Report of Two Day Consultation On

'Ensuring Security of Women Farmers from Suicide Affected Households in Marathwada'

26th and 27th March 2018

Jointly organised by

Maharashtra State Commission for Women

and

Mahila Kisan Adhikar Manch

10 April 2018

Prepared by:

SOPPECOM

For MAKAAM, Maharashtra
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Acknowledgement

The two day consultation was successful because of the wholehearted support of Mrs. Vijaya Rahatkar, Chairperson, Maharashtra State Commission for Women (MSCW), Dr. Bhapkar, Divisional Commissioner Aurangabad and local co-organisers who are also members of MAKAAM. Thanks are due to Marathwada Mahsul Prabodhini, Aurangabad that hosted the consultation and supported in every way.

We would also like to thank the UN Women for supporting the documentation of this consultation. The documentation was done by Ms. Gargie Mangulkar.

We thank all the government officials, especially Dr. Bhapkar, Divisional Commissioner of Aurangabad for his whole hearted support to the consultation and his presence at the inaugural meeting and commitment to follow up on issues that would emerge out of the consultation. As we write this report, we are happy to acknowledge his support for immediate follow up on issues discussed.

A big thanks to Dr. Manjusha Molawane, Member Secretary, MSCW for supporting the entire administrative process and Mr. Laxman Mankar, Programme Co-ordinator for ably supporting all the three events.

We would also like to thank all the team members of Society for Promoting Participative Eco-system management (SOPPECOM) for all the help extended in making this event successful. Sneha Bhat, Pallavi Harshe, Pratima Medhekar and Tanaji Nikam need a special mention. Thanks also to Seema Kulkarni who is both part of the National Facilitation team of MAKAAM and a founding member of SOPPECOM for co-ordinating the entire effort.

The consultation would not have achieved what it did if the women had not attended and actively participated in the deliberations. We thank you all!

Maharashtra State Commission for Women (MSCW)

Mahila Kisan Adhikar Manch (MAKAAM)
## Agenda

Two Day Consultation Ensuring security of women farmers in farm suicide affected areas of Marathwada

