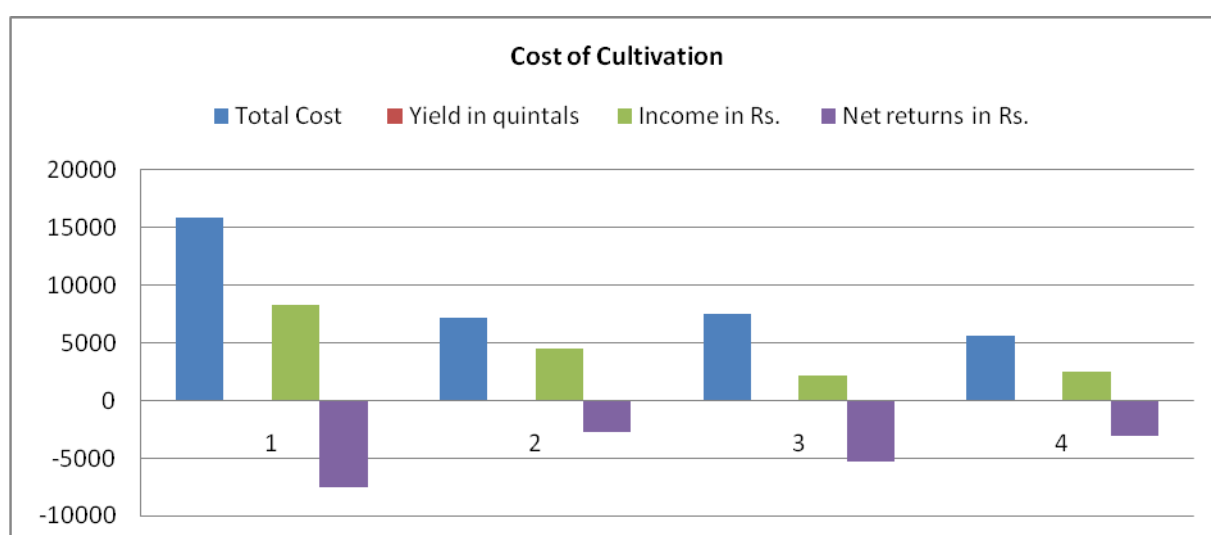
- Respondents refrain to reveal about the moneylenders due to a strong hold that they retain on rural farm economy and society on account of their ancestral dominance and the contemporary political links.
- Farmers continue to borrow from moneylenders because loans are available on demand (which they term as Demand Loan). Borrowers will also have to pay commissions of around 30 per cent of the borrowing / principal amount to agents at banks and co-operatives plus the time of processing is longer and the credit ability of them is low due to the over dues of earlier debt.
- Credit by all categories of land holdings and both for productive and unproductive purposes was positively associated with farm suicides across all villages of Yavatmal district. 59.15 per cent of the borrowing households from the category of eligible suicide households of the district belonged to the category of small and marginal followed by 14.70 per cent of the farmers from large size of holding category where as 26.13 per cent of the households were from the medium category of holding. The striking fact about the indebtedness is that out of the total borrowing Rs. 12,96,000 was borrowed by ten farmers belonging to the category of large holding of which the proportion in total borrowing is 18.29 per cent (Annexure Table-30-A/B/C).
- Most of the loans by eligible suicide households were borrowed and used for productive purposes as against 3.27 per cent of the loan used for non-agricultural purposes such as the health and marriage expenses. 96.72 per cent of the farm households in Yavatmal district from where suicides were reported had borrowed and strictly used credit amounts for agriculture and related productive purposes such as the buying of inputs like seeds, fertilizers, pesticides, etc (Annexure Table-34).
- Reasons for farmers to borrow from private sources are commission for bank loan which they have to pay to the agent, the delay of one or two months for the processing and approval of bank loan application and the pendency of over dues there by reducing the credit worthiness in organized sources, etc.

6) Cost of Cultivation and Net Returns from Agriculture:

Table-13 Crop wise Per acre Cost of Cultivation and Net Returns (2011 / Rs.)

Cost of Cultivation (Per acre)	Cotton	Soya beans	Tur	Jowar
Ploughing	1000	500	500	500
Harrowing	1200	350	350	350
Seed	830	450	350	900
Sowing	500	300	300	300
Weeding & Intercultural	1000	400	300	300
Gap Filling	250	0	0	0
Fertilizers	1500	727	778	522
Pesticides	4000	872	872	0
Spraying	400	200	200	0
Harvesting	1000	600	1175	975
Threshing	400	200	200	125
interest amount on Capital Cost	352.53	407.94	427.5	316.32
family labour	400	200	300	200
wage labour	500	1400	1200	800
Compost	2500	600	600	300
Total Cost	15832.53	7206.94	7552.5	5588.32
Yield in quintals	2.1	2.56	2.41	2.07
Income in Rs.	8290.08	4504.08	2182.14	2514.29
Net returns in Rs.	-7542.45	-2702.86	-5370.36	-3074.03

Graph-2 Crop wise Cost of cultivation and Net Returns



- Mainly the increase in borrowing by all holding categories for farm operations was due to the outstripping by input prices of the output prices causing net negative returns on cultivation and thereby pushed farmers into a debt trap.

- The average per acre cost of cultivation incurred by farmers for Cotton is Rs. 15,832.53 where as, per acre average yield is limited to 2.10 quintals which brings an average per acre income of Rs. 8290.80 resulting in to a net per acre loss of Rs. 7542.45 where as, the net per acre net average incomes from Soya beans, Tur and Jowar also resulted in to the losses of Rs. 2702.86, Rs. 5370.36 and Rs. 3074.03 respectively (Table-13).
- As these farmers have faced frequent crop failures and inadequate crop output in recent past more than 96 per cent of the eligible households under the present study were debt ridden which conforms indebtedness as the main cause for suicides and

8) About the Suicide Affected Farmers:

- From the total 71 farmers who committed suicides 23.35 per cent (i.e. 18) farmers were illiterate whereas, 15.49 per cent (11) of the deceased had attended just preprimary one year schooling. 33 farmers were reached up to the level of primary enrollment but most of them could not complete the same because they had left schooling within one or two years. There were very few farmers those who could reach up to the level of secondary (6) and higher secondary (3) level of education. 82.81 per cent of the male and 71.42 per cent female farmers committed suicides belonged to the age group between 25 to 55 years.
- 83.09 per cent (59) out of 71 farmers consumed pesticides and ended their lives where as 14.08 per cent (10) farmers got themselves hanged and remaining 2 jumped in to the well (50).
- There is no correlation of significant order between the suicides and addiction or alcoholism but the field information revealed that instant consumption of liquor strengthens the desire of suicide by distressed farmer.
- Many suicide affected households have pending owes to traders for provisions (29.58 per cent), fertilizers (25.35 per cent), seeds (26.76 per cent), pesticides (18.31 per cent), medicine (4.23 per cent) and the average of this type of over dues comes about 17.37 per cent (Annexure Tables -35 / 36 / 37 & 40).

9) State Compensation and Expectations:

- In Yavatmal district only 42.25 per (30) out of 71 eligible suicide families could get their state compensation money of rupees one lakh each, despite all these (71)

suicides in government and police records have been recorded as eligible (genuine farm suicides) suicide cases to be deemed eligible for state compensation .

- Barring two beneficiaries (2.81 per cent) from the eligible suicide households (71) no other family from Yavatmal district had in past received any help either under the Prime Minister's or state Chief Minister's rehabilitation package.
- The suicide affected families have expressed their expectations from the government such as the assistance in digging of wells (78.87 per cent), better price realization and marketing mechanism (64.69 per cent), timely loans (76.06 per cent), one time loan settlement / loan waiver (80.28 per cent), beneficiary level implementation of the government schemes (74.65 per cent), subsidy on implements and supply through *panchayats* (61.97 per cent), irrigation facilities (64.79 per cent) and education facilities and scholarships for their children (71.83 per cent) (Annexure Table - 42).

IX) Main Findings:

- The average per acre productivity of major crops i.e.Cotton, Soya beans, Tur and Jowar which are cultivated in the Yavatmal district is stagnated at 2.10, 2.56, 2.41 and 2.07 quintals and this has resulted in net per acre negative returns for cultivators by Rs. 7542.45, Rs. 2702.86, Rs. 5370.36 and Rs. 3034.03 respectively.
- In the total credit the share of borrowing from private sources by the eligible suicide affected households (such as the Money lenders, Traders and Relatives) is 40.79 as against 59.21 per cent of institutional borrowings where as the same for non suicide households (24) was observed to be 22.98 and 77.01 per cent and for the all 25 non eligible suicides the borrowing from non institutional sources was 41.96 as against 58.04 per cent of institutional borrowings.
- The eligible and non eligible suicide affected villages do not have available the facilities such as the telephone (54.4per cent ESHHs & 52.38per cent NESHHs), post office (58.82per cent ESHHs & 80.59per cent NESHHs), public health (80.88per cent ESHHs & 76.19per cent NESHHs), APMC (95.59 ESHHs & 59.24per cent NESHHs), middle level schooling (54.41per cent ESHHs & 66.67per cent NESHHs), higher education facility (95.59per cent ESHHs & 95.24per cent NESHHs) and cattle health services (77.94 ESHHs & 85.81per cent NESHHs) respectively. These villages also do not have an access to the private medical practitioner (66.18per cent ESHHs & 52.38per cent NESHHs), any watershed development infrastructure (89.71per cent ESHHs & 71.53per cent

NESHHS), co-operative institution (67.65per cent ESHHs & 47.62per cent) and the co-operative credit society (92.65 ESHHs & 100per cent NESHHS).

- The rates of interest paid by farmers on credit mode of purchase of inputs have been of three categories; 1) 10 to 12 per cent, 2) 24 to 36 per cent and 3) 40 to 75 per cent per annum. 52.11per cent (37) per cent of farmers paid between 10 to 12 per cent, 28.16per cent (20) per cent farmers paid 24 to 36 per cent and 19.71per cent (14) of the affected households paid 40 to 75 per cent of the rate of interest on the credit mode of purchasing of inputs from traders. The average of these categories of the rates of interest comes about 11, 33 and 57.5 per cent respectively.
- The source wise borrowing by eligible suicide affected farm families in Yavatmal district is as; Commercial Banks 27.63 per cent (Rs.19,58,000=00), Co-operatives 30.03 per cent (Rs.21,27,500=00), SHGs 1.55 per cent (Rs.1,10,000 = 00), Money lender 22.14 per cent (Rs.15, 69,000 = 00), Private finance 2.82 per cent (Rs.2,00,000 = 00), Relatives 14.52 per cent (Rs.10,29, 000=00) and Traders 1.30 per cent (Rs.92,000=00) where as the same by non suicide households is 30.69 per cent (Rs.5,10,000=00), 46.33 per cent (Rs.7,70,000=00), zero, 18.17 per cent (Rs.3.02,000=00) and 4.81 per cent (Rs.80,000=00) from relatives respectively.
 - Average amount borrowed by the suicide affected farm households from moneylenders was Rs. 23,073.53 whereas the same was Rs. 31,286.76 and Rs. 28,794.12 from co-operatives and nationalized commercial banks.
 - The average of the rate of interest charged by co-operatives was 15.57 per cent where as, it was 8.02 and 67 per cent by banks and moneylenders respectively (the maximum rates charged were 36 per cent by co-operatives, 12 per cent by banks and 100 per cent by moneylenders).
 - Total amount of loan that is borrowed by the 68 out of 71 suicide affected households is more than rupees 70 lakh (Rs. 70, 85, 500 = 00) and in this the share of private debt is 40.79 per cent (Rs. 28, 90, 000 = 00) as against 59.21 per cent (Rs. 41, 95, 500 = 00) of the institutional debt. Where as, the total amount of loan borrowed by 25 non suicide households is Rs. 16,62,000=00 and the same is Rs.15,01,500=00 on the accounts of non eligible suicide households.

- Average size of land hold by the 68 out of 71 (3 farmers being dependent on leased in land for cultivation) eligible farm suicide households is 5.33 where as the same by non eligible 24 (out of 25) families is 5.65 and by the non suicide households it is 4.86 acre.

