1) **Dr. Narendra Jadhav**, “farmers suicides & Challenges before Agricultural sector”, July-2008.

2) **Government of Maharashtra**, “Farmers Suicide in Maharashtra an Overview”,
   Internet:


4) **IGIDR**, Indira Gandhi of Development Research -Mumbai
   Jan-2006.

5) **YASHADA**,”Farmers Suicides- facts and possible policy intervention” by Meeta & Rajiv Lochan, 2006.

7) Expert group on Agriculture indebtedness on indebtedness,-Banking division
   Dept.of Economic Affairs Ministry of Finance, Govt.of India, July-2007.

8) **Prof.K.Nagraj** “Case study on farmers suicide”, by, Madras Institute of Development tadies,Source:
9) P.Sainath ‘Farmer’s Suicides’:-


11) NCEUS, www.financialexpress.com/news/-report of, HEAD Economist,
    Arjun SenGupta.
Questionnaire No. 1
Field survey for the indebtedness farmers

Q.1. Family and individual information of farmer

Name of the farmer: 
Cast and Sub Cast: 
Name of the Village: Ta. 
District: Region

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of family member</th>
<th>age</th>
<th>Education/occupation</th>
<th>Relation</th>
<th>income</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
</table>

Q.2. Agriculture Holding (Acre)

<table>
<thead>
<tr>
<th>Area hold (in acre)</th>
<th>Irrigated</th>
<th>Non-irrigated</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 to 02</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>02 to 05</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>06 to 10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 to 15</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16 to 20</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21 to 30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31 &amp; above</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Q.3. Period of the farming occupation which farmer is engaged (since farther, brother etc worked).

@01 to 05 year  @ 06 to 10 year
@11 to 15 year  @20 and above

Q.no.4. Which Prime crops have been yield?

@ Cotton  @ Jowar
@Wheat    @ Sugarcane  @ Other crop
Q.no.5. Which methods used for yield crop?

- Summer cropping
  - One Crop
  - Two Crop
  - Inter Crops
- Winter cropping
  - One Crop
  - Two Crop
  - Inter Crops

Q.no.6. Which equipments used for farming activities?

- Animals/Bullock pair
- Tractor/machinery
- Other equipment
- by hired equipment

Q.no.7. Along with agriculture which allied business carries on by the farmer?

<table>
<thead>
<tr>
<th>Allied business</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goat Breeding</td>
<td>-------</td>
</tr>
<tr>
<td>Poultry farm</td>
<td>-------</td>
</tr>
<tr>
<td>Dairy firm</td>
<td>-------</td>
</tr>
<tr>
<td>Other</td>
<td>-------</td>
</tr>
</tbody>
</table>

Q.no.8. What is Economical situation of farmer.

- Working in own farming
- in the farming of others
- Working in EGS
- in the small village industries
- Working in other way

Q.no.9. Used fertilizers and chemicals.

- Without sue
- use the fertilizers
- Use the compost manure
- uses of chemical fertilizers

Q.no.10 Economical condition since last ten years, income from farming, (1999 - 2008)

- Total income
- Total expenditure
- Total net income

Total Borrowed loan

487
Q.no.11. Expenses incurred for fulfill needs Agricultural & family needs,

Family needs,  \[\text{Agricultural}\]
\[\text{Foods and rations} \rightarrow \text{Seeds Purchasing}\]
\[\text{Hospitalization exp.} \rightarrow \text{Pesticides Purchasing}\]
\[\text{Marriage exp.} \rightarrow \text{Fertilizers and chemicals}\]
\[\text{Educational Exp.} \rightarrow \text{Water, Electricity}\]
\[\text{Entertainment, other exp.} \rightarrow \text{Crops harvesting exp}\]
\[\text{Total family Exp.} \rightarrow \text{Total Agro activity exp}\]
\[\text{Total Expenses} \rightarrow \text{Total Production (Rs)}\]
\[\text{Total balance (income)}\]

Q.no.12 Incidental expenses for family or other exp (year)

\[\text{Education} \rightarrow \text{Farming activities}\]
\[\text{Hospitalization} \rightarrow \text{Other}\]

Q.no.13. Long period investment, Farming, related / Housing, related.

\[\text{House construction} \rightarrow \text{Digging wells bore wells}\]
\[\text{farm holding purchasing} \rightarrow \text{Making Farm dams, building leveling}\]
\[\text{Investment made through} \rightarrow \text{By used own capital}\]
\[\text{By borrowing loan}\]
Q.no.14 Sources of credit (Which sources used in the last ten years?)