26-27 March 2018, Marathwada Mahsul Prabodhini, Aurangabad

### Day One

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<tr>
<th>Time</th>
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<th>Participants</th>
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<tr>
<td>12.00-2.00</td>
<td>Inaugural session</td>
<td>Dr. Purshottam Bhapkar Divisional Commissioner, Nagpur</td>
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<td></td>
<td>a) Welcome</td>
<td>Mrs. Vijaya Rahatkar, Chairperson MSCW</td>
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<td>b) Introduction to MAKAAM and the objectives of the 2 day consultation</td>
<td>Mrs. Varsha Thakur, Deputy Commissioner, Aurangabad</td>
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<td>c) Agrarian Crisis in Marathwada and the role of the Government</td>
<td>Mr. Savargaokar, Director, Mahsul Prabodhini</td>
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<td>d) Role of Mahila Ayog in taking forward the key concerns of women</td>
<td>Mrs. Amrapali Kasodekar, Tahsildar, Marathwada Mahsul Prabodhini</td>
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<td>farmers in suicide affected areas</td>
<td>Mrs. Trupti Dhere, district WCD officer</td>
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<td>e) Women’s voices</td>
<td>Vishwanath Todkar, MAKAAM</td>
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<td>f) Vote of thanks</td>
<td>Seema Kulkarni, Mahsul Prabodhini</td>
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<td>2.00-3.00</td>
<td>Lunch</td>
<td>Women from suicide affected households Rukminibai Bargande (Osmanabad), and</td>
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<td>Sangita Suryawanshi (Latur)</td>
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<td>3.00-4.30</td>
<td>Issues of Access to land rights</td>
<td>Women farmers: Sangita Bokhare, Vidyatai More (Osmanabad), Savita Anil Shelke</td>
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<td>Moderator: Mangaltai Khiwansara</td>
<td>(Osmanabad), Ushatai Raut, Anitatai Mane (Beed), Vaishali Ghughe (Tuljapur)</td>
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<td>Mr. Vijay Kumar Phad, Additional Commissioner, Aurangabad division</td>
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<td>Mr. Divekar, Senior Agricultural Officer from the office of the Joint Director</td>
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<td>Agriculture, Aurangabad division</td>
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<td>Nirja Bhatnagar of Action Aid</td>
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<td>4.30-4.45</td>
<td>Tea</td>
<td>Women Representatives: Laxmi Talikhede, Mandodari Bandgar, Shyamal Raut</td>
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<td>4.45-6.00</td>
<td>Issues related to credit Access to government schemes</td>
<td>Mr. R. M. Mahajan, DDM, Aurangabad, NABARD</td>
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<td>Moderators: Mr. Ramesh Bhise, Jan Vikas Samajik Sanstha, Beed, Mr. B.</td>
<td>Mr. Nilesh Vijaykar, Lead Bank Manager, Osmanabad</td>
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<td>P. Suryavanshi of Kala Pandhari, Latur</td>
<td>Mr. Kutwal, Lead Bank Manager, Aurangabad</td>
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<td>Mr. Vijay Chavan, Lead Bank Manager, Beed</td>
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<td>Mr. Nishant Ilamkar, Lead Bank Manager, Jalna</td>
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<td>Time</td>
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<td>8.00-9.00</td>
<td><strong>Breakfast</strong></td>
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<td>9.00-10.00</td>
<td><strong>Open Free Session</strong>&lt;br&gt;<strong>Firming up the demands based on discussions from day one</strong></td>
<td><strong>Total 25 women spoke about their issues</strong>&lt;br&gt;<strong>Facilitator: Manisha Tokle, Jagar Pratishthan</strong></td>
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<td>10.00-11.00</td>
<td><strong>Interaction with Collector and Deputy Commissioner Aurangabad</strong></td>
<td><strong>Women among the audience spontaneously spoke on their issues</strong>&lt;br&gt;<strong>Mrs. Varsha Thakur, Deputy Commissioner, Aurangabad</strong>&lt;br&gt;<strong>Mr. Naval Kishor Ram, Collector, Aurangabad</strong>&lt;br&gt;<strong>Arundhati Patil, Manavlok</strong>&lt;br&gt;<strong>Seema Kulkarni, MAKAAM</strong></td>
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<td>11.00-11.15</td>
<td><strong>Tea</strong></td>
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<td>11.15-12.30</td>
<td><strong>Land Rights and Credit</strong>&lt;br&gt;<strong>Moderator: Vishwanath Todkar, Paryay</strong></td>
<td><strong>Women among the audience spontaneously spoke on their issues</strong>&lt;br&gt;<strong>Mrs. Charulata Deshmukh, SDO</strong>&lt;br&gt;<strong>Mr. Vilas Bacche, Regional Monitoring Officer, Aurangabad region, MAVIM</strong>&lt;br&gt;<strong>Mr. Vijay Doke, District Coordinator, MAVIM</strong></td>
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<td>12.30-2.00</td>
<td><strong>Health of women</strong>&lt;br&gt;<strong>Moderator: Dr. Ashok Belkhode.</strong>&lt;br&gt;<strong>Dr. Amit Tak, Psychiatrist and Dr. Mahesh Markad, Psychiatrist from office of Deputy Director Health, Aurangabad.</strong>&lt;br&gt;<strong>Health officials - office of the Latur Deputy Director Health</strong></td>
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<td>2.00-4.00</td>
<td><strong>Concluding session and way forward</strong>&lt;br&gt;<strong>Ms. Niharika Pandit, UN Women</strong>&lt;br&gt;<strong>Mr. Laxman Mankar, MSCW</strong>&lt;br&gt;<strong>Kushavartatai Bele, Gramin Mahila Vikas Sanstha, Deoni</strong>&lt;br&gt;<strong>Mr. More, Nanded</strong>&lt;br&gt;<strong>Ramesh Bhise, Jan Vikas Samajik Sanstha</strong>&lt;br&gt;<strong>Manisha Tokle, Jagar</strong>&lt;br&gt;<strong>Arundhati Patil, Manavlok</strong>&lt;br&gt;<strong>Seema Kulkarni, MAKAAM</strong>&lt;br&gt;<strong>Vishwanath Todkar, Paryay</strong>&lt;br&gt;<strong>Chairperson: Mr. Shantaram Pandere</strong></td>
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<td>4.00</td>
<td><strong>Lunch</strong></td>
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Summary of Proceedings of Consultation

On Ensuring the security of women farmers from suicide affected households in Marathwada held on 26th and 27th March 2018, Aurangabad

The region of Marathwada has been afflicted with drought for the past few years, and consequently there has been a rise in the number of farmer suicides. Coupled with the water crises and the damage wrought by hailstorms, the condition of farmers and landless labourers has deteriorated. This situation has particularly left the women farmers from suicide affected households in a vulnerable position.

Organized in collaboration with the Maharashtra State Commission for Women (MSCW) and Mahila Kisan Adhikar Manch (MAKAAM) with support from Divisional Commissioner’s office, Aurangabad over the course of two days in Aurangabad on 26-27 March 2018, the consultation engaged with some of the critical issues faced by women farmers from suicide affected households such as denial of land rights, government schemes, credit, health services and particularly the demand for education. The sessions saw the participation of various government officials, civil society members, local, grassroots-level, nonprofit organizations and around 150 women farmers from suicide affected districts of Osmanabad, Latur, Nanded, Beed, Hingoli and Parbhani.

Inaugural session

The dignitaries on the dais were presented with a plant and organic seeds grown by women farmers themselves.

On the dais were two women farmers from suicide affected households of Osmanabad and Latur districts of Marathwada along with Divisional Commissioner Dr. Bhapkar and MSCW Chairperson Mrs. Vijaya Rahatkar.

Chairperson Mrs Vijaya Rahatkar.
After the formal welcome by Sneha Bhat of MAKAAM and the lamp lighting Seema Kulkarni of MAKAAM, spoke about MAKAAM and outlined the objectives of the two-day consultation and what we hope to achieve out of it. She highlighted that this platform is for the women farmers to come up and speak out their concerns. Vishwanath Todkar, Paryay, related the case that was currently presented before the Aurangabad High Court Bench of a woman farmer from a suicide affected household who was married off at an early age, and later sexually exploited by her brother in law after her husband’s death. He highlighted the question of citizenship of women in the current socio-political scenario, and urged for concrete solutions for the issues of women farmers.

The two women farmers were then asked to present their issues and demands on the dais.