ANNEXURE:

Table-1 Tehsil wise Number of Villages and the Farmer Households Suicides Reported Studied from the Yavatmal District

Tehsil	ESHHS				NESHS				NSHS			
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Arni	2	2.9	2	2.82	0	0.00	2	8	2	8	2	8
Babhulgaon	4	5.9	4	5.63	2	9.52	0	0	0	0	0	0
Darvha	5	7.4	5	7.04	0	0.00	0	0	0	0	0	0
Digras	3	4.4	4	5.63	0	0.00	0	0	0	0	0	0
Ghatanji	7	10.3	7	9.86	8	38.10	9	36	5	20	5	20
Kalamb	5	7.4	5	7.04	3	14.29	3	12	1	4	1	4
Kelapur	9	13.2	9	12.68	3	14.29	5	20	4	16	4	16
Mahagaon	5	7.4	5	7.04	0	0.00	0	0	4	16	4	16
Maregaon	3	4.4	3	4.23	0	0.00	0	0	0	0	0	0
Ner	4	5.9	4	5.63	0	0.00	0	0	4	16	4	16
Pusad	2	2.9	2	2.82	0	0.00	0	0	0	0	0	0
Ralegaon	3	4.4	3	4.23	0	0.00	0	0	2	8	2	8
Umarkhed	2	2.9	2	2.82	0	0.00	0	0	0	0	0	0
Wani	5	7.4	5	7.04	0	0.00	0	0	0	0	0	0
Yavatmal	7	10.3	9	12.68	5	23.81	6	24	3	12	3	12
Zari	2	2.9	2	2.82	0	0.00	0	0	0	0	0	0
Total	68	100	71	100	21	100	25	100	25	100	25	100

Table- 2 Distribution of the Villages According to the Size of Population

Population	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 500	12	17.65	2	9.5	3	12.0
501-1000	13	19.12	5	23.8	5	20.0
1001-2000	21	30.88	6	28.6	11	44.0
2001-3000	10	14.71	2	9.5	3	12.0
3001-5000	7	10.29	5	23.8	1	4.0
>5000	5	7.35	1	4.8	2	8.0
Total	68	100	21	100	25	100.0

Graph-1 Distribution of the Villages According to the Size of Population

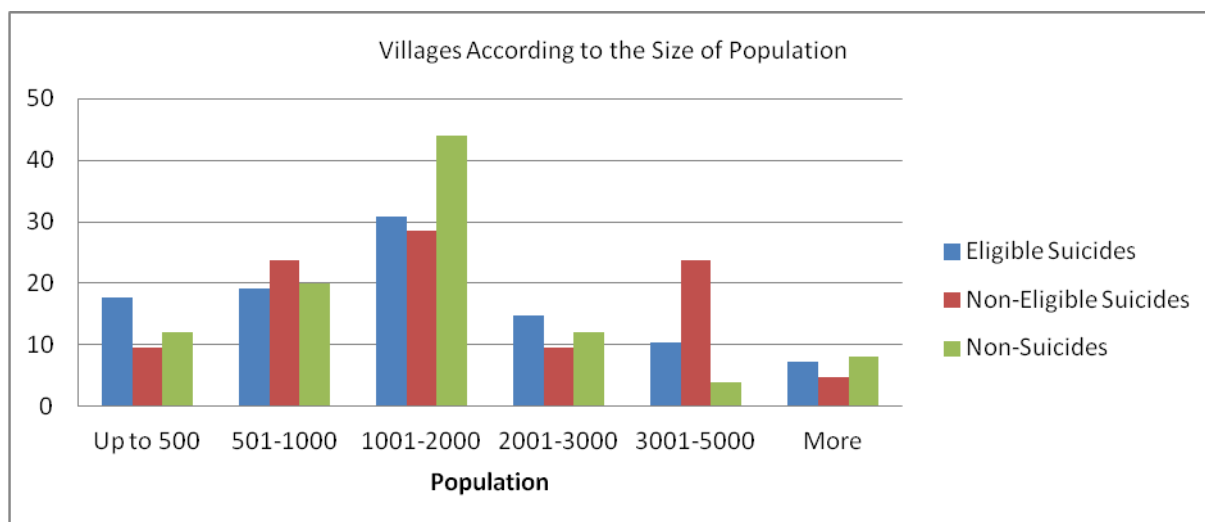


Table-3 Size of Villages According to the Number of Households

No of HHs	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 100	7	10.29	6	28.57	2	8
101-250	20	29.41	5	23.81	8	32
250-500	22	32.35	2	9.52	11	44
More than 500	19	27.94	8	38.10	4	16
Total	68	100	21	100	25	100

Graph-2 Size of Villages According to the Number of Households

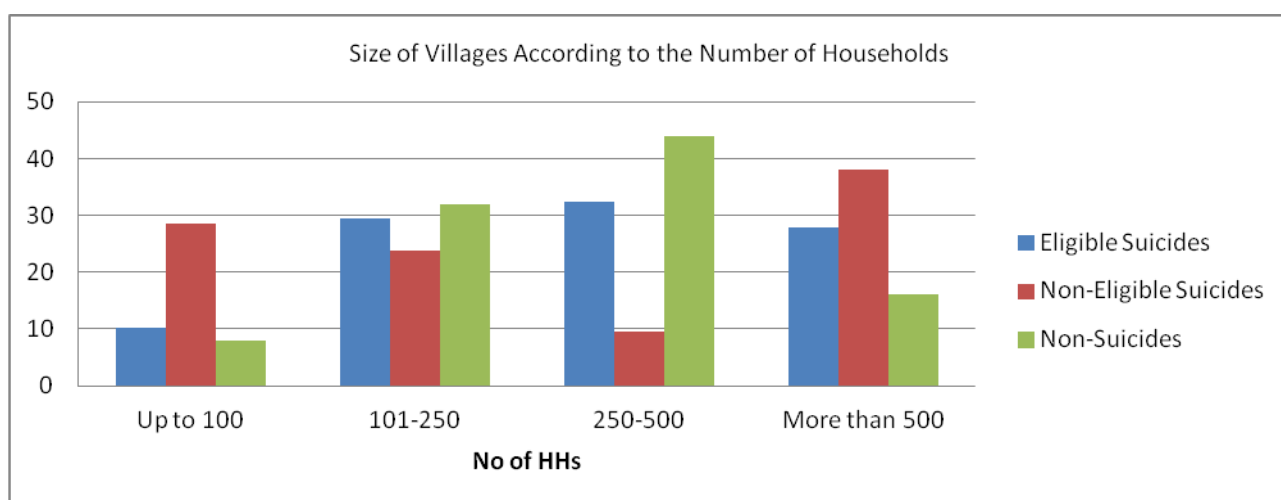


Table - 4 Distances of the Surveyed Villages from Tehshil Headquarters

Distance (Km.)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 10	19	27.94	8	38.10	7	28
11-20	26	38.24	9	42.85	12	48
21-30	14	20.59	3	14.28	4	16
31-50	7	10.29	1	4.78	2	8
More than 50	2	2.94	0	0	0	0
Total	68	100	21	100	25	100

Graph-3 Distances of the Surveyed Villages from Tehshil Headquarters

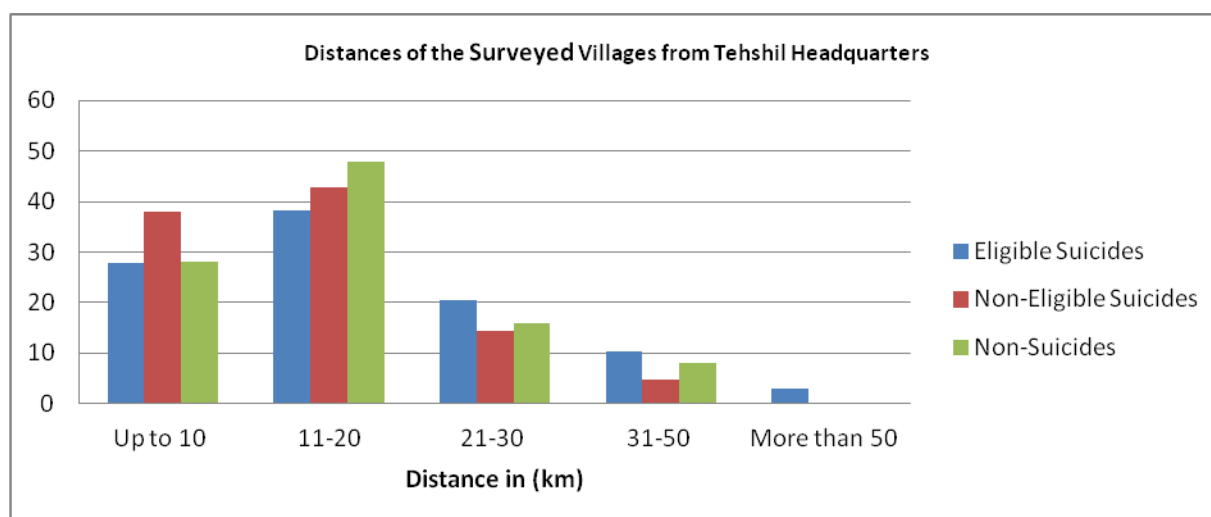


Table - 5 Distances of the Surveyed Villages from the District Headquarter

Distance (Km.)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 20	13	19.12	5	23.810	1	4.0
21-50	19	27.94	10	47.619	9	36.0
51-100	21	30.88	5	23.810	14	56.0
101-150	15	22.06	1	4.762	1	4.0
Total	68	100	21	100	25	100.0

Graph-4 Distances of the Surveyed Villages from the District Headquarter

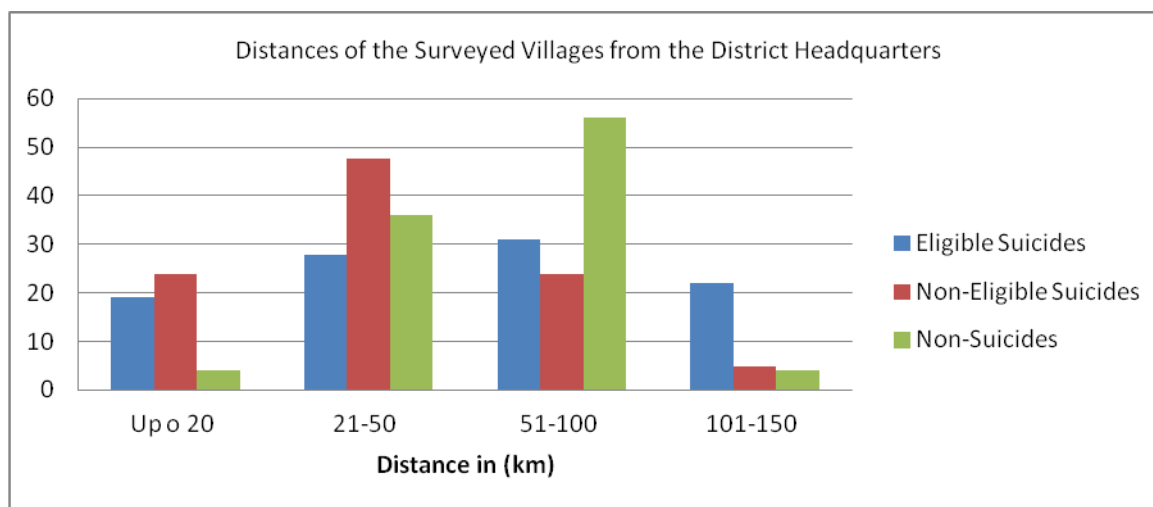


Table – 6 Distances of the Surveyed Villages from the Nearest Agricultural Produce Marketing Committee

Distance (Km.)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 10	24	35.29	10	50	10	40.0
11-15.	18	26.47	5	25	5	20.0
16-20	9	13.24	4	20	5	20.0
21-30	13	19.12	1	5	3	12.0
More than 30	4	5.88	0	0	2	8.0
Total	68	100	20	100	25	100.0

Graph-5 Distances of the Surveyed Villages from the Nearest Agricultural Produce Marketing Committee

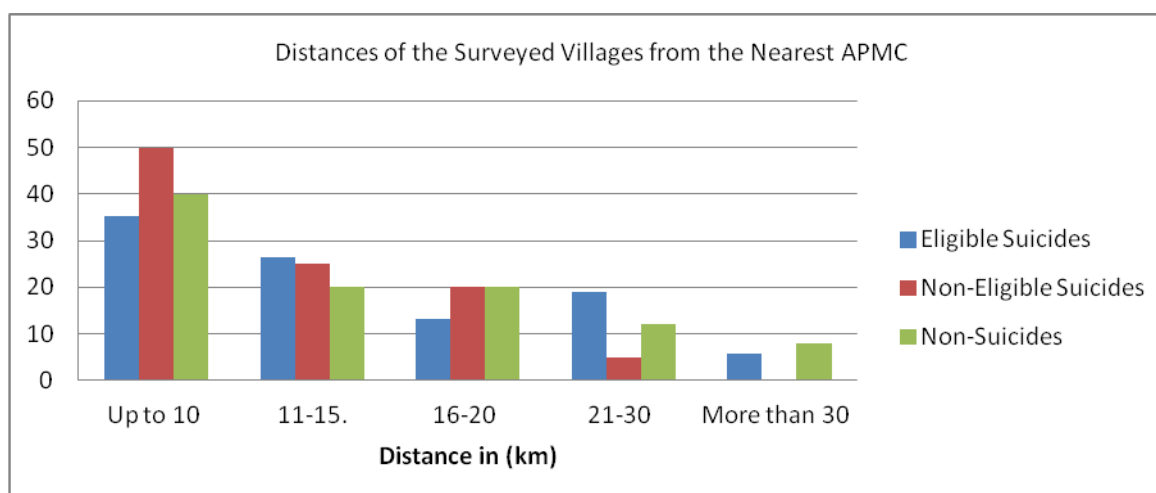


Table-7 Distances of the Surveyed Villages from the Nearest Hospital

Distance (Km.)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 10	26	38.24	10	47.62	10	40.0
11-15.	17	25	5	23.81	5	20.0
16-20	10	14.71	4	19.05	5	20.0
20-30	10	14.71	1	4.76	3	12.0
More than 30	5	7.35	0	0.00	2	8.0
Total	68	100	21	100.00	25	100.0