@ Institutional sources  @ Non-institutional sources.
@ PACS
@ DCCB
@ RRB
@ Commercial banks
@ Other sources.

Q.no.15 Particulars of loan since ten years, (Productive Loan)

@ Short Term Loan  @ interest rate @ loan period  @ overdue.
@ Seeds Purchasing
@ Fertilizers and chemicals.
@ Pesticides Purchasing
@ Labour/farming activities.
@ Other working
@ Medium Term Loan  @ interest rate @ loan period @ overdue.
@ Motor pump purchasing
@ Drop irrigation
@ Ox purchasing
@ Other working
@ Long Term Loan  @ interest rate @ loan period  @ overdue.
@ Tractor Purchasing.
@ Land development.
@ Land dams, water harvesting.  @ Total balance loan.

Q.no.16 Repayment of loan, Particulars of loan paid.

@ Refund all loan.
@ Partly payment of loan.
@ Pesticides Purchasing
@ All loans are unpaid.

Causes of non payment of loan and particulars of overdue


Q.no.17 Particulars of loan borrowed.

@ Up to Rs. 10000/-  @ Rs.10001/- to 20000/-
@ Rs.20001/- to 50000/- @ Rs.50001/- to 100000/-
@ Above Rs. 100000/-

Q.no.18 Particulars of Purposes for loan borrowed

Productive purposes    Unproductive purposes
@ Farming Business      @ Family expenses
@ Farming allied activities @ marriage of daughter.
@ Farming development   @ other purposes.

Q.no.19 Particulars of interest charged by credit agencies.

@ Banking interest rate  06% to 16%
@ Money lenders interest rate  24% to 60%
@ Interest of other loans.  10% to 15%

Q.no.20 whether money lenders had taken the interest?

@ Taken interest amount (loan Amt.-interest=actual loan)
@ not-taken interest amount (loan Amt actual paid)
@ Not applicable.

Q.no.21 Loan taken, what were the times?

From banking and from money lenders.
@ One time only         @ two times only
@ Three times,          @ four times.
@ Other times.

Q.no.22 what was given mortgaged for Loan taken? (Chose right column)

<table>
<thead>
<tr>
<th>House</th>
<th>Land</th>
<th>livestock</th>
<th>gold</th>
<th>Valuable goods</th>
<th>other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

490
Q.no.23 what was the procedure to recover the loan by Money lender?
@ Talking and insulting @ by the “gund”
@ By beating @ to give the fear of police complains
@ Other way.

Q.no.24 Particulars of installment paid to money lenders
@ nothing @ Rs.5000/-
@ Rs.6000/- to Rs.10000/- @Rs.1000/- to Rs.15000/-
@ Rs.16000/- to Rs.20000/-@ above Rs.21000/-

Q.no.25 Particulars of overdue loan (up to 2008).
@ less than Rs.10000/- @ Rs.11000/- to Rs.20000/-
@ Rs.21000/- to Rs.30000/- @ Rs.31000/- to Rs.40000/-
@ Rs.41000 to Rs.75000/- @more than Rs.75000/-

Q.no.26 whether loan waves? What times such loan waver schemes?
@ not received any @ one time
@ more than one time

Q.no.27 what was the loan balance after loan waved?
@ less than Rs.10000/- @ Rs.11000/- to Rs.20000/-
@ Rs.21000/- to Rs.30000/- @ Rs.31000/- to Rs.40000/-
@ Rs.41000 to Rs.75000/- @more than Rs.75000/-

Signature of surveyor  Signature of Respondents
(Researcher) (Farmer)
**Questionnaire No. 2**  
Field Survey for the Suicides (Victims) Indebtedness farmers

Q.1. Family and individual information of Victims farmer.