Sangita Suryawanshi from Latur district was overwhelmed with tears and appealed for help from the government. She has no land and no house in her name. Moreover, she has not been able to avail any government scheme. Similarly, Rukminibai Bargande from Osmanabad district too stated how she too is homeless after her husband committed suicide.

Dr. Bhapkar then in his inaugural speech made some notable commitments. He spoke about the 4000 households that they had surveyed on 15th of November, 2017. He explained that every officer was told to adopt a family affected by suicide and gather their information about family members, education, loans, problems with addiction, etc. However, given the relatively limited reach of the earlier outreach program, Dr. Bhapkar declared that the officers would be sent again on 4th of April, 2018. He committed to carry out a survey in the new financial year, specifically for gharkul yojana, if possible before the monsoon season. Informing the women present about the opportunities from pursuing sericulture, he also committed to providing training for this purpose, if such a demand arose. He affirmed that the officials would be obliged to visit the households they adopted at least once a month.

Mrs. Rahatkar spoke of most of the issues outlined in the consultation note. She underscored the need for conducting Warsa registration camps not only at district
level but also at taluka level in Marathwada. She reaffirmed the need to provide for the education of children from suicide affected households. Emphasizing the need for creating special resources for women farmers from suicide affected households, Mrs. Rahatkar hoped that a special category of ‘women farmers’ would be created for better outreach of benefits. She said she would ask for special cell for women farmers at the district level offices for speedy access to schemes. She explained about the various training and skill development programmes being designed for women. She explained that these mechanisms would be designed in the next 6 months and welcomed inputs and models from MAKAAM regarding the same.

Denial of Land Rights
In both of the sessions that dealt with the issue of land rights, one of the prominent demands that was advanced by women farmers and the local NGO representatives alike was the demand for Warsa registration camps to be held. On the first day of the consultation in the land rights session, eight women farmers from suicide affected households presented their problems and demands before the officials.

Savita Anil Shelke, Kalamb taluka, Osmanabad district, recounted how her father in law drove her out of her house after her husband committed suicide. They had 4 acres of land, and it is not in her name. With a disabled daughter to care for, her husband’s loan to repay, and the social ostracism she faces, her situation illustrates the need for ex gratia payment to women farmers from suicide affected families to end her debts. Ushatai Raut too has not been able to get her husband’s 5 acre land in her name yet; and has to work as a daily wage labourer, while getting no support from her in laws.

Mr. Phad, Additional Commissioner, Aurangabad division extended support to the women. Mr. S. K. Divekar, Senior Agricultural Officer from the office of the Joint Director Agriculture, Aurangabad division, committed to providing support in terms of access to seeds and fertilizers, in coming weeks when agricultural officials will be sent to every district level to interact with women farmers. He implored the women present to look towards allied activities such as goat rearing or poultry farming, as a means of supplementing their income.
Asha Jadhav (Osmanabad) has not been able to avail any of the schemes since her husband died in Pune, and the Gram Panchayat has refused to register his death as a case of farmer suicide in the village records. Cases such as these serve to emphasize the kinds of procedural issues and bottlenecks women farmers from suicide affected households have to face. Ganga Sonkamble, Mukhed, Nanded, a local representative, spoke at length about the ways in which online application for schemes like Sanjay Gandhi Niradhar Yojana pose technical difficulties due to computer related issues or the problems in uploading thumb impressions of the women in their application. A woman farmer related her harrowing experience of sexual assault and rape by her brother in law for almost a year, after her husband committed suicide, highlighting the vulnerability of women farmers from suicide affected households to sexual abuse and exploitation.

Mrs. Varsha Thakur, Deputy Commissioner, promised to forward the questionnaire for the upcoming April 4th survey to MAKAAM. She also noted that the women present looked more confident after the first day of the consultation.

Mr. Naval Kishor Ram, Collector, Aurangabad spoke at length about the importance of incorporating gender sensitive mechanisms in the existing government machinery and policies for women farmers.

Mrs. Deshmukh SDO, Kalamb Osmanabad committed to conduct a Varsa camp in Kalamb and also address the concerns of women from Osmanabad district.

The two sessions on land rights were moderated by Mangal Khinwsara and Seema Kulkarni of MAKAAM.

Access to Credit
In a session that focused on access to credit, several women shared their experiences of trying to get credit. Ganga Sonkamble, Mukhed, Nanded district discussed the language barriers that arise when women farmers try to approach bank managers with their issues. She also explained that women farmers prefer dealing with private moneylenders since they have a personal connection and clear communication. This personal touch is missing in the formal setup of banks, where the bank manager changes every few years. As a result, it is difficult for the women to re-establish a rapport with the new manager. Women’s SHGs also face difficulty in getting credit.
Asha Salunkhe, Parbhani, was driven out of her marital home after husband’s death, and yet has to repay a loan of ₹1 lakh taken from a private moneylender. Several women reported mental harassment by debt collectors.

Lead Bank managers from four out of the eight districts were present at the consultation and informed the women about various schemes and ways to directly approach the higher officials in the banks.

Mr. Vijay Chavan, Lead Bank Manager, Beed advised the women farmers present to directly approach the higher authorities in cases where their SHG is refused credit.

Mr. Ilamkar, Lead Bank Manager, Jalna advised the women present to ask for smaller loans that are easily repayable. Often people tend to take big loans from banks, and then come under a lot of pressure when they are unable to pay it back. He also advised against taking a loan for the purpose of agriculture, given that a crop failure or drought would only exacerbate the debt crisis.