Graph-6 Distances of the Surveyed Villages from the Nearest Hospital

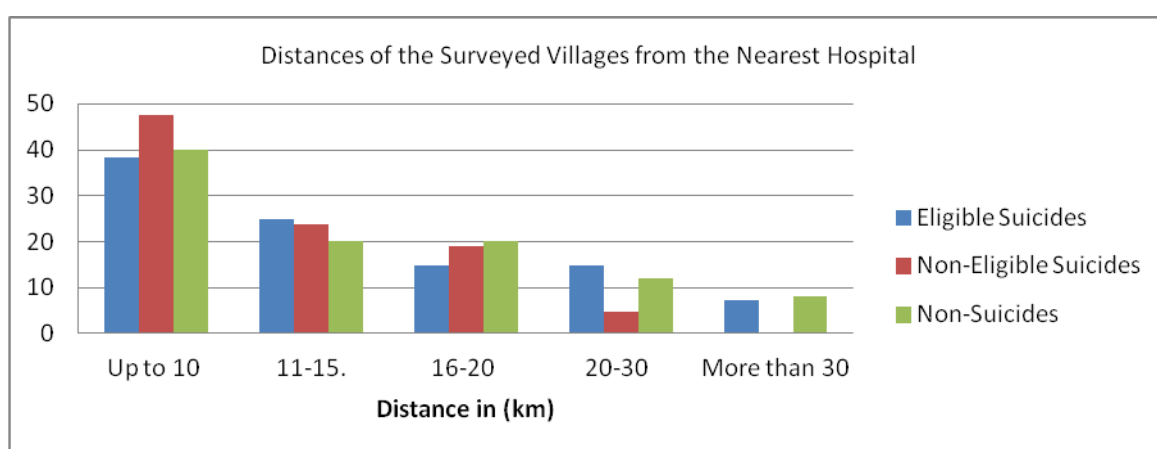


Table-8. Village wise Area Under Irrigation

Irrigation Cover (Per cent)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up to 10 Per cent	43	63.24	7	33.33	6	24.0
11Per cent-20Per cent.	4	5.88	3	14.29	9	36.0
21Per cent-30Per cent	8	11.76	5	23.81	5	20.0
30Per cent-40Per cent	5	7.35	2	9.52	1	4.0
41Per cent-50Per cent	6	8.82	3	14.29	2	8.0
>50Per cent	2	2.94	1	4.76	2	8.0
Total	68	100	21	100	25	100

Graph-7 Village wise Area under Irrigation

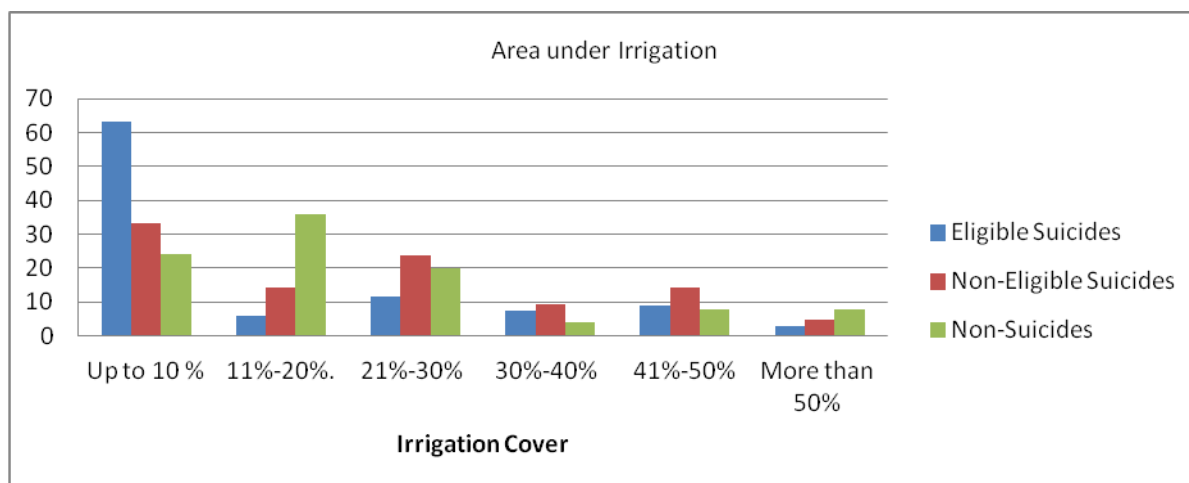


Table-9. Depth of the Underground Water Tables of the Surveyed Villages

Depth (Ft.)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Up To25	9	13.2	2	9.52	4	16.00
25-50	22	32.4	7	33.33	13	52.00
50-100	23	33.8	4	19.05	2	8.00
>100	14	20.6	8	38.10	6	24.00
Total	68	100	21	100.00	25	100.00

Graph-8 Depth of the Underground Water Tables of the Surveyed Villages

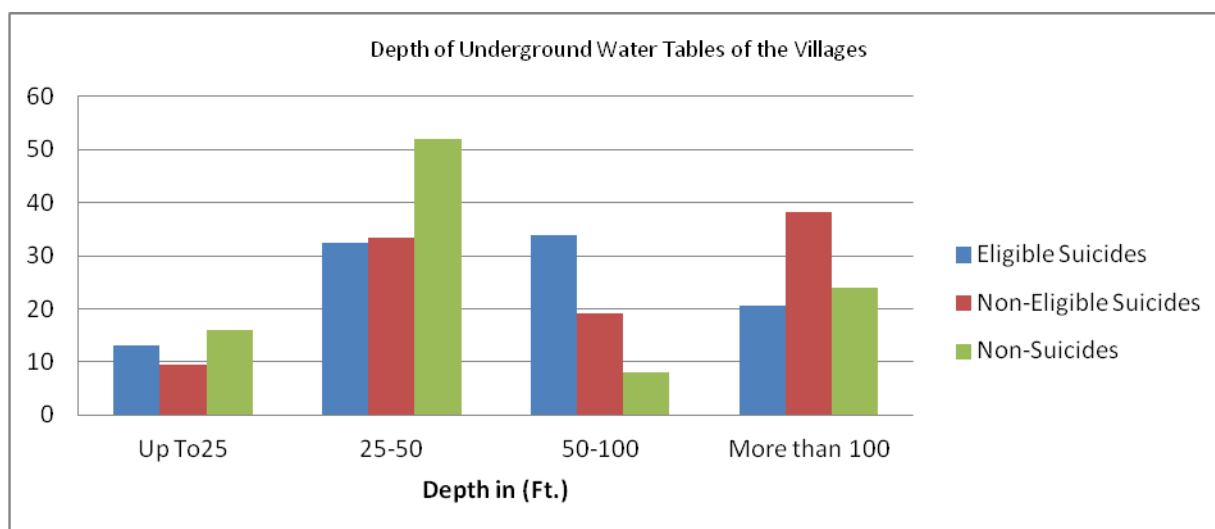


Table -10. Village Level Sources of Drinking Water

Sources of Drinking Water	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No. of Villages	Per cent	No. of Villages	Per cent	No. of Villages	Per cent
Hand pump	5	7.35	1	4.76	1	4.0
Well	21	30.88	7	33.33	5	20.0
Tap	41	60.29	13	61.90	19	76
River	1	1.47	0	0.00	0	0
Total	68	100	21	100	25	100.0

Graph-9 Village Level Sources of Drinking Water

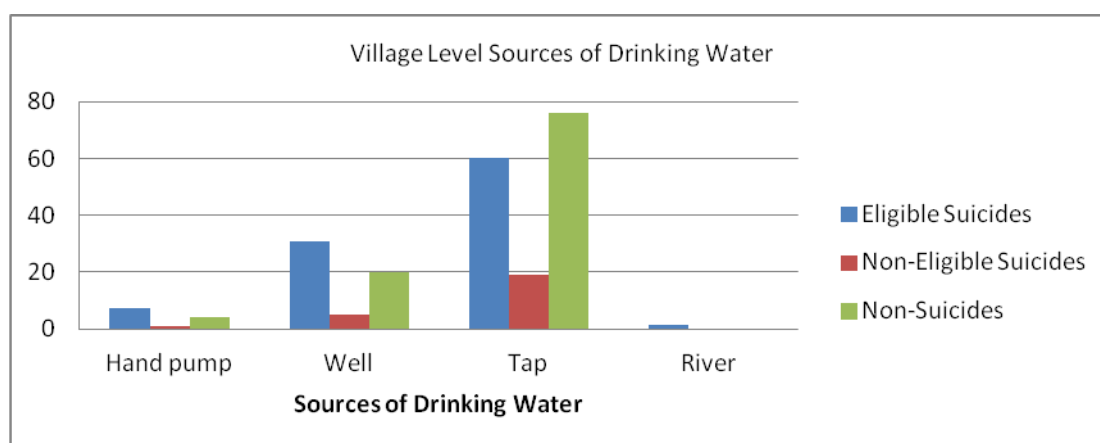
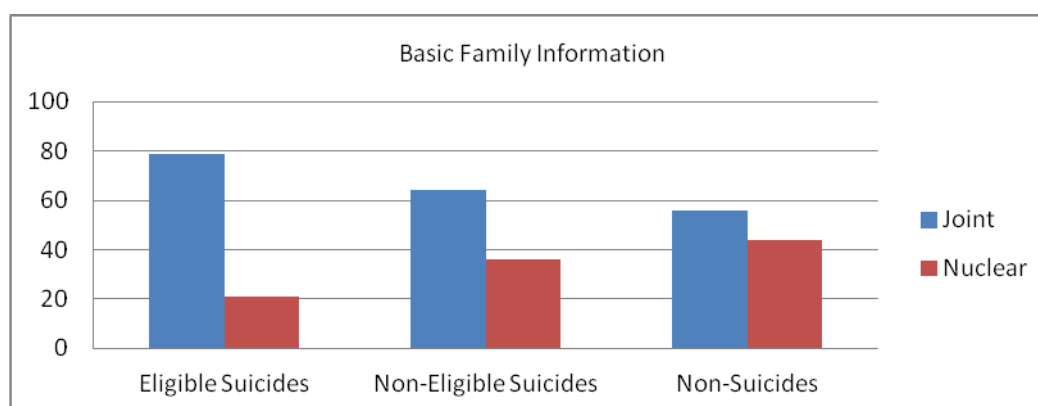


Table - 11 Basic Family Information of the Studied Farmer Households

Type of Family	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No of HHs	Per cent	No of HHs	Per cent	No of HHs	Per cent
Joint	56	78.9	9	64	14	56.0
Nuclear	15	21.1	16	36	11	44.0
Total	71	100	25	100	25	100.0

Graph-10 Basic Family Information of the Studied Farmer Households



12-A Caste, Gender and Age wise Information About the Family Members of the Eligible Suicide Households

Caste	Gender	Age. (Yrs)				Total	Per cent
		0-6	6 – 15	15 - 60	> 60		
Andh	Male	0	3	2	1	6	2.21
	Female	0	0	2	2	4	1.48
	Total	0	3	4	3	10	3.69
Banjara	Male	5	13	24	1	43	15.87
	Female	1	6	30	7	44	16.24
	Total	6	19	54	8	87	32.10
Baudha	Male	0	1	2	0	3	1.11
	Female	4	0	7	0	11	4.06
	Total	4	1	9	0	14	5.17
Beldar	Male	0	0	4	0	4	1.48
	Female	0	0	3	0	3	1.11
	Total	0	0	7	0	7	2.58
Bhoi	Male	0	1	3	1	5	1.85
	Female	0	0	2	2	4	1.48
	Total	0	1	5	3	9	3.32
Gavari	Male	0	0	0	1	1	0.37
	Female	0	0	0	1	1	0.37
	Total	0	0	0	2	2	0.74
Gavli	Male	0	0	2	0	2	0.74
	Female	0	0	1	0	1	0.37
	Total	0	0	3	0	3	1.11
Gond	Male	1	1	4	0	6	2.21
	Female	4	0	12	1	17	6.27
	Total	5	1	16	1	23	8.49
Kalal	Male	1	1	2	0	4	1.48
	Female	0	0	2	0	2	0.74
	Total	1	1	4	0	6	2.21
Kolam	Male	0	0	6	1	7	2.58
	Female	0	1	7	1	9	3.32
	Total	0	1	13	2	16	5.90
Koli	Male	0	0	3	0	3	1.11
	Female	0	0	1	0	1	0.37
	Total	0	0	4	0	4	1.48
Kunbi	Male	4	3	21	0	28	10.33
	Female	1	5	18	4	28	10.33
	Total	5	8	39	4	56	20.66
Laman	Male	0	3	0	0	3	1.11
	Female	0	0	2	0	2	0.74
	Total	0	3	2	0	5	1.85
Mali	Male	1	2	2	0	5	1.85
	Female	0	3	5	0	8	2.95
	Total	1	5	7	0	13	4.80
Perki	Male	0	1	3	0	4	1.48
	Female	1	0	3	0	4	1.48
	Total	1	1	6	0	8	2.95
Rajput Bhamta	Male	0	0	1	0	1	0.37
	Female	0	0	1	0	1	0.37
	Total	0	0	2	0	2	0.74

Teli	Male	0	0	2	0	2	0.74
	Female	0	0	1	0	1	0.37
	Total	0	0	3	0	3	1.11
Wadar	Male	0	2	0	0	2	0.74
	Female	0	0	1	0	1	0.37
	Total	0	2	1	0	3	1.11
Total	Male	12	31	81	5	129	47.60
	Female	11	15	98	18	142	52.40
	Total	23	46	179	23	271	100.00

12-B Caste, Gender and Age wise Information about the Family Members of the Non-Eligible Suicide Households