Name of the farmer: -----------------  Suicide date: --------
Cast and Sub Cast: --------------------------
Name of the Village: -----------------Ta.: -----------------
District: ---------------- Region: ----------------

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of family member</th>
<th>age</th>
<th>Education/occupation</th>
<th>Relation</th>
<th>income</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
</table>

Q.2. Education of victim farmer.

<table>
<thead>
<tr>
<th>Illiterate</th>
<th>Primary</th>
<th>Secondary</th>
<th>Higher secondary</th>
<th>Graduate</th>
<th>Post Graduate</th>
<th>other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

Q.3. Period of the farming occupation which victim farmer was Engaged (since farther, brothers etc were working.)

@01 to 05 year  @ 06 to 10 year
@11 to 15 year  @20 and above.

Q.4. Age of victim farmer while he has committed suicide.

@Below 25 years. @ 26 to 35 year
@11 to 15 year   @20 and above
Q.5. Position of land holding on name of victim farmer.

@Holding belonging to victim    @ Holding not belonging
@ Holding Mortgaged.           @ Holding given to tenant

Q.6. Types of land holding of victim farmer.

@Irrigated Holding   @ not irrigated Holding
@ Other types.

Q.7. land holding possessed by of victim farmer.

@ 01 to 02 acres    @ 03 to 05 acres
@ 06 to 10 acres    @ 11 to 15 acres
@ 16 to 20 acres    @ above 20 acres

Q.8. Which Prime crops has been yield?

@ Cotton.     @ Jowar/bajra
@ Wheat       @ Sugarcane   @ Other crop.

Q.9. Which equipments used for farming activities?

@ Animals/Bullock pair    @ Tractor/machinery
@ Other equipment          @ by hired equipment

Q.10. Which methods used for yield crop?

@Summer cropping One Crop Two Crop Inter Crops
@Winter cropping One Crop Two Crop Inter Crops

Q.11. Period of time, which victim farmer borrowing loan?

@From 01 to 05 years. @From 06 to 10 years
@From 11 to 15 years @ from 16 and above


- Salient nature
- Self proudest
- Self concentrated.
- Alcoholic, Drunker.
- Drunker less
- Other

Q.14. What is economical situation of farmer.

- Working on wages
- In the small village industries
- Working in EGS
- Working in own land

Q.15. Along with agriculture which allied business carry on by the victim farmer?

- Goat Breeding
- Poultry farm
- Dairy business
- Other

Q.16. Used fertilizers and chemicals

- Without sue
- Use the manures
- Use the fertilizers
- Uses of both types

Q.17. Particular of loan borrowed by victim.

- Up to Rs. 10000/-
- Rs.10001/- to 20000/-
- Rs.20001/- to 50000/-
- Rs.50001/- to 100000/-
- Above Rs. 100000/-

Q.18. Particulars of principal loan borrowed by victim.

- Up to Rs. 10000/-
- Rs.10001/- to 20000/-
- Rs.20001/- to 50000/-
- Rs.50001/- to 100000/-
- Above Rs. 100000/-
Q.19 Particulars of Purposes for loan borrowed.

<table>
<thead>
<tr>
<th>Productive purposes</th>
<th>Unproductive purposes</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Farming Business</td>
<td>@ Family expenses</td>
</tr>
<tr>
<td>@ Farming allied activities</td>
<td>@ marriage of daughter.</td>
</tr>
<tr>
<td>@ Farming development</td>
<td>@ other purposes.</td>
</tr>
</tbody>
</table>

Q.20 Sources of credit (Which sources used in the last ten years?)

<table>
<thead>
<tr>
<th>@ By Banking</th>
<th>@ Money lenders</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Money lender &amp; banks</td>
<td>@ Traders.</td>
</tr>
<tr>
<td>@ Relatives.</td>
<td>@ Other sources.</td>
</tr>
</tbody>
</table>

Q.21 Particulars of interest charged by credit agencies.