Mr. Kutwal, Lead Bank Manager, Aurangabad, focused on the economic/financial security of the woman farmer. He informed the women present that crop loans up to ₹1 lakh are interest-free (zero interest) and do not require a collateral. He also explained that around ₹6000 would be waived off on timely repayment of the loan. In particular, if the kharif crop loan was repaid by the 31st March deadline, six thousand rupees would be waived off. Similarly, if the rabbi crop loan was repaid by the 30th June deadline, they would receive the same waiver.

Mr. Nilesh Vijaykar, Lead Bank Manager, Osmanabad, praised the courage of the women farmers who had spoken up and presented their concerns. He exhorted the women to reach out to the officials, who would be coming to their homes on 14th of April, 2018.

Mr. R.M. Mahajan, NABARD discussed various schemes that women farmers could avail of. One scheme that he spoke of at length was the Dairy Entrepreneurship Development Scheme (DEDS) – ₹6 lakh for rearing 10 animal units and pattern of assistance: (i) 25% of the project cost as back ended subsidy for farmers of General category (ii) 33.33% subsidy for SC/ST farmers.
Mr. Vilas Bacche, Regional Monitoring Officer, Aurangabad region, MAVIM elaborated on various programmes of MAVIM and also mentioned that earlier MAVIM did have a zero% interest subvention scheme which later got integrated into MSRLM however they charge 11% now.

The session was moderated by Vishwanath Todkar, Paryay.

**Access to Health**

In the session on access to health services, based on nine testimonies, it was clear that a lot of women farmers were the sole caregivers for ill or disabled family members such as children, parents or in laws. This puts a lot of pressure on women farmers who are already reeling from financial insecurity. Laxmi Talikhede related her struggles with providing and caring for her ill sister in law and old mother in law. She has 3 acres of land, but successive droughts have made income from agriculture unreliable and unfeasible. Sanjivani Ghule, Ambejogai, Beed explained that her son has kidney related issues, and that she can’t afford his treatment. She entreated for help from the authorities.

Sunandatai Kharate, social worker, Paryay spoke about the lack of doctors and trained nurses to help with deliveries or childbirth in the PSCs.

Dr. Ashok Belkhode, who moderated the session, narrated an anecdote of the time he visited an anganwadi in Hingoli and the ASHA worker present gave him the wrong medicines, highlighting the gross neglect and the condition of rural health infrastructure. He stated that women farmers from drought stricken districts should be given free medical services and treatment. He proposed to create a single I card that would enable women farmers from suicide affected households to access schemes like Mahatma Jyotiba Phule Yojana and enable tie ups with hospitals at district levels. He also demanded that the PSCs hold weekly or fortnightly camps.

Dr. Tak, Psychiatrist from office of Deputy Director Health, Aurangabad spoke about the Prerna Prakalp that focuses on providing mental health related treatment for farmers. He explained that ASHA workers get questionnaires filled, and based on the responses they screen patients of depression or other mental illnesses. He also spoke about the large number of cases of anaemia in women, and exhorted women to take care of their health.

Dr. Mahesh Markad, Psychiatrist from office of Deputy Director Health, Aurangabad discussed the Mahatma Jyotiba Phule Jan Arogya scheme and explained that it could be availed by those who have Orange and Yellow ration card.
Dr. Belkhode added that the list of diseases or treatments that are covered by the schemes need to be expanded. For instance, snake poisoning is not covered by many schemes, but it makes sense to include it given that many farmers get bitten by snakes on their farm.

The session clearly highlighted the need for improving outreach of mental health infrastructure to women in these districts. It also highlighted the huge costs women incur on health adding to the financial burden they are facing.

**Demand for Education**

In the opening session of the second day of the consultation, moderated by Manisha Tokle of Jagar, the floor was opened to the women present to speak out about their individual issues and demands. A total of 25 women spoke up about various concerns, particularly regarding education and job prospects for their children. While there was no separate session on education, based on the testimonies of the women farmers, it is clear that there is a need for a policy intervention for the education and job prospects of the children from suicide affected households. It has been noted that a lot of women tend to take loans for the purpose of education, thus adding to the debt spiral. The cases of women farmers from suicide affected households such as Sangita Bokhare who struggles to repay ₹ 30,000 (₹ 25,000 for husband’s debt + ₹5000 for daughter’s education), or Vidya More, Osmanabad who put forth a strong demand for land, house and education, highlight the need for concrete solutions.
Conclusion

In the concluding session, the local organization representatives from different districts were asked to spell out their course of action in the immediately following weeks, keeping in mind the survey that would be undertaken on 4th of April, 2018.

Kushavartatai Bele, the Latur representative elucidated four steps that would be taken by her organization: (1) A comprehensive database would be prepared of women farmers in Latur, (2) they would organize a workshop for women farmers, (3) landless labourers would also be included in the database (4) warsa hakka registration camps for house and land.

Mr. More, the representative from Nanded suggested that taluka level melava be held in Nanded district.

Mr. Ramesh Bhise, Mahila Vikas Manch, stated that data collection should be more accurate and monitoring of the government schemes should be undertaken.