Caste	Gender	Age. (Yrs)				Total	Per cent
		0-6	6 - 15	15 - 60	> 60		
Andh	Male	0	0	1	0	1	1.27
	Female	0	0	2	0	2	2.53
	Total	0	0	3	0	3	3.80
Banjara	Male	0	1	6	0	7	8.86
	Female	1	1	5	0	7	8.86
	Total	1	2	11	0	14	17.7
Baudh	Male	0	0	1	0	1	1.3
	Female	0	0	2	0	2	2.5
	Total	0	0	3	0	3	3.8
Gavari	Male	1	1	2	0	4	5.1
	Female	0	2	1	0	3	3.8
	Total	1	3	3	0	7	8.9
Gond	Male	1	1	4	1	7	8.9
	Female	3	1	9	2	15	19.0
	Total	4	2	13	3	22	27.8
Jogi	Male	2	0	0	0	2	2.5
	Female	0	0	1	1	2	2.5
	Total	2	0	1	1	4	5.1
Kunbi	Male	1	0	2	0	3	3.8
	Female	1	1	4	1	7	8.9
	Total	2	1	6	1	10	12.7
Mahar	Male	0	0	2	0	2	2.5
	Female	0	0	1	0	1	1.3
	Total	0	0	3	0	3	3.8
Mali	Male	0	0	1	0	1	1.3
	Female	0	0	1	0	1	1.3
	Total	0	0	2	0	2	2.5
Pardhi	Male	0	0	2	0	2	2.5
	Female	0	0	2	0	2	2.5
	Total	0	0	4	0	4	5.1
Teli	Male	0	0	0	1	1	1.3
	Female	0	0	2	0	2	2.5
	Total	0	0	2	1	3	3.8
Vadar	Male	0	2	1	0	3	3.8
	Female	0	0	1	0	1	1.3
	Total	0	2	2	0	4	5.1
Total	Male	5	5	22	2	34	43.0
	Female	5	5	31	4	45	57.0
	Total	10	10	53	6	79	100.0

12-C Caste, Gender and Age wise Information about the Family Members of Non-Suicide Households

Caste	Gender	Age. (Yrs)				Total	Per cent
		0-6	6 – 15	15 - 60	> 60		
Banjara	Male	0	0	6	0	6	5.50
	Female	0	0	6	0	6	5.50
	Total	0	0	12	0	12	11.01
Bhoi	Male	0	0	2	0	2	1.83
	Female	0	1	3	0	4	3.67
	Total	0	1	5	0	6	5.50
Buddha	Male	0	0	4	1	5	4.59
	Female	1	2	4	2	9	8.26
	Total	1	2	8	3	14	12.84
Dhanvar	Male	0	0	4	0	4	3.67
	Female	0	0	2	0	2	1.83
	Total	0	0	6	0	6	5.50
Gavari	Male	0	0	0	1	1	0.92
	Female	0	0	1	0	1	0.92
	Total	0	0	1	1	2	1.83
Gond	Male	0	4	5	0	9	8.26
	Female	0	0	9	1	10	9.17
	Total	0	4	14	1	19	17.43
Hatkar	Male	0	2	4	0	6	5.50
	Female	1	1	3	0	5	4.59
	Total	1	3	7	0	11	10.09
Kolam	Male	0	1	5	0	6	5.50
	Female	0	2	3	1	6	5.50
	Total	0	3	8	1	12	11.01
Kunbi	Male	0	0	1	0	1	0.92
	Female	0	0	1	0	1	0.92
	Total	0	0	2	0	2	1.83
Lodhi	Male	0	0	1	0	1	0.92
	Female	0	0	2	0	2	1.83
	Total	0	0	3	0	3	2.75
Mali	Male	0	0	3	0	3	2.75
	Female	0	0	1	1	2	1.83
	Total	0	0	4	1	5	4.59
Maratha	Male	0	0	2	1	3	2.75
	Female	0	1	1	0	2	1.83
	Total	0	1	3	1	5	4.59
Perki	Male	0	0	4	0	4	3.67
	Female	0	0	3	1	4	3.67
	Total	0	0	7	1	8	7.34
Teli	Male	0	0	3	0	3	2.75
	Female	0	0	1	0	1	0.92
	Total	0	0	4	0	4	3.67
Total	Male	0	7	44	3	54	49.54
	Female	2	7	40	6	55	50.46
	Total	2	14	84	9	109	100.00

Table-13-A Information about the Family Members According to their Caste, Gender and the Level of Educational Attainment of the Eligible Suicide Households

Caste	Gender	Level of Education						Total	Per cent
		Illiterate	Primary	Secondary	Higher Secondary	Higher	Other		
Andh	Male	1	2	2	1	0	0	6	2.21
	Female	2	0	2	0	0	0	4	1.48
	Total	3	2	4	1	0	0	10	3.69
Banjara	Male	16	7	15	5	1	2	40	14.76
	Female	20	10	12	3	1	0	44	16.24
	Total	28	17	27	8	2	2	84	31.00
Baudh	Male	0	1	2	0	0	0	3	1.11
	Female	4	1	2	2	1	0	10	3.69
	Total	4	2	4	2	1	0	13	4.80
Beldar	Male	1	0	1	0	0	2	4	1.48
	Female	1	1	0	0	0	1	3	1.11
	Total	2	1	1	0	0	3	7	2.58
Bhoi	Male	1	1	2	1	0	0	5	1.85
	Female	2	0	1	0	0	1	4	1.48
	Total	3	1	3	1	0	1	9	3.32
Gavari	Male	1	0	0	0	0	0	1	0.37
	Female	1	0	0	0	0	0	1	0.37
	Total	2	0	0	0	0	0	2	0.74
Gavli	Male	0	0	1	1	0	0	2	0.74
	Female	0	1	0	0	0	0	1	0.37
	Total	0	1	1	1	0	0	3	1.11
Gond	Male	1	0	3	1	1	0	6	2.21
	Female	6	2	5	3	0	0	16	5.90
	Total	7	2	8	4	1	0	22	8.12
Kalal	Male	0	1	2	0	1	0	4	1.48
	Female	0	0	1	1	0	0	2	0.74
	Total	0	1	3	1	1	0	6	2.21
Kolam	Male	2	1	2	1	1	0	7	2.58
	Female	6	1	2	0	0	0	9	3.32
	Total	8	2	4	1	1	0	16	5.90
Koli	Male	0	0	1	2	0	0	3	1.11
	Female	0	1	0	0	0	0	1	0.37
	Total	0	1	1	2	0	0	4	1.48
Kunbi	Male	4	5	9	4	5	0	27	9.96
	Female	7	5	8	7	1	0	28	10.33
	Total	11	10	17	11	6	0	55	20.30
Laman	Male	2	0	1	0	0	0	3	1.11
	Female	1	0	1	0	0	0	2	0.74

	Total	3	0	2	0	0	0	5	1.85
Mali	Male	1	2	1	1	0	0	5	1.85
	Female	2	2	2	1	0	0	7	2.58
	Total	3	4	3	2	0	0	12	4.43
Perki	Male	0	0	2	0	1	1	4	1.48
	Female	1	0	2	0	0	0	3	1.11
	Total	1	0	4	0	1	1	7	2.58
Rajput B*	Male	0	0	0	1	0	0	1	0.37
	Female	1	0	0	0	0	0	1	0.37
	Total	1	0	0	1	0	0	2	0.74
Teli	Male	0	0	1	1	0	0	2	0.74
	Female	0	1	0	0	0	0	1	0.37
	Total	0	1	1	1	0	0	3	1.11
Wadar	Male	0	2	0	0	0	0	2	0.74
	Female	0	0	1	0	0	0	1	0.37
	Total	0	2	1	0	0	0	3	1.11
Total	Male	24	22	45	19	10	5	125	46.13
	Female	52	25	39	17	3	2	138	50.92
	Total	84	47	84	36	13	7	271	100.00

* = Rajput Bhamta.

Table-13-B Information about the Family Members According to their Caste, Gender and the Level of Educational Attainment of the Non-Eligible Suicide Households

Caste	Gender	Level of Education						Total	Per cent
		Illiterate	Primary	Secondary	Higher Secondary	Higher	Other		
Andh	Male	0	0	0	1	0	0	1	1.39
	Female	1	0	1	0	0	0	2	2.78
	Total	1	0	1	1	0	0	3	4.17
Banjara	Male	0	0	4	2	1	0	7	9.72
	Female	2	0	5	0	0	0	7	9.72
	Total	2	0	9	2	1	0	14	19.44
Baudh	Male	0	0	0	0	1	0	1	1.39
	Female	0	0	2	0	0	0	2	2.78
	Total	0	0	2	0	1	0	3	4.17
Gavari	Male	1	2	0	1	0	0	4	5.56
	Female	0	0	2	1	0	0	3	4.17
	Total	1	2	2	2	0	0	7	9.72
Gond	Male	1	2	3	1	0	0	7	9.72
	Female	4	5	3	0	0	0	12	16.67
	Total	5	7	6	1	0	0	19	26.39
Kunbi	Male	1	0	1	0	1	0	3	4.17
	Female	0	1	4	0	0	0	5	6.94
	Total	1	1	5	0	1	0	8	11.11
Mahar	Male	0	0	0	2	0	0	2	2.78

	Female	0	1	0	0	0	0	1	1.39
	Total	0	1	0	2	0	0	3	4.17
Mali	Male	0	0	0	1	0	0	1	1.39
	Female	0	1	0	0	0	0	1	1.39
	Total	0	1	0	1	0	0	2	2.78
Pardhi	Male	1	1	0	0	0	0	2	2.78
	Female	1	1	0	0	0	0	2	2.78
	Total	2	2	0	0	0	0	4	5.56
Teli	Male	0	0	0	0	1	0	1	1.39
	Female	0	0	1	0	0	1	2	2.78
	Total	0	0	1	0	1	1	3	4.17
Vadar	Male	0	0	0	2	0	1	3	4.17
	Female	0	0	0	2	0	1	3	4.17
	Total	0	0	0	4	0	2	6	8.33
Total	Male	4	5	8	10	4	1	32	44.44
	Female	8	9	18	3	0	2	40	55.56
	Total	12	14	26	13	4	3	72	100.00

Table13-C Information about the Family Members According to their Caste, Gender and the Level of Educational Attainment of Non-Suicide Households

Caste	Gender	Level of Education						Total	Per cent
		Illiterate	Primary	Secondary	Higher Secun.	Higher	Other		
Banjara	Male	2	0	2	2	0	0	6	5.50
	Female	4	0	1	1	0	0	6	5.50
	Total	6	0	3	3	0	0	12	11.01
Bhoi	Male	0	1	0	1	0	0	2	1.83
	Female	0	1	1	0	1	1	4	3.67
	Total	0	2	1	1	1	1	6	5.50
Buddha	Male	1	1	1	0	1	1	5	4.59
	Female	4	3	2	0	0	0	9	8.26
	Total	5	4	3	0	1	1	14	12.84
Dhanvar	Male	1	2	0	0	0	1	4	3.67
	Female	1	1	0	0	0	0	2	1.83
	Total	2	3	0	0	0	1	6	5.50
Gavari	Male	1	0	0	0	0	0	1	0.92
	Female	1	0	0	0	0	0	1	0.92
	Total	2	0	0	0	0	0	2	1.83
Gond	Male	0	3	5	1	0	0	9	8.26
	Female	2	2	6	0	0	0	10	9.17
	Total	2	5	11	1	0	0	19	17.43
Hatkar	Male	0	0	4	2	0	0	6	5.50
	Female	0	3	2	0	0	0	5	4.59
	Total	0	3	6	2	0	0	11	10.09
Kolam	Male	3	1	2	0	0	0	6	5.50
	Female	3	1	2	0	0	0	6	5.50
	Total	6	2	4	0	0	0	12	11.01
Kunbi	Male	0	0	0	0	0	1	1	0.92
	Female	0	0	1	0	0	0	1	0.92
	Total	0	0	1	0	0	1	2	1.83

Lodhi	Male	0	0	1	0	0	0	1	0.92
	Female	2	0	0	0	0	0	2	1.83
	Total	2	0	1	0	0	0	3	2.75
MaLabou ri	Male	0	0	0	1	1	1	3	2.75
	Female	1	0	0	0	1	0	2	1.83
	Total	1	0	0	1	2	1	5	4.59
Maratha	Male	1	0	2	0	0	0	3	2.75
	Female	0	0	2	0	0	0	2	1.83
	Total	1	0	4	0	0	0	5	4.59
Perki	Male	0	1	1	1	0	1	4	3.67
	Female	1	1	1	1	0	0	4	3.67
	Total	1	2	2	2	0	1	8	7.34
Teli	Male	0	1	0	2	0	0	3	2.75
	Female	0	1	0	0	0	0	1	0.92
	Total	0	2	0	2	0	0	4	3.67
Total	Male	9	10	18	10	2	5	54	49.54
	Female	19	13	18	2	2	1	55	50.46
	Total	28	23	36	12	4	6	109	100.00

Table 14-A Caste and Gender wise Secondary Occupation of the Family Members of the Eligible Suicide Households

Caste	Gender	Type of Secondary Occupation			Total	Per cent
		NR*	Labor	Self Employed		
AndhAdivasi	Male	6	0	0	6	2.21
	Female	2	2	0	4	1.48
	Total	8	2	0	10	3.69
Banjara	Male	21	21	1	43	15.87
	Female	12	32	0	44	16.24
	Total	33	53	1	87	32.10
Baudh	Male	1	2	0	3	1.11
	Female	7	4	0	11	4.06
	Total	0	6	0	14	5.17
Beldar	Male	1	3	0	4	1.48
	Female	0	3	0	3	1.11
	Total	1	6	0	7	2.58
Bhoi	Male	1	4	0	5	1.85
	Female	1	3	0	4	1.48
	Total	2	7	0	9	3.32
Gavari	Male	0	1	0	1	0.37
	Female	0	1	0	1	0.37
	Total	0	2	0	2	0.74
Gavli	Male	2	0	0	2	0.74
	Female	0	1	0	1	0.37
	Total	2	1	0	3	1.11
Gond	Male	3	3	0	6	2.21
	Female	6	11	0	17	6.27
	Total	9	14	0	23	8.49
Kalal	Male	2	2	0	4	1.48
	Female	2	0	0	2	0.74
	Total	4	2	0	6	2.21