<table>
<thead>
<tr>
<th>@ Below 10%</th>
<th>@ Interest rate 24% to 60%</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Interest rate 16% to 20%</td>
<td>@ above 20%</td>
</tr>
</tbody>
</table>

Q.22 Loan taken, what were the times? (Money lenders)

<table>
<thead>
<tr>
<th>@ One time only</th>
<th>@ two times only</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Three times,</td>
<td>@ four times.</td>
</tr>
<tr>
<td>@ Other times.</td>
<td></td>
</tr>
</tbody>
</table>

Q.23 what was given mortgaged for Loan taken? (Chose right column)

<table>
<thead>
<tr>
<th>House</th>
<th>Land</th>
<th>Livestock</th>
<th>Gold</th>
<th>Valuable things</th>
<th>Other things</th>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>

Q.24 Particulars of installment paid to money lenders.

<table>
<thead>
<tr>
<th>@ below Rs.5000/-</th>
<th>@ Rs.6000/- to Rs.10000/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>@ Rs.10001/- to Rs.15000/-</td>
<td>@ Rs.16000/- to Rs.20000/-</td>
</tr>
<tr>
<td>@ Above Rs.21000/-</td>
<td></td>
</tr>
</tbody>
</table>

Q.25 Loan taken from money lenders, what’s were the times?
Q.26 what was the procedure to recover the loan by Money lender?

@ Talking and insulting @ by the “Gund”
@ By beating @ to give the fear of police complains
@ Other way.

Q.27 whether money lenders had taken the interest?

@ Taken interest amount (loan Amt.-interest=actual loan)
@ not-taken interest amount (loan Amt actual paid)
@ Not applicable.

Q.27 whether money lenders had taken the interest?

@ Taken interest amount (loan Amt.-interest=actual loan)
@ not-taken interest amount (loan Amt actual paid)
@ Not applicable.

Q.28 what happened before the suicide committed by victim?

@ Nothing @ insulted to victims
@ assaulted to victim @ threatened by police
@ used blaster words. @ Other causes

Q.29 what was liabilities other than loan on victim farmer?

@ Electricity bills. @ Water bills.
@ Ration & merchant bills @ Seeds & fertilizers bills
@ Educational fees of children. @ None.

Q.30 Particulars of Purposes other than farming loan borrowed.

@ Marriage of daughter. @ For education expenses.
@ Construction of house @ Purchase the live stocks,
@ Other purposes.
Q.31 Particulars of Economical condition of victim farmer since ten years,

From farming crops
@ Expenses approximately __________________________
@ Total production yield __________________________
@ Total income balance __________________________

Total loan taken
@ From organized institutions
   Principal loan + interest = Total Rs.________
@ From unorganized institutions
   Principal loan + interest = Total Rs.________

   Total overdue loan Rs.________

Q.32 Particulars of loan taken by victim farmer since ten years,
@ Short Term Loan

Overdue.
@ Seeds Purchasing
@ Fertilizers and chemicals.
@ Pesticides Purchasing
@ Labour/farming activities.
@ other working
   Total crop loan Principal + Interest = total________
@ Medium Term Loan
@ Motor pump purchasing
@ Drop irrigation
@ Ox purchasing
@ Other working
   Total crop loan Principal + Interest = total________
@ Long Term Loan  @ interest rate @ loan period  @ overdue.
@ Tractor Purchasing.
@ Land development.
@ land dams, water harvesting.
   Total crop loan Principal + Interest = total________
Total of all above loan

Q.33 whether loan waves? What times such loan waver schemes?

@ not received any @ one time
@ more than one time

Q.34 what was the loan balance after loan waved?

@ less than Rs.10000/- @ Rs.11000/- to Rs.20000/-
@Rs.21000/- to Rs.30000/- @ Rs.31000/- to Rs.40000/-
@ Rs.41000 to Rs.75000/- @ more than Rs.75000/-

Signature of surveyor Signature of Respondents
(Researcher) (Victims Family Member)