Manisha Tokle, Jagar, spoke of building stronger networks for organizing at the taluka, district and regional level. She spoke about how every case needs to be framed in the context of security of land, health and education. She particularly emphasised the need to highlight the cases of sexual harassment. She said, they will gather the women farmers and decide what demands to place before the officers on 4th of April. Three written copies would be made of the points to be raised with the officers by each woman farmer.

Arundhati Patil, Manavlok, added that sowing of crops requires an expense of at least ₹ 5000, and some form of aid should be demanded as well. She also announced that MANAVLOK would make this available for women farmers from Beed district. Another representative spoke about the fact that there should be a farmer suicide list just like the BPL list that would be regularly updated and verified. It was also decided that a ghoshanapatra (one page) should be published about information regarding this initiative.

Ms. Seema Kulkarni, MAKAAM, raised two important issues – (1) policy level changes should take place for the benefit of women farmers, and (2) A core committee should be
formed in the next 6 months. Regarding preparations for the upcoming survey, a schedule should be chalked out and lists should be prepared in accordance to that.

**Vishwanath Todkar, Paryay**, proposed a one window program with help centres at district level, where women farmers could directly approach the Deputy Collector. He stated that NGOs, MAKAAM, the government and the MSCW are the four pillars for the platform of women farmers from suicide affected households.

**Mr. Shantaram Pandere** placed the question of farmers’ suicides in the larger frame of agrarian crisis. He reiterated the need for women farmers to be recognized as farmers in their own right. He asked for strict implementation of existing packages for farmers from drought affected districts and of various water-related laws and schemes. He asked that a **separate scholarship** be set up for children from suicide affected households, and for women farmers’ names to be included in the 7/12 document.

**Ms. Niharika Pandit, UN Women**, appreciated the efforts of MAKAAM, MSCW and the local organizations for this endeavour. She spoke about the various international covenants that deal with the issues of rural women and women farmers, specially mentioning the **62nd Committee** in New York on Rural Women. She also enumerated the specific Sustainable Development Goals (SDGs) – Goal nos. 1, 5, 8, 13 - that are very important from the point of view of women farmers.

A lot of crucial issues around denial of land rights, credit, health and education were discussed in the two day consultation. The various commitments made by government officials, and their direct interactions with the women farmers whose voices were heard for the first time on this scale, reflects the success of the consultation.

Many of the women farmers approached the MAKAAM team members thanking them for bringing them together and making their voices heard. This also places a lot of responsibility on MAKAAM and all the local co-organizers in Marathwada.

MAKAAM, Maharashtra

c/o SOPPECOM (www.soppecom.org) 16, Kale Park, Someshwarwadi Road Pashan Pune 411008; email- makaam.maharashtra@gmail.com
Marathwada, one of the most drought prone areas in Maharashtra, is also increasingly home to a large number of farmer suicides in the state. Of late it is being referred to as the suicide capital of the country. In 2016 Marathwada reported as high as 1024 farmer suicides. According to a report submitted by the Aurangabad Divisional Commissioner on August 14, 2017 Marathwada recorded 580 farmers’ suicide between January 1, 2017 and August 13, 2017. The report also mentioned that 34 farmers committed suicide in one week from August 7-13 2017. According to the Aurangabad divisional commissionerate, Beed has recorded the highest — 167 farmers committed suicide — followed by Nanded 127, Aurangabad 111 and Osmanabad 105

The report further mentioned that the suicide toll of farmers in Marathwada since January 2017 has crossed the 800 mark highlighting the fact that despite the loan waiver, nothing has changed in the eight districts of Marathwada. Very few systematic studies have been done for Marathwada, one of them (ref) shows that suicides were high amongst the landless and the small and marginal farmers and among those who did have land lack of irrigation were a significant factor for suicides. Farmers were forced to take loans for meeting both their agricultural needs as well as their domestic needs that also included daughters’ weddings. Most of these loans were from unregistered entities and thereby non repayment of these has not qualified the suicide affected families to be eligible for compensation. The impact of these on women survivors from these families is even less studied and one of them done in Nanded (ref) talks about the increased vulnerability of women who face gender discrimination and other social and economic challenges, impacts on women’s mental and physical health, increased indebtedness and impoverished livelihoods with impacts on the future of the children.

Mahila Kisan Adhikar Manch, is a forum for women farmers rights and has a presence in 24 states in the country. It has actively advocated for the rights of women farmers and has participated in different farmer platforms as well. While it is in broad agreement with the position taken by some of the farmers groups regarding the agrarian question in the country with regard to remunerative pricing and making farmers free of debt, MAKAAM believes that the question of women farmers needs to be addressed separately and cannot be subsumed under the larger agrarian question. Since 65% of the women are engaged in agriculture either as cultivators or labourers and a majority of the small farmers are women ensuring their rights over resources and supporting them for ecological agriculture, food security and improved gender relations among many other things is imperative.

Women farmers’ situation is particularly vulnerable in contexts such as that of drought or where farmer suicides are high for example. Women survivors from suicide affected families are particularly vulnerable as they are not landowners, they have to struggle to
prove eligibility to fit into the narrow government criteria, old loans are unpaid and few institutional credit options remain open to them thereby forcing them to rely on MFIs or other informal sources for their loans. Implications on their own health and that of their family, children’s education, accessing compensation amounts are discussed even less.