Kolam	Male	0	7	0	7	2.58
	Female	2	7	0	9	3.32
	Total	2	14	0	16	5.90
Koli	Male	3	0	0	3	1.11
	Female	0	1	0	1	0.37
	Total	3	1	0	4	1.48
Kunbi	Male	14	14	0	28	10.33
	Female	8	20	0	28	10.33
	Total	22	34	0	56	20.66
Laman	Male	1	2	0	3	1.11
	Female	1	1	0	2	0.74
	Total	2	3	0	5	1.85
Mali	Male	3	2	0	5	1.85
	Female	4	4	0	8	2.95
	Total	7	6	0	13	4.80
Perki	Male	1	3	0	4	1.48
	Female	1	3	0	4	1.48
	Total	2	6	0	8	2.95
Rajput B	Male	0	1	0	1	0.37
	Female	0	1	0	1	0.37
	Total	0	2	0	2	0.74
Teli	Male	0	2	0	2	0.74
	Female	0	1	0	1	0.37
	Total	0	3	0	3	1.11
Wadar	Male	2	0	0	2	0.74
	Female	0	1	0	1	0.37
	Total	2	1	0	3	1.11
Total	Male	61	67	1	129	47.60
	Female	46	96	0	142	52.40
	Total	107	163	1	271	100.00

* = No Response

Table 14-B Caste and Gender wise Secondary Occupation of the Family Members of the Non-Eligible Suicide Households

Non eligible Suicides							
Caste	Gender	Type of Secondary Occupation				Total	Per cent
		NR*	Farming	Labour	Self Employed		
Andh	Male	1	0	0	0	1	1.27
	Female	2	0	0	0	2	2.53
	Total	3	0	0	0	3	3.80
Banjara	Male	2	0	3	2	7	8.86
	Female	6	0	1	0	7	8.86
	Total	8	0	4	2	14	17.72
Baudh	Male	1	0	0	0	1	1.27
	Female	0	0	2	0	2	2.53
	Total	1	0	2	0	3	3.80
Gavari	Male	2	1	1	0	4	5.06
	Female	3	0	0	0	3	3.80
	Total	5	1	1	0	7	8.86
Gond	Male	4	0	3	0	7	8.86
	Female	8	0	7	0	15	18.99
	Total	12	0	10	0	22	27.85

Jogi	Male	2	0	0	0	2	2.53
	Female	2	0	0	0	2	2.53
	Total	4	0	0	0	4	5.06
Kunbi	Male	3	0	0	0	3	3.80
	Female	6	0	1	0	7	8.86
	Total	9	0	1	0	10	12.66
Mahar	Male	2	0	0	0	2	2.53
	Female	0	1	0	0	1	1.27
	Total	2	1	0	0	3	3.80
Mali	Male	1	0	0	0	1	1.27
	Female	1	0	0	0	1	1.27
	Total	2	0	0	0	2	2.53
Pardhi	Male	2	0	0	0	2	2.53
	Female	2	0	0	0	2	2.53
	Total	4	0	0	0	4	5.06
Teli	Male	1	0	0	0	1	1.27
	Female	2	0	0	0	2	2.53
	Total	3	0	0	0	3	3.80
Vadar	Male	3	0	0	0	3	3.80
	Female	1	0	0	0	1	1.27
	Total	4	0	0	0	4	5.06
Total	Male	24	1	7	2	34	43.04
	Female	33	1	11	0	45	56.96
	Total	57	2	18	2	79	100.00

* = No Response.

Table 14-C Caste and Gender wise Secondary Occupation of the Family Members of the Non-Suicide Households

Non-Suicide					
Caste	Gender	Type of Secondary Occupation		Total	Per cent
		Labour	NR*		
Banjara	Male	4	2	6	5.50
	Female	4	2	6	5.50
	Total	8	4	12	11.01
Bhoi	Male	2	0	2	1.83
	Female	1	3	4	3.67
	Total	3	3	6	5.50
Buddha	Male	4	1	5	4.59
	Female	3	6	9	8.26
	Total	7	7	14	12.84
Dhanvar	Male	2	2	4	3.67
	Female	1	1	2	1.83
	Total	3	3	6	5.50
Gavari	Male	1	0	1	0.92
	Female	1	0	1	0.92
	Total	2	0	2	1.83
Gond	Male	3	6	9	8.26
	Female	3	7	10	9.17
	Total	6	13	19	17.43

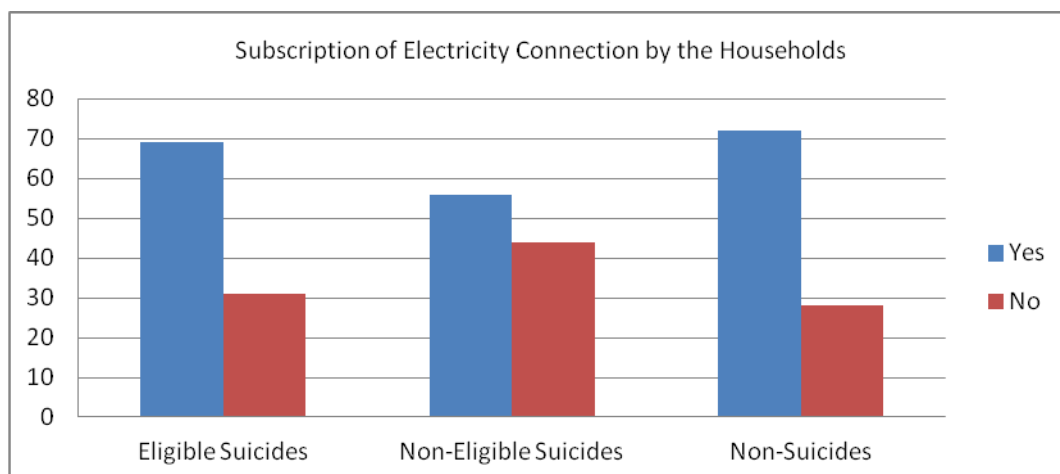
Hatkar	Male	3	3	6	5.50
	Female	2	3	5	4.59
	Total	5	6	11	10.09
Kolam	Male	4	2	6	5.50
	Female	2	4	6	5.50
	Total	6	6	12	11.01
Kunbi	Male	0	1	1	0.92
	Female	0	1	1	0.92
	Total	0	2	2	1.83
Lodhi	Male	0	1	1	0.92
	Female	0	2	2	1.83
	Total	0	3	3	2.75
MaLabouri	Male	2	1	3	2.75
	Female	1	1	2	1.83
	Total	3	2	5	4.59
Maratha	Male	1	2	3	2.75
	Female	1	1	2	1.83
	Total	2	3	5	4.59
Perki	Male	3	1	4	3.67
	Female	2	2	4	3.67
	Total	5	3	8	7.34
Teli	Male	1	2	3	2.75
	Female	1	0	1	0.92
	Total	2	2	4	3.67
Total	Male	30	24	54	49.54
	Female	22	33	55	50.46
	Total	52	57	109	100.00

* = No Response.

Table 15. Status of Electrification / Subscription of Electricity Connection by the Households

Electricity	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs
Yes	49	69	14	56	18	72.0
No	22	31	11	44	7	28.0
Total	71	100	25	100	25	100.0

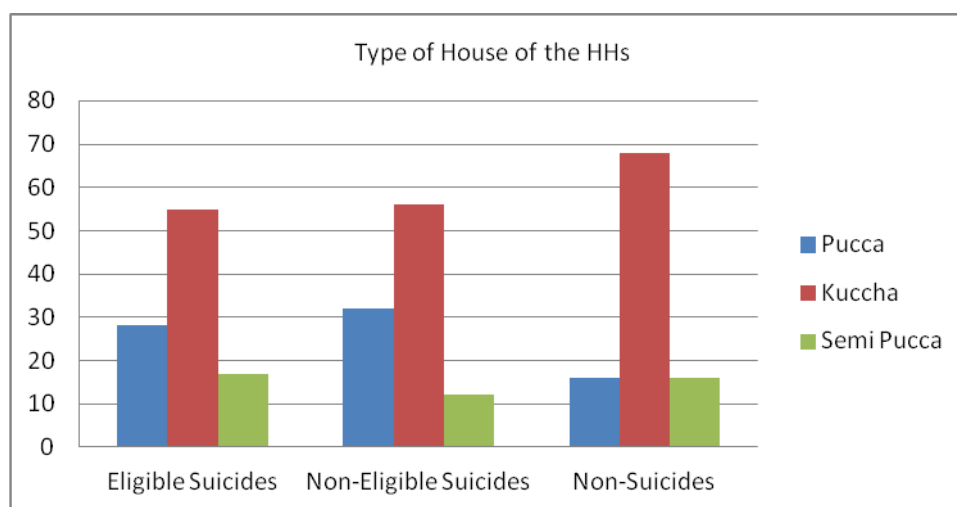
Graph-11 Status of Electrification



16. Type of the Houses Owned by the Farmer Families

Type of the Wall	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs
Pucca	20	28.17	8	32	4	16.0
Kuccha	39	54.93	14	56	17	68.0
Semi Pucca	12	16.9	3	12	4	16.0
Total	71	100	25	100	25	100.0

Graph-12 Type of the Houses Owned by the Farmer Families



17. Distribution of Houses by Type of Roof

Type of Roof	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs
Tin Sheets	60	84.51	14	56	10	40.0
Manglori Tiles	9	12.68	6	24	13	52.0
Grass	1	1.41	4	16	2	8.0
Slab	1	1.41	1	4	0	0.0
Total	71	100	25	100	25	100.0

Graph-13 Distribution of Houses by Type of Roof

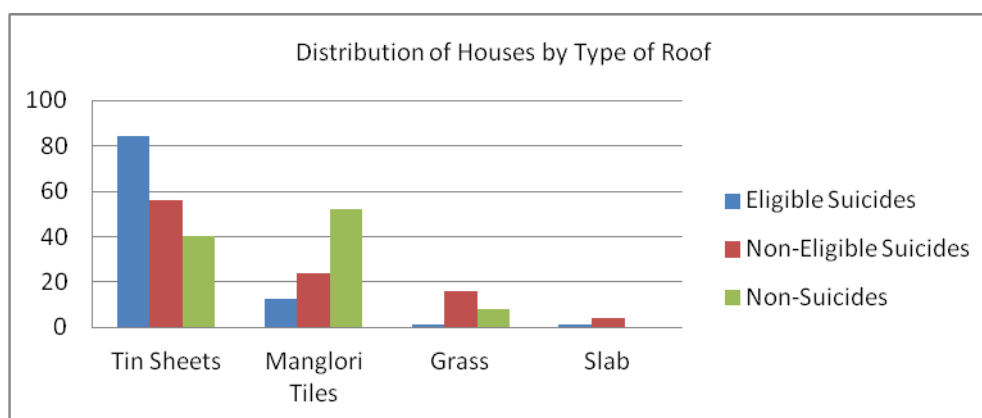


Table-18 Availability of Toilet Facility in the House

Toilet	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs	No of HHs	Per cent of HHs
Yes	9	12.68	7	28	6	24.0
No	46	64.79	18	72	19	76.0
No Response	16	22.54	0	0	0	0
Total	71	100	25	100	25	100.0

Graph-14 Availability of Toilet Facility in the House

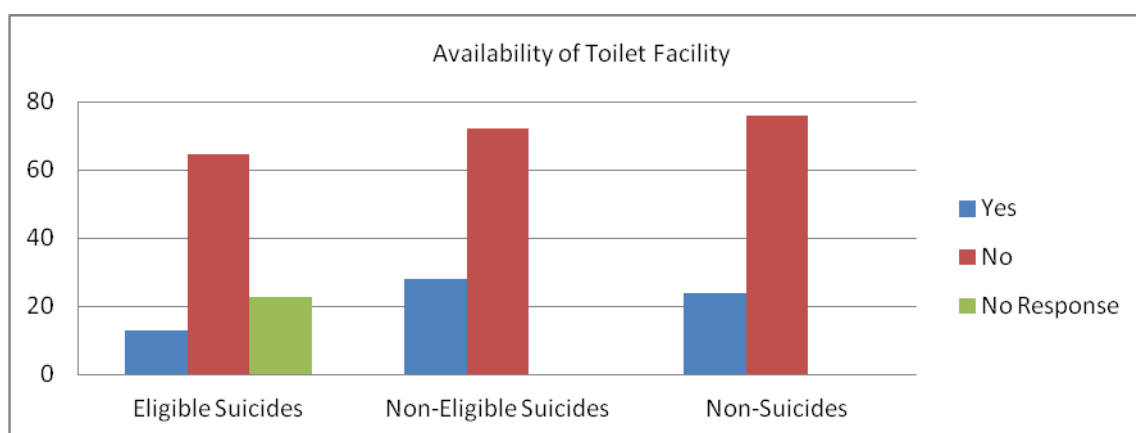


Table-19. Availability of Consumer Durables with the Studied Households

Durables	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Smokeless Hearth	42	59.15	13	52	7	28
LPG Gas Connection	4	5.63	2	8	1	4
Fan	18	25.35	7	28	8	32
Radio	5	7.04	1	4	0	0
Television	18	25.35	7	28	7	28
Bicycle	6	8.45	3	12	0	0
Motorcycle	8	11.27	3	12	1	4
Car	0	0	0	0	0	0
Refrigerator	1	1.41	0	0	0	0
Cable Connection	7	9.86	1	4	3	12

Table-20. Information about the Distress Sale of Agricultural Implements by the Farmer Households

Implements Sold	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Bullock Cart	7	9.86	1	4	0	0
Plough	1	1.41	0	0	0	0
Pabhar (Cultivator)	2	2.82	0	0	0	0
Thresher	0	0	0	0	0	0
Spray Pump	0	0	0	0	0	0
Electric Pump Set	0	0	0	0	0	0
Submersible Pump	0	0	0	0	0	0
Simple Plough	1	1.41	0	0	0	0
Kulav	0	0	0	0	0	0
Tractor	0	0	0	0	0	0

Table-21. Cattle Owned and the Distress Sale by the Farmer Households in Yavatmal District

Eligible Suicides						
Particulars	No of HHs	No of Animals Owned	Distress Sale by the No. of HHs	No. of Animals Sold	Amount Realized	Price (Rs)
Bullocks	29	55	12	24	181000	7542
Cows	16	22	3	6	15000	2500
Goats	6	16	2	5	6000	1200
Buffaloes	3	4	1	3	12000	4000
Non-Eligible Suicides						
Bullocks	4	10	1	2	45000	22500
Cows	2	3	0	0	0	0
Goats	1	2	0	0	0	0
Buffaloes	1	1	0	0	0	0
Non-Suicide						
Bullocks	6	18	1	2	16000	8000
Cows	7	11	0	0	0	0
Goats	2	3	0	0	0	0
Buffaloes	1	3	0	0	0	0

Table-22- A Caste wise Land Holding Pattern of the Eligible Suicide Farmer Households

Caste	Size of Holding (Acre)						Total	Per cent
	Landless	0-2.5	2.5-5	5-7.5	7.5-10	≥ 10		
Andh	0	0	0	1	1	0	2	2.82
Banjara	0	3	15	1	1	1	21	29.58
NavBaudha	1	0	2	0	0	0	3	4.23
Beldar	0	0	1	0	1	0	2	2.82
Bhoi	1	0	1	0	0	0	2	2.82
Gavari	0	0	0	0	0	1	1	1.41
Gavli	0	0	0	0	1	0	1	1.41
Gond	1	0	4	1	0	1	7	9.86
Kalal	0	0	0	0	0	1	1	1.41
Kolam	0	0	2	0	2	0	4	5.63
Koli	1	0	0	0	0	0	1	1.41
Kunbi	2	1	7	6	0	1	17	23.94
Laman	0	1	0	0	0	0	1	1.41
Mali	0	0	1	1	0	1	3	4.23
Perki	0	0	1	1	0	0	2	2.82
Rajput B.	0	0	1	0	0	0	1	1.41
Teli	0	0	1	0	0	0	1	1.41
Wadar	0	1	0	0	0	0	1	1.41
Total	6	6	36	11	6	6	71	100.00

Table-22-B Caste wise Land Holding Pattern of the Non-Eligible Suicide Farmer Households

Cast	Size of Holding (Acre)						Total	Per cent
	Landless	0-2.5	2.5-5	5-7.5	7.5-10	> 10		
Andh	0	0	0	1	0	0	1	4
Banjara	0	0	0	4	0	0	4	16
Baudh	0	1	0	0	0	0	1	4
Gavari	0	0	0	2	0	0	2	8
Gond	0	1	0	3	0	2	6	24
Jogi	0	0	0	1	0	0	1	4
Kunbi	0	1	1	1	0	1	4	16
Mahar	0	0	0	1	0	0	1	4
Mali	0	1	0	0	0	0	1	4
Pardhi	0	0	0	1	0	0	1	4
Teli	0	0	0	1	1	0	2	8
Vadar	0	1	0	0	0	0	1	4
Total	0	5	1	15	1	3	25	100

Table-22-C Caste wise Land Holding Pattern of the Non-Suicide Farmer Households

Caste	Size of Holding (Acre)						Total	Per cent
	Landless	0-2.5	2.5-5	5-7.5	7.5-10	≥ 10		
Banjara	0	0	3	0	0	0	3	12
Bhoi	0	0	1	0	0	0	1	4
Buddha	0	1	3	0	0	0	4	16
Dhanvar	0	1	0	0	0	0	1	4
Gavari	0	0	0	0	1	0	1	4
Gond	0	0	2	1	0	1	4	16
Hatkar	0	1	0	1	0	0	2	8
Kolam	0	0	0	0	2	0	2	8
Kunbi	0	0	1	0	0	0	1	4
Lodhi	0	0	1	0	0	0	1	4
Mali	0	0	1	0	0	0	1	4
Maratha	0	0	1	0	0	0	1	4
Perki	0	0	1	1	0	0	2	8
Teli	0	0	0	1	0	0	1	4
Total	0	3	14	4	3	1	25	100

Table-23 Size of holding and Land Leased out by the Farmer Households

Size of Holding (Acres)	ESHHs		NESHHs		NSHHs	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Landless	3	4.23	1	4	0	0
0-2.5	1	1.41	0	0	2	8
2.5-5	1	1.41	9	36	1	4
5-7.5	2	2.82	0	0	0	0
7.5-10	1	1.41	0	0	2	8
>10	0	0.00	1	4	1	4
Total	8	11.27	11	44	6	24

Table-24. Size of holding and Land Leased in by the Farmer Households

Size of Holding (Acres)	ESHHs		NESHHs		NSHHs	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Landless	3	4.23	0	0	0	0
0-2.5	1	1.41	0	0	0	0
2.5-5	1	1.41	0	0	1	4
5-7.5	2	2.82	0	0	0	0
7.5-10	1	1.41	0	0	0	0
>10	0	0.00	0	0	0	0
Total	8	11.27	0	0	1	4

Table-25. Reasons for Selling of Land by Land Holding Category

Size of Holding (Acres)	ESHHs		NESHHs		NSHHs	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Landless	0	0	0	0	0	0
0-2.5	0	0	0	0	0	0
2.5-5	2	50	0	0	0	0
5-7.5	1	25	0	0	0	0
7.5-10	0	0	0	0	0	0
>10	1	25	0	0	0	0
Total	4	100	0	0	0	0

Table-26 Caste and Land Holding Category wise Reasons of Distress Sale of Land Farmers

Caste	Reason for Selling			Total	Per cent
	Land Holdings	NR*	Debt		
Andh	5-7.5	1	0	1	1.41
	7.5-10	1	0	1	1.41
	Total	2	0	2	2.82
Banjara	0-2.5	3	0	3	4.23
	2.5-5	14	1	15	21.13
	5-7.5	1	0	1	1.41

	7.5-10	1	0	1	1.41
	>10	1	0	1	1.41
	Total	20	1	21	29.58
Baudh	Landless	1	0	1	1.41
	2.5-5	1	1	2	2.82
	Total	2	1	3	4.23
Beldar	2.5-5	1	0	1	1.41
	7.5-10	1	0	1	1.41
	Total	2	0	2	2.82
Bhoi	Landless	1	0	1	1.41
	2.5-5	1	0	1	1.41
	Total	2	0	2	2.82
Gavari	>10	1	0	1	1.41
	Total	1	0	1	1.41
Gavli	7.5-10	1	0	1	1.41
	Total	1	0	1	1.41
Gond	Landless	1	0	1	1.41
	2.5-5	4	0	4	5.63
	5-7.5	1	0	1	1.41
	>10	1	0	1	1.41
	Total	7	0	7	9.86
Kalal	>10	1	0	1	1.41
	Total	1	0	1	1.41
Kolam	2.5-5	2	0	2	2.82
	5-7.5	1	1	2	2.82
	Total	3	1	4	5.63
Koli	Landless	1	0	1	1.41
	Total	1	0	1	1.41
Kunbi	Landless	2	0	2	2.82
	0-2.5	0	1	1	1.41
	2.5-5	7	0	7	9.86
	5-7.5	6	0	6	8.45
	>10	1	0	1	1.41
	Total	16	1	17	23.94
Laman	0-2.5	1	0	1	1.41
	Total	1	0	1	1.41
Mali	2.5-5	1	0	1	1.41
	5-7.5	1	0	1	1.41
	>10	1	0	1	1.41
	Total	3	0	3	4.23
Perki	2.5-5	1	0	1	1.41
	5-7.5	1	0	1	1.41
	Total	2	0	2	2.82
Rajput B	2.5-5	1	0	1	1.41
	Total	1	0	1	1.41

Teli	2.5-5	1	0	1	1.41
	Total	1	0	1	1.41
Wadar	0-2.5	1	0	1	1.41
	Total	1	0	1	1.41
Total	Landless	6	0	6	8.45
	0-2.5	5	1	6	8.45
	2.5-5	34	2	36	50.70
	5-7.5	11	0	11	15.49
	7.5-10	5	1	6	8.45
	>10	6	0	6	8.45
	Total	67	4	71	100

* = No Response.

Table – 27 Land Holding Category wise Extra Payment on Credit Mode of Purchase of Inputs by Farmer Households

Size of Holding	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Landless	1	4.17	0	0	0	0
0-2.5	4	16.67	0	0	2	8
2.5-5	12	50	2	8	8	32
5-7.5	3	12.5	0	0	1	4
7.5-10	3	12.5	0	0	0	0
>10	1	4.17	1	4	0	0
Total	24	100	3	12	11	44

Table – 28 Interest Paid on Credit Mode of Purchase on Price as Principal Amount in Different Size of Holdings by the Farmer Households

Size of Holding (Acres)	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	Yes	Per cent	Yes	Per cent	Yes	Per cent
Landless	2	2.82	0	0	0	0
0-2.5	4	5.63	1	4	2	8
2.5-5	12	16.90	2	8	7	28
5-7.5	4	5.63	1	4	1	4
7.5-10	4	5.63	1	4	0	0
>10	1	1.41	4	16	0	0
Total	27	38.03	9	36	10	40

Table – 29. Year wise Number of Households Suffered from Crop Failure

Crop	Frequency of Crop failure	Eligible Suicides				Non-Eligible Suicides				Non-Suicide			
		2009	2010	2011	Total	2009	2010	2011	Total	2009	2010	2011	Total
Cotton	1.00	3	3	4	10	1	0	0	1	0	0	0	0
	2.00	5	8	10	23	2	3	2	7	2	2	3	7
	3.00	0	6	0	6	2	0	1	3	0	0	1	1
	Total	8	17	14	39	5	3	3	11	2	2	4	8
Soyabean	1.00	1	0	3	4	0	0	0	0	0	0	0	0
	2.00	0	1	0	1	0	0	0	0	0	2	0	2
	Total	1	1	3	5	0	0	0	0	0	2	0	2
Total	1.00	4	3	7	14	1	0	0	1	0	0	0	0
	2.00	5	9	10	24	2	3	2	7	2	4	3	9
	3.00	0	6	0	6	2	0	1	3	0	0	1	1
	Total	9	18	17	44	5	3	3	11	2	4	4	10

Table 30-A. Size of Holding and Amount wise Sources of Borrowing Availed by Eligible Suicide Households

Size of Holding (Acre)	Amount (Rs. 000)	Co-operative	Money lender	Nationalized Bank	NGO	Private Fin.	Relative	SHG	Trader	Total	Per cent
Lands	Up to 10	1	0	0	1	0	0	1	0	3	1.96
	20 – 60	1	0	2	0	0	0	0	0	3	1.96
	60 – 100	1	1	0	0	0	0	0	0	2	1.31
	Total	3	1	2	1	0	0	1	0	8	5.23
0-2.5	Up to 10	0	1	0	0	0	0	0	0	1	0.65
	10 – 20	0	1	1	0	0	2	0	0	4	2.61
	20-60	5	2	1	0	1	1	0	0	10	6.54
	60-100	0	0	0	0	0	1	0	0	1	0.65
	Total	5	4	2	0	1	4	0	0	16	10.46
2.5-5	Up to 10	0	1	0	0	0	3	1	0	5	3.27
	10-20	0	5	2	0	0	0	2	0	9	5.88
	20-60	19	17	12	0	0	8	0	1	57	37.25
	60-100	3	1	1	0	0	3	0	0	8	5.23
	100-150	1	0	0	0	1	0	0	0	2	1.31
	> 150	0	0	1	0	0	0	0	0	1	0.65
Total	23	24	16	0	1	14	3	1	82	53.59	
5-7.5	Up to 10	0	2	0	0	0	1	0	0	3	1.96
	10-20	1	0	0	0	0	0	1	0	2	1.31
	20-60	4	1	6	0	0	2	1	1	15	9.80
	60-100	0	1	2	0	0	1	0	0	4	2.61
	100-150	0	0	1	0	0	0	0	0	1	0.65
	Total	5	4	9	0	0	4	2	1	25	16.34

7.5-10	20-60	2	2	3	0	0	0	0	0	7	4.58
	60-100	2	1	0	0	0	0	0	0	3	1.96
	100-150	4	3	3	0	0	0	0	0	10	6.54
>10	Up to 10	0	0	0	0	0	2	0	0	2	1.31
	10-20	0	1	0	0	0	0	0	0	1	0.65
	20-60	1	0	1	0	0	1	0	0	3	1.96
	60-100	1	2	1	0	0	0	0	0	4	2.61
	100-150	0	0	1	0	0	0	0	0	1	0.65
	> 150	0	0	1	0	0	0	0	0	1	0.65
	Total	2	3	4	0	0	3	0	0	12	7.84
Total	Up to 10	1	4	0	1	0	6	2	0	14	9.15
	10-20	1	7	3	0	0	2	3	0	16	10.46
	20-60	32	22	25	0	1	12	1	2	95	62.09
	60-100	5	5	4	0	0	5	0	0	19	12.42
	100-150	3	1	2	0	1	0	0	0	7	4.58
	> 150	0	0	2	0	0	0	0	0	2	1.31
	Total	42	39	36	1	2	25	6	2	153	100.00

Table-30-B Size of Holding and Amount wise Sources of Borrowing Availed by the Non-Eligible Suicide Households