It is in this context that MAKAAM along with the Maharashtra State Women’s Commission (MSCW) has organized a two day consultation on “Ensuring rights of women farmers from suicide affected households in Marathwada”.

**Criteria for deciding farm suicides**
The NCRB data shows over 3000 farmers have committed suicide every year since 2011 and yet only about 5500 applications for compensation have been received and only 3500 have been approved. The rest are perhaps struggling to prove themselves to be eligible.

Maharashtra government decides compensation on the basis of three conditions: the person must be a landowning farmer must have defaulted on a loan from a registered bank or moneylender, and there must be evidence of agricultural loss on the farm.

The government criteria for determining farm suicide until recently excluded landless farmers who are tenants, however other stringent conditions continue to leave the landless tenants outside of the beneficiary lists. It also excludes all those farmers who may have taken a loan from informal sources thus without any formal proof of a loan. It excludes women who are engaged in agriculture but persistent droughts are forcing them to turn to informal credit for livelihoods and eventually to suicides. Evidence of crop loss is not very easy to gather, it is a cumulative effect of falling prices, shifts in policies around water and agriculture, changes in global and domestic markets and climate variability that leads to long term distress.

**Through this consultation we would urge the government to revisit the criteria for eligibility, especially in a drought –prone context such as Marathwada.**

**Availability of data**
It is important that we have a database of women survivors for each of the affected districts. At present the district Collectorate maintains the data of the farmers who have committed suicide, but there is no data base of the survivors. However there is no uniformity in the data base maintained in each affected district. It is thus suggested that the data base should also include the name/s of the survivors. Availability of such data becomes a tool for monitoring a targeted outreach of schemes and other demands as articulated below:

**We thus propose that District Collectors, maintain a data base of women survivors from farmer suicide affected households with immediate effect and this data base should be available in the public domain.**
Ex-gratia payment and loan repayment
Currently ₹ 100,000 is provided as immediate compensation under the special package plan of the GoM, However this is insufficient for the repayment of loans forcing women to exit out of agriculture and become wage labourers.

We propose that amount for immediate compensation be increased from Rs 100,000 and additionally a loan settlement amount be given up to ₹ 150,000/- Andhra Pradesh Government has done this through a GO issued in 2015

Transfer of land in the name of the widow
We have several cases where farm widows who have been dispossessed from the family land. They have either been forced to release their right over their legitimate share or have been asked to go back to their natal family. The case is even worse with widows who are childless or have only daughters. In most of the cases the widows are not aware about their land asset owned by their husband or possessed by the family. The loan and other monetary transactions related to land are also not known to these women.

For women to be able to claim their rightful share in the husband/marital property, a targeted approach is needed in the suicide affected talukas/districts. We propose that the revenue department conduct Warsa Hakka Nondani (Registration camp for legal heir). This can be conducted under the Rajaswa Abhiyan which also has an activity called Chavdi vachan, where priority should be given to women from suicide affected households. This process would become easier if the data on farm widows is available in the public domain so that joint monitoring is possible.

Issuance of Health Cards
The studies conducted by many organizations show that the farm widows have lot of physical and mental health problems, which needs immediate attention and care. Due to stress, stigma and tension most of the widows have complained of headache, fatigue and depression. Inadequate and irregular diet a common feature amongst the farm widows causes severe anaemia resulting in low ability to work and earn. The PRERANA project launched by Government of Maharashtra, which aims to address the mental health issue of the agrarian community in Vidarbha and Marathwada region, mainly targets male farmers, we propose to include farm widows as part of this scheme as their Depression need to be addressed immediately.

We also propose that women survivors should be issued a Health Card which gives them an identity and allows priority in health care.

Bank credit
Another strong demand that has been coming up is the availability of bank credit for the women to be able to support their livelihoods after the crisis. It has been noticed that in
several cases land has not been transferred in the woman’s name therefore not making her eligible for a loan. They have faced a lot of resistance from the banks to make credit available to these women. Often women from these households have to rely on local money lenders or MFIs for their survival as the outreach of banks and other registered credit systems are unavailable. The interest rate of such lending systems is very high and it further traps the women in a spiral of debt. For the women survivors from suicide affected households to be able to support themselves and their households, availability of formal credit at zero or low interest is imperative. Women from landless household find it difficult to even approach the bank officials.

We propose that Bank managers from the relevant districts receive the data base of women survivors and make a conscious effort for formal credit to be made available at zero interest rates through the subvention schemes such as those offered by MSRLM

Support for availing schemes
Several government schemes often do not reach the women survivors due to lack of awareness and lack of required documents and stigma. It is therefore important that a special cell is established to ensure better outreach of the government schemes. Of particular significance are social protection measures such as provision of widow’s pensions, old age pensions (for parent survivors), 200 days of MGNREGS work on own farm for 3 years & coverage of children under scholarships.

Additionally special efforts are needed to make investments in irrigation; solar pumps etc for women farmers to be able to revive their farms.

The women survivors should have access to various agricultural inputs and we propose that a special cell be established for farm widows to avail of government schemes

Training and capacity building
Women in rural areas from the agrarian community must be given orientation of their rightful entitlements. It is the case with most of the women survivors that they are not aware of their right over land and house, nor are they supported to claim their right even if they are aware.

We propose that district level training/ awareness programs should be organized with local organizations. A budgetary provision should be made to support such capacity building programmes in the region.