Size of Holding (Acre)	Amount (Rs. 000)	Co-operative	Money lender	Nationalized Bank	NGO	Private Fin.	Relative	SHG	Trader	Total	Per cent
Landless	Up to 10	0	0	0	0	1	0	0	0	1	2.56
	20-60	1	0	0	0	1	0	0	0	2	5.13
	60-100	0	0	0	0	0	0	0	1	1	2.56
		1	0	0	0	2	0	0	1	4	10.26
0-2.5	20-60	1	0	0	0	0	0	0	0	1	2.56
	60-100	0	1	0	0	0	0	0	0	1	2.56
		1	1	0	0	0	0	0	0	2	5.13
2.5-5	Up to 10	0	0	0	0	2	0	1	1	4	10.26
	10-20	5	0	0	0	0	0	0	0	5	12.82
	20-60	10	1	3	1	1	0	0	0	16	41.03
		15	1	3	1	3	0	1	1	25	64.10
7.5-10	Up to 10	1	0	0	0	0	0	0	0	1	2.56
	>150	0	0	0	0	1	0	0	0	1	2.56
		1	0	0	0	1	0	0	0	2	5.13
>10	Up to 10	0	0	1	0	0	0	0	0	1	2.56
	10-20	0	0	0	0	1	0	0	0	1	2.56
	20-60	2	0	1	0	0	0	0	0	3	7.69
	60-100	0	0	1	0	0	0	0	0	1	2.56
		2	0	3	0	1	0	0	0	6	15.38
Total	Up to 10	1	0	1	0	3	0	1	1	7	17.95

	10-20	5	0	0	0	1	0	0	0	6	15.38
	20-60	14	1	4	1	2	0	0	0	22	56.41
	60-100	0	1	1	0	0	0	0	1	3	7.69
	>150	0	0	0	0	1	0	0	0	1	2.56
		20	2	6	1	7	0	1	2	39	100.00

Table-30-C. Size of Holding and Amount wise Sources of Borrowing Availed by the Non-Suicide Households

Size of Holding (Acre)	Amount (Rs. 000)	Co-operative	Money lender	Nationalized Bank	NGO	Private Fin.	Relative	SHG	Trader	Total	Per cent
0-2.5	3.00	1	0	1	0	0	0	0	0	2	5.13
	Total	1	0	1	0	0	0	0	0	2	5.13
2.5-5	Up to 10	0	1	0	0	0	0	0	0	1	2.56
	10-20	3	1	1	0	0	0	0	0	5	12.82
	20-60	6	5	5	0	0	1	0	0	17	43.59
	60-100	0	0	2	0	0	0	0	0	2	5.13
	Total	9	7	8	0	0	1	0	0	25	64.10
5-7.5	10-20	1	1	0	0	0	0	0	0	2	5.13
	20-60	1	1	1	0	0	0	0	0	3	7.69
	Total	2	2	1	0	0	0	0	0	5	12.82
7.5-10	Up to 10	1	0	0	0	0	0	0	0	1	2.56
	10-20	0	1	0	0	0	0	0	0	1	2.56
	20-60	1	0	0	0	0	1	0	0	2	5.13
	100-150	2	0	0	0	0	0	0	0	2	5.13
	Total	4	1	0	0	0	1	0	0	6	15.38
>10	20-60	1	0	0	0	0	0	0	0	1	2.56
	Total	1	0	0	0	0	0	0	0	1	2.56
Total	Up to 10	1	1	0	0	0	0	0	0	2	5.13
	10-20	4	3	1	0	0	0	0	0	8	20.51
	20-60	10	6	7	0	0	2	0	0	25	64.10
	60-100	0	0	2	0	0	0	0	0	2	5.13
	100-150	2	0	0	0	0	0	0	0	2	5.13
	Total	17	10	10	0	0	2	0	0	39	100.00

Table31-A Caste and Source wise Amount of Loan Availed by the Eligible Suicide Households

Caste	Source	Loan Amount (Rs. 000)						Total	Per cent
		Up to 10	10-20	20-60	60-100	100-150	> 150		
Andh	Co-operative	0	0	1	0	0	0	1	0.65
	Money lender	1	0	0	0	1	0	2	1.31
	Nationalized Bank	0	0	1	0	0	0	1	0.65

	Total	1	0	2	0	1	0	4	2.61
Banjara	Co-operative	0	0	12	2	2	0	16	10.46
	Money lender	0	0	9	2	0	0	11	7.19
	Nationalized Bank	0	0	4	1	0	1	6	3.92
	Private Fin.	0	0	1	0	0	0	1	0.65
	Relative	0	1	6	0	0	0	7	4.58
	SHG	1	0	0	0	0	0	1	0.65
	Total	1	1	32	5	2	1	42	27.45
Baudh	Co-operative	0	0	1	0	0	0	1	0.65
	Money lender	0	0	1	1	0	0	2	1.31
	Nationalized Bank	0	1	0	0	0	0	1	0.65
	Private	1	0	0	0	0	0	1	0.65
	SHG	1	0	0	0	0	0	1	0.65
	Total	2	1	2	1	0	0	6	3.92
Beldar	Co-operative	0	0	0	0	1	0	1	0.65
	Nationalized Bank	0	0	1	0	0	0	1	0.65
	Total	0	0	1	0	1	0	2	1.31
Bhoi	Co-operative	0	0	2	0	0	0	2	1.31
	Money lender	0	0	1	0	0	0	1	0.65
	Total	0	0	3	0	0	0	3	1.96
Gavari	Co-operative	0	0	1	0	0	0	1	0.65
	Money lender	0	1	0	0	0	0	1	0.65
	Relative	1	0	0	0	0	0	1	0.65
	Total	1	1	1	0	0	0	3	1.96
Gavli	Co-operative	0	0	1	0	0	0	1	0.65
	Total	0	0	1	0	0	0	1	0.65
Gond	Co-operative	1	0	2	1	0	0	4	2.61
	Money lender	2	1	1	0	0	0	4	2.61
	Nationalized Bank	0	1	1	0	0	0	2	1.31
	Relative	1	0	1	0	0	0	2	1.31
	SHG	0	2	0	0	0	0	2	1.31
	Total	4	4	5	1	0	0	14	9.15
Kalal	Nationalized Bank	0	0	1	0	1	1	3	1.96
	Relative	0	0	1	0	0	0	1	0.65
	Total	0	0	2	0	1	1	4	2.61
Kolam	Co-operative	0	0	2	0	0	0	2	1.31
	Money lender	0	0	5	0	0	0	5	3.27
	Nationalized Bank	0	0	3	0	0	0	3	1.96
	Relative	1	0	0	0	0	0	1	0.65
	Total	1	0	10	0	0	0	11	7.19
Koli	Nationalized Bank	0	0	1	0	0	0	1	0.65
	Total	0	0	1	0	0	0	1	0.65
Kunbi	Co-operative	0	1	9	2	0	0	12	7.84

	Money lender	0	3	3	1	0	0	7	4.58
	Nationalized Bank	0	0	6	2	1	0	9	5.88
	Private Fin.	0	0	0	0	1	0	1	0.65
	Relative	1	0	3	4	0	0	8	5.23
	Trader	0	0	2	0	0	0	2	1.31
	Total	1	4	23	9	2	0	39	25.49
Laman	Co-operative	0	0	1	0	0	0	1	0.65
	Nationalized Bank	0	0	1	0	0	0	1	0.65
	Total	0	0	2	0	0	0	2	1.31
Mali	Money lender	0	0	0	1	0	0	1	0.65
	Nationalized Bank	0	0	2	1	0	0	3	1.96
	Relative	1	0	0	1	0	0	2	1.31
	SHG	0	0	1	0	0	0	1	0.65
	Total	1	0	3	3	0	0	7	4.58
Perki	Money lender	0	0	1	0	0	0	1	0.65
	Nationalized Bank	0	0	2	0	0	0	2	1.31
	Relative	1	0	0	0	0	0	1	0.65
	SHG	0	1	0	0	0	0	1	0.65
	Total	1	1	3	0	0	0	5	3.27
Rajput B	Money lender	0	1	1	0	0	0	2	1.31
	Nationalized Bank	0	0	1	0	0	0	1	0.65
	Relative	0	0	1	0	0	0	1	0.65
	Total	0	1	3	0	0	0	4	2.61
Teli	Money lender	0	1	0	0	0	0	1	0.65
	Nationalized	0	0	1	0	0	0	1	0.65
	Total	0	1	1	0	0	0	2	1.31
Wadar	Money lender	1	0	0	0	0	0	1	0.65
	Nationalized Bank	0	1	0	0	0	0	1	0.65
	Relative	0	1	0	0	0	0	1	0.65
	Total	1	2	0	0	0	0	3	1.96
Total	Co-operative	1	1	32	5	3	0	42	27.45
	Money lender	4	7	22	5	1	0	39	25.49
	Nationalized Bank	0	3	25	4	2	2	36	23.53
	Private Fin.	1	0	1	0	1	0	3	1.96
	Relative	6	2	12	5	0	0	25	16.34
	SHG	2	3	1	0	0	0	6	3.92
	Trader	0	0	2	0	0	0	2	1.31
	Total	14	16	95	19	7	2	153	100.00

Table-31-B Caste and Source wise Amount of Loan Availed by the Non-Eligible Suicide Households

Caste	Source	Loan Amount (Rs. 000)						Total	Per cent
		Up to 10	10-20	20-60	60-100	100-150	> 150		
Andh	Co-operative	0	0	1	0	0	0	1	2.56
	Nationalized	0	0	1	0	0	0	1	2.56
	Relative	1	0	0	0	0	0	1	2.56
	Total	1	0	2	0	0	0	3	7.69
Banjara	Co-operative	0	0	4	0	0	0	4	10.26
	Nationalized	0	0	1	0	0	0	1	2.56
	Total	0	0	5	0	0	0	5	12.82
Gavari	Co-operative	0	1	0	0	0	0	1	2.56
	Private	0	0	1	0	0	0	1	2.56
	Relative	1	0	0	0	0	0	1	2.56
	SHG	1	0	0	0	0	0	1	2.56
	Trader	1	0	0	0	0	0	1	2.56
	Total	3	1	1	0	0	0	5	12.82
Gond	Co-operative	0	1	5	0	0	0	6	15.38
	Money lender	0	0	1	0	0	0	1	2.56
	Nationalized	0	0	0	1	0	0	1	2.56
	Total	0	1	6	1	0	0	8	20.51
Jogi	Co-operative	0	3	0	0	0	0	3	7.69
	Total	0	3	0	0	0	0	3	7.69
Kunbi	Co-operative	0	0	2	0	0	0	2	5.13
	Money lender	0	0	0	1	0	0	1	2.56
	Nationalized	1	0	1	0	0	0	2	5.13
	Relative	1	1	0	0	0	0	2	5.13
	Total	2	1	3	1	0	0	7	17.95
Mahar	Co-operative	0	0	1	0	0	0	1	2.56
	Relative	0	0	1	0	0	0	1	2.56
	Total	0	0	2	0	0	0	2	5.13
Mali	Trader	0	0	0	1	0	0	1	2.56
	Total	0	0	0	1	0	0	1	2.56
Pardhi	Nationalized	0	0	1	0	0	0	1	2.56
	Total	0	0	1	0	0	0	1	2.56
Teli	Co-operative	1	0	1	0	0	0	2	5.13
	Relative	0	0	0	0	0	1	1	2.56
	Total	1	0	1	0	0	1	3	7.69
Vadar	Relative	0	0	1	0	0	0	1	2.56
	Total	0	0	1	0	0	0	1	2.56
Total	Co-operative	1	5	14	0	0	0	20	51.28
	Money lender	0	0	1	1	0	0	2	5.13
	Nationalized	1	0	4	1	0	0	6	15.38
	Private	0	0	1	0	0	0	1	2.56
	Relative	3	1	2	0	0	1	7	17.95
	SHG	1	0	0	0	0	0	1	2.56
	Trader	1	0	0	1	0	0	2	5.13
Total	7	6	22	3	0	1	39	100.00	

Table-31-C. Caste and Source wise Amount of Loan Availed by the Non-Suicide Households

Caste	Source	Loan Amount (Rs. 000)						Total	Per cent
		Up to 10	10-20	20-60	60-100	100-150	> 150		
Banjara	Co-op	0	0	1	0	0	0	1	2.44
	Money lender	0	1	1	0	0	0	2	4.88
	Nat	0	0	2	0	0	0	2	4.88
	Total	0	1	4	0	0	0	5	12.20
Bhoi	Co-op	0	0	0	0	1	0	1	2.44
	Relative	0	0	1	0	0	0	1	2.44
	Total	0	0	1	0	1	0	2	4.88
Buddha	Co-op	0	2	1	0	0	0	3	7.32
	Money lender	0	0	2	0	0	0	2	4.88
	Nat	0	0	1	0	0	0	1	2.44
	Relative	0	0	1	0	0	0	1	2.44
	Total	0	2	5	0	0	0	7	17.07
Dhanvar	Co-op	0	1	0	0	0	0	1	2.44
	Money lender	0	0	1	0	0	0	1	2.44
	Total	0	1	1	0	0	0	2	4.88
Gavari	Co-op	0	0	1	0	0	0	1	2.44
	Total	0	0	1	0	0	0	1	2.44
Gond	Co-op	0	0	2	0	0	0	2	4.88
	Nat	0	0	2	0	0	0	2	4.88
	Total	0	0	4	0	0	0	4	9.76
Hatkar	Co-op	0	0	1	0	0	0	1	2.44
	Money lender	0	0	1	0	0	0	1	2.44
	Nat	0	0	2	0	0	0	2	4.88
	Total	0	0	4	0	0	0	4	9.76
Kolam	Co-op	0	0	1	0	0	0	1	2.44
	Money lender	0	0	1	0	0	0	1	2.44
	Nat	0	0	0	1	0	0	1	2.44
	Total	0	0	2	1	0	0	3	7.32
Kunbi	Nat	0	0	1	0	0	0	1	2.44
	Total	0	0	1	0	0	0	1	2.44
Lodhi	Co-op	0	0	1	0	0	0	1	2.44
	Money lender	0	1	0	0	0	0	1	2.44
	Total	0	1	1	0	0	0	2	4.88
Mali	Co-op	0	1	0	0	0	0	1	2.44
	Money lender	0	1	0	0	0	0	1	2.44
	Nat	0	1	0	1	0	0	2	4.88
	Total	0	3	0	1	0	0	4	9.76
Maratha	Co-op	0	0	1	0	0	0	1	2.44
	Money lender	1	0	0	0	0	0	1	2.44
	Total	1	0	1	0	0	0	2	4.88
Perki	Co-op	1	0	1	0	1	0	3	7.32
	Total	1	0	1	0	1	0	3	7.32
Teli	Nat	0	0	1	0	0	0	1	2.44

	Total	0	0	1	0	0	0	1	2.44
Total	Co-op	1	4	10	0	2	0	17	41.46
	Money lender	1	3	6	0	0	0	10	24.39
	Nat	0	1	9	2	0	0	12	29.27
	Relative	0	0	2	0	0	0	2	4.88
	Total	2	8	27	2	2	0	41	100.00

Table-32 Source wise Rates of Interest

Source	Eligible Suicide			Non-Eligible Suicides			Non-Suicide		
	Min	Max	Avg.	Min	Max	Avg.	Min	Max	Avg.
Nationalized Banks	12	24	18	12	24	16.80	7	12	11.6
Co-operative	6	36	15.57	10	20	16.38	12	48	14.12
SHG	24	36	30	60	60	60.00	0	0	0
Money lender	50	100	67	50	50	50.00	25	100	41.87
Private	24	36	33	60	60	60.00	0	0	0
Relative	24	60	50	60	100	70.00	60	60	60
Trader	60	60	60	50	60	55.00	0	0	0
Total	6	100	39.31	10	60	30.84	7	100	21.92

Table-33 Land Holding Category wise Amount of Loan Borrowed by the Households

Category of Loan Amount (Rs.000)									
Size of Holding (Acre)	Up to 10	10-20	20-60	60-100	100-150	>150	Total	Per cent	
ESHHs									
Landless	1	0	3	2	0	0	6	8.45	
0-2.5	0	0	2	1	3	0	6	8.45	
2.5-5	1	0	8	11	11	5	36	50.70	
5-7.5	0	0	6	2	0	3	11	15.49	
7.5-10	1	0	1	1	1	2	6	8.45	
>10	2	0	0	1	0	3	6	8.45	
Total	5	0	20	18	15	13	71	100	
NESHs									
Landless	0	0	0	0	0	0	0	0	
0-2.5	0	2	2	1	0	0	5	20	
2.5-5	0	0	0	0	1	0	1	4	
5-7.5	0	0	12	3	0	0	15	60	
7.5-10	0	0	0	0	0	1	1	4	
>10	0	0	0	3	0	0	3	12	
Total	0	2	14	7	1	1	25	100	
NSHHs									
Landless	0	0	0	0	0	0	0	0.00	
0-2.5	0	1	0	2	0	0	3	12.00	
2.5-5	0	0	9	3	0	2	14	56.00	
5-7.5	0	0	2	1	0	1	4	16.00	
7.5-10	0	0	2	0	1	0	3	12.00	
>10	0	0	1	0	0	0	1	4.00	
Total	0	1	14	6	1	3	25	100.00	

Table – 34 Productive and Unproductive / Non-Agricultural Loan Borrowings by the Households

Amount of Loan (Rs.000)	Agricultural	Per cent	Agri& Allied	Per cent	Non-Agri	Non-Agri
Eligible Suicides						
Up to 10	3	7.14	0	0	0	0
10 – 20	1	2.38	0	0	0	0
20 – 60	17	40.48	7	41.18	1	50
60 -100	12	28.57	2	11.76	1	50
100 – 1-50	4	9.52	4	23.53	0	0
>1, 50	5	11.9	4	23.53	0	0
NA	0	0	0	0	0	0
Total	42	100	17	100	2	100
Non-Eligible Suicides						
Up to 10	1	5.26	0	0	1	100
10 – 20	1	5.26	0	0	0	0
20 – 60	14	73.68	0	0	0	0
60 -100	0	0	0	0	0	0
100 – 1- 50	1	5.26	0	0	0	0
>1, 50	2	10.53	0	0	0	0
NA	0	0	0	0	0	0
Total	19	100	0	0	1	100
Non-Suicides						
Up to 10	0	0	0	0	0	0
10 – 20	1	4.76	0	0	0	0
20 – 60	12	57.14	1	50	1	50
60 -100	5	23.81	0	0	1	50
100 – 1-50	1	4.76	0	0	0	0
>1, 50	2	9.52	1	50	0	0
NA	0	0	0	0	0	0
Total	21	100	2	100	2	100

Table-35 Gender, Age and Education Attainment wise Classification of the Eligible and Non-Eligible Suicide Farmers

ESHHS								
Gender	Age	Level of Education Attainment					Total	Per cent
		Illiterate	Pre-Primary	Primary	Secondary	High-Second		
Male	<25	1	0	5	0	0	6	8.45
	25-35	2	1	9	3	2	17	23.94
	35-45	2	2	7	2	0	13	18.31
	45-55	3	7	7	0	0	17	23.94
	>55	5	1	4	0	1	11	15.49
	Total	13	11	32	5	3	64	90.14
Female	<25	0	0	1	0	0	1	1.41
	25-35	0	0	0	1	0	1	1.41
	45-55	3	0	0	0	0	3	4.23

	>55	2	0	0	0	0	2	2.82
	Total	5	0	1	1	0	7	9.86
Total	<25	1	0	6	0	0	7	9.86
	25-35	2	1	9	4	2	18	25.35
	35-45	2	2	7	2	0	13	18.31
	45-55	6	7	7	0	0	20	28.17
	>55	7	1	4	0	1	13	18.31
	Total	18	11	33	6	3	71	100.00
NESHHS								
Male	<25	0	1	1	2	0	4	16.00
	25-35	1	2	6	0	1	10	40.00
	35-45	1	1	1	0	0	3	12.00
	45-55	0	1	4	1	0	6	24.00
	>55	0	0	0	1	0	1	4.00
	Total	2	5	12	4	1	24	96.00
Female	<25	0	0	0	0	0	0	0.00
	25-35	0	0	0	0	0	0	0.00
	35-45	0	0	0	0	0	0	0.00
	45-55	0	1	0	0	0	1	4.00
	>55	0	0	0	0	0	0	0.00
	Total	0	1	0	0	0	1	4.00
Total	<25	0	1	1	2	0	4	16.00
	25-35	1	2	6	0	1	10	40.00
	35-45	1	1	1	0	0	3	12.00
	45-55	0	2	4	1	0	7	28.00
	>55	0	0	0	1	0	1	4.00
	Total	2	6	12	4	1	25	100.00

Table – 36 Gender and Age wise Addiction / Habits of the Suicide Affected Farmers

Gender	Age	Eligible Suicides			Non-Eligible Suicides		
		Addiction			Addiction		
		Yes	No	Total	Yes	No	Total
Male	<25	4	2	6	0	4	4
	25-35	5	12	17	2	8	10
	35-45	4	9	13	1	2	3
	45-55	5	12	17	1	5	6
	>55	4	7	11	0	1	1
	Total		22	42	64	4	20
Female	<25	0	1	1	0	0	0
	25-35	0	1	1	0	0	0
	45-55	0	3	3	0	1	1
	>55	0	2	2	0	0	0
	Total		0	7	7	0	1
Total	<25	4	3	7	0	4	4
	25-35	5	13	18	2	8	10
	35-45	4	9	13	1	2	3
	45-55	5	15	20	1	6	7
	>55	4	9	13	0	1	1
	Total		22	49	71	4	21

Table – 37 Mode of Suicide Chosen by the Deceased Farmers

Gender	Age	Eligible Suicides				Non-Eligible Suicide			
		Mode of suicide			Total	Mode of suicide			Total
		Consuming of Pesticide	Hanging by neck	Jumping in to a Well		Consuming of Pesticide	Hanging by neck	Jumping in to a Well	
Male	<25	6	0	0	6	0	4	0	4
	25-35	17	0	0	17	1	9	0	10
	35-45	10	3	0	13	0	3	0	3
	45-55	11	5	1	17	1	5	0	6
	>55	8	2	1	11	0	1	0	1
	Total	52	10	2	64	2	22	0	24
Female	<25	1	0	0	1	0	0	0	0
	25-35	1	0	0	1	0	0	0	0
	45-55	3	0	0	3	0	0	0	0
	>55	2	0	0	2	0	1	0	1
	Total	7	0	0	7	0	1	0	1
Total	<25	7	0	0	7	0	4	0	4
	25-35	18	0	0	18	1	9	0	10
	35-45	10	3	0	13	0	3	0	3
	45-55	14	5	1	20	1	6	0	7
	>55	10	2	1	13	0	1	0	1
	Total	59	10	2	71	2	23	0	25

Table –38 Caste wise Distribution of Households Reporting Pending of Debt

Caste	Eligible Suicides			Non-Eligible Suicides			Non-Suicide		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
Andh	0	2	2	0	1	1	0	0	0
Banjara	13	8	21	0	4	4	3	0	3
Baudh	1	2	3	1	1	2	2	2	4
Beldar	2	0	2	0	0	0	0	0	0
Bhoi	2	0	2	0	0	0	1	0	1
Dhangar	0	0	0	0	0	0	0	1	1
Gavari	0	1	1	0	2	2	1	0	1
Gavli	0	1	1	0	0	0	0	0	0
Gond	0	7	7	3	3	6	4	0	4
Hatkar	0	0	0	0	0	0	2	0	2
Jogi	0	0	0	0	1	1	0	0	0
Kalal	1	0	1	0	0	0	0	0	0
Kolam	2	2	4	0	0	0	2	0	2
Koli	1	0	1	0	0	0	0	0	0
Kunbi	7	10	17	1	3	4	1	0	1
Laman	1	0	1	0	0	0	0	0	0
Lodhi	0	0	0	0	0	0	1	0	1

Mali	1	2	3	0	1	1	0	0	0
Malabouri	0	0	0	0	0	0	1	0	1
Maratha	0	0	0	0	0	0	1	0	1
Pardhi	0	0	0	0	1	1	0	0	0
Perki	1	1	2	0	0	0	1	1	2
Rajput Bhamta	0	1	1	0	0	0	0	0	0
Teli	0	1	1	2	0	2	1	0	1
Wadar	0	1	1	0	1	1	0	0	0
Total	32	39	71	7	18	25	21	4	25

Table – 39 Reported Instant Reasons for Suicide

Particulars	Eligible Suicides		Non-Eligible Suicides	
	HHs	Per cent Share	HHs	Per cent Share
Instant Reason for Suicide				
Reputation	29	40.85	12	48
Financial Condition	59	83.1	12	48
Marriageable Daughter / Sister	19	26.77	16	64
debt Stress	47	66.2	4	16
Family Quarrels	3	4.23	0	0
Family Discord	2	2.81	0	0
Village Quarrels	2	2.81	8	32
Serious Illness	3	4.22	4	16
Suicide in Neighboring Village	1	1.4	4	16
Suicidal Tendency	3	4.22	8	32
Behavior Change	17	23.94	12	48
Addiction	15	21.13	4	16
Crop Failure	33	46.48	0	0
Political Failure	0	0	0	0

Table – 40 Pending Owes of Households

Particulars'	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	HHs	Per cent	HHs	Per cent	HHs	Per cent
Credit Pending						
Grocery	21	29.58	16	64	4	16
Fertilizer	18	25.35	4	16	0	0
Seeds	19	26.76	4	16	0	0
Pesticides	13	18.31	0	0	0	0
Fodder	0	0	0	0	0	0
Doctor	3	4.23	0	0	0	0

Table – 41 Loan Hurdles Faced by the Households

Type of Hurdles	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	HHS	Per cent	HHS	Per cent	HHS	Per cent
Preference for Private Borrowing	56	78.87	7	28	1	4
Commission Paid in the Bank	7	9.86	0	0	0	0
Unbearable Commission in the Bank	29	40.85	0	0	1	4
Delay in Loan Processing	1	1.56	1	4	0	0
Legal Action for Pending Debt	2	2.82	0	0	0	0
Repeating Legal Action for Pending Debt	1	1.41	0	0	0	0

Table – 42 Expectations of Households from the Government

Expectations	Eligible Suicides		Non-Eligible Suicides		Non-Suicide	
	HHS	Per cent	HHS	Per cent	HHS	Per cent
Assistance in Digging of Well	56	78.87	11	44	22	88
Cost Based Fair Price for Produce	46	64.79	8	32	22	88
Loan Availability	54	76.06	14	56	24	96
Loan Waiver	57	80.28	13	52	24	96
In Cash Help	58	81.69	12	48	22	88
Proper Implementation of Government Schemes	53	74.65	11	44	14	56
Subsidy on Implements	44	61.97	8	32	16	64
Water Supply	46	64.79	12	48	19	76
Children's Education	51	71.83	13	52	19	76
Others	71	100	0	0	0	0