Joint monitoring for accountability
None of the above demands are likely to be met unless there is a mechanism of built in accountability into achieving targets.
We propose that a timeline be set and a joint monitoring process be instituted. Joint monitoring can be done by members of the local organizations, Mahila Aayog and MAKAAM representatives.

Launch of Kisan Mitra Helpline
Vikarabad district in Telangana state has initiated a pilot program called as Kisan Mitra helpline. It has been supported by the young district collector Ms. DivyaDevrajan. The response to the helpline has been very positive. The main aim has been to prevent farm suicides. So far the call center has managed to stall several suicides and has been able to generate a data base of the calls received by the center. In Maharashtra the Wardha District Collector Mr. Nawal too announced the Kisan Mitra Helpline on 8th march 2018 after the Vidarbha consultation organized by Mahila Ayog and MAKAAM.

Recently Mahila Ayog Chairperson too announced the launch of its helpline for women in distress. It would be important to see how the Kisan Mitra Helpline and the SAKHI helpline can work together to process the concerns of women farmers.

We propose that we learn from Telangana example and on a pilot basis introduce such a center for preventing suicides as well as extend support to farm widows.

Issuance of a Government Resolution for safeguarding the rights of women survivors from farm suicide affected households
All the above concerns listed above, should be brought under one single government resolution for policy action and budget approvals. Mahila Ayog and MAKAAM could participate in developing such a GR with the concerned government departments.

This note provided the background to the two day consultation held in Aurangabad on the 26-27 March 2018
Proceedings of the Consultation

Organized in collaboration with the Maharashtra State Commission for Women (MSCW) and Mahila Kisan Adhikar Manch (MAKAAM) over the course of two days in Aurangabad on 26-27 March 2018, the consultation engaged with some of the critical issues faced by women farmers from suicide affected households such as denial of land rights, government schemes, credit, health services and particularly the demand for education. The sessions saw the participation of various government officials, civil society members, local, grassroots-level, non-profit organizations and around 150 women farmers from suicide affected districts of Osmanabad, Latur, Nanded, Beed, Hingoli and Parbhani. A total of about 200 people participated in the meeting.

Day 1: 26th of March, 2018

Inaugural Session

Ms. Sneha Bhat, MAKAAM, welcomed the Divisional Commissioner Dr. Purushottam Bhapkar, MSCW Chairperson Mrs. Vijaya Rahatkar, Varsha Thakur, Deputy Commissioner, Aurangabad, Rukminibai Bargande, and Sangita Suryawanshi two women farmers from suicide affected households of Osmanabad and Latur districts, Mr Savargaonkar, Director, MahsulPrabodhini, Amrapali Kasodekar, Tahsildar, MahsulPrabodhini, Trupti Dhere, district WCD officer Vishwanath Todkar, Paryay and Seema Kulkarni, MAKAAM. They were all welcomed with a plant and organic seeds grown by women farmers themselves.

After the formal welcome and the lamp lighting ceremony, Ms.Seema Kulkarni of MAKAAM, spoke about MAKAAM and the outlined the objectives of the two day consultation and what we hope to achieve out of it. She highlighted that this platform is for the women farmers to come up and speak out their concerns.
Mr. Vishwanath Todkar, Paryay, related the case that was currently presented before the Aurangabad High Court Bench of a woman farmer from a suicide affected household who was married off at an early age, and later sexually exploited by her brother in law after her husband’s death. He highlighted the question of citizenship of women in the current socio-political scenario, and urged for concrete solutions for the issues of women farmers.

Two women farmers from Osmanabad and Latur districts of Marathwada were asked to present their issues and demands on the dais. Rukminibai Bargande from Osmanabad district spoke about how she lost support from all quarters after her husband committed suicide. She has no land in her name, no house; only a tin roof house. Moreover, she has not been able to avail any government scheme.

Sangita Suryawanshi from Latur district was overwhelmed with tears and appealed for help from the government. Like Rukminibai Bargande, she too has no support from either natal or marital family.

Dr. Purushottam Bhapkar, Divisional Commissioner, Aurangabad

Before he began the speech, Dr. Bhapkar asked for a show of hands to ascertain how many women came from each district of the region. While a lot of the women came from Osmanabad, there was a substantial presence from the districts of Latur, Nanded, Beed, Hingoli and Parbhani as well.

Dr. Bhapkar explained that there are plenty of schemes for suicide affected families but coverage and proper implementation of those schemes is a major issue.

He cited several reasons for the current agrarian crisis, chiefly the increase in cost of production in agriculture. The use of fertilizers, seeds and the overall rise in capital investment in agriculture is making practising agriculture nearly unviable.

Keeping this in mind, Dr. Bhapkar reaffirmed the need for a sensitive government mechanism to respond to this crisis.

He spoke about the 4000 households that they had surveyed on 15th of November, 2017. He explained that every officer was told to adopt a family affected by suicide and gather their information about family members, education, loans, problems with addiction, etc. He asked for a show of hands to see how many of the women present had been visited by one of the officials. On seeing that a lot of the women had not been visited by the officials, Dr. Bhapkar immediately declared that the officers would be sent again on 4th of April, 2018. He committed to carry out a survey in the new
financial year, specifically for gharkul yojana, if possible before the monsoon season. He affirmed that the officials would be obliged to visit the households they adopted at least once a month.

Dr. Bhapkar also advised the women farmers to not rely entirely on agriculture, and spoke about the various opportunities in allied activities. Citing the example of a farmer who practised sericulture on his 1 acre land with a turnover of ₹ 7 lakh, Dr. Bhapkar encouraged the women to pursue sericulture. He also committed to providing training for this purpose, if such a demand arose.

In a similar vein, he discussed the benefits of diversification and why it is more viable. He cited the example of the famous Keshar mango of Aurangabad that is now being exported. Keeping one's mind open to new opportunities, new tools, and new techniques is important as it will lead to better markets.

Dr. Bhapkar asked for another show of hands to ascertain how many women were availing crop insurance through the Fasal Bima Yojana. Only a couple of women raised their hands, and Dr. Bhapkar informed the women about the details of the scheme.

Mrs. Vijaya Rahatkar, Chairperson MSCW

Mrs. Rahatkar spoke about the importance of recognizing women as farmers in their own right, given that 65% of work is done by women in agriculture.

She stated that problems within the household regarding their land rights are making it difficult for women farmers to access their rights. She discussed how the Prerana Prakalp has been designed to address mental issues and trauma of the farmers, and how government hospitals should be made more accessible.

She underscored the need for conducting Warsa registration camps not only at district level but also at taluka level in Marathwada. She reaffirmed the need to provide for the education of children from suicide affected households.
Emphasizing the need for creating special resources for women farmers from suicide affected households, Mrs. Rahatkar hoped that a special category of ‘women farmers’ would be created for better outreach of benefits. She said she would ask for special cell for women farmers at the district level offices for speedy access to schemes.

She explained about the various training and skill development programmes being designed for women. She explained that these mechanisms would be designed in the next 6 months and welcomed inputs and models from MAKAAM regarding the same. She stated that the solutions/models suggested should be inclusive and acceptable to all.

Amrapali Kasodekar, Mahsul Prabodhini also welcomed the dignitaries on behalf of Mahsul Prabodhini and gave a formal vote of thanks to all those on the dais and participants at the two-day consultation and concluded the inaugural session.

Key commitments made by officers:
Dr. Bhapkar:
- Declared that the officers would be sent for survey on 4th of April, 2018.
- Committed to carry out a survey in the new financial year, specifically for gharkul yojana.
- Would provide training for practicing sericulture

Session II: Land Rights
This session dealt with the issue of access to land rights, and particularly, warsa hakka registration. The panel consisted of Mr. Vijaykumar Phad, Additional Commissioner, Aurangabad division, Mr. Divekar, Senior Agricultural Officer from the office of the Joint Director Agriculture, Aurangabad division and Nirja Bhatnagar of Action Aid. The session was moderated by Mangaltai Khiwansara. A total of eight women farmers from suicide affected households presented their problems and demands before the officials in this session.
Sangita Bokhare’s husband had cancer and soon the medical treatment bills piled up. Unable to bear the pressure, he committed suicide. She has four daughters and a son to provide for, and a loan of ₹ two lakh to repay. She is worried about her children’s education and their future prospects. She is also worried about repaying the loan.

Vidyatai More, Osmanabad, does not have a house of her own. She currently lives in a rented house and stated that she had trouble dealing with the fallout of her husband’s suicide. She has no land in her name. She has joined a bachat gat and pays ₹ 100 per month. Through the SHG, she got goats that she now rears.

Savita Anil Shelke, Kalamb taluka, Osmanabad district, recounted how her father in law drove her out of her house after her husband committed suicide. They had four acres of land, and it is not in her name. With a disabled daughter to care for, her husband’s loan to repay, and the social ostracism she faces, her situation illustrates the need for ex gratia payment to women farmers from suicide affected families to end her debts.

Ushatai Raut too has not been able to get her husband’s five acre land in her name yet; and has to work as a daily wage labourer, while getting no support from her in laws. She has neither a bathroom nor a toilet at home.

Mangaltai Khiwansara observed that women have masters (husband), but themselves are masters of nothing, indicating the denial of land rights. “आम्हाला मालक आहे, पण आमची मालकी कुठेरच नाही.” She also emphasized on the need for statistical data on women farmers from suicide affected households who are supported by neither the natal family nor the marital family.

Anitatai Mane, Beed, was also driven out of her marital home after the death of her husband. She too has no support from either the natal or the marital family. To compound matters, her son suffers from kidney problems.

Vaishali Ghughe, Tuljapur, is a woman farmer representative and also a child from a suicide affected household. Her father committed suicide in 1997. Her mother was
illiterate but stood strong. She stated that much has been spoken about women farmers, but she is worried about the effect on the children from suicide affected households. The trauma of losing a parent and living in reduced circumstances is never easy for children.

After her own wedding, her husband turned to alcoholism and committed suicide. Her father too committed suicide as he couldn’t deal with the pressure and fallout of the suicide. She recalled how she could not afford to go to the hospital for her delivery and spent two days in labour at home. She spoke reverently of her mother who fought against adverse circumstances to provide for her children.

Mr. Vijaykumar Phad, Additional Commissioner, Aurangabad division, exhorted the women to focus and invest on their children’s education. He asked the women to make themselves aware of the various schemes so that they could avail them. He urged them to maintain a positive outlook in life.

Neerja Bhatnagar, Action Aid, spoke about the need for women to unite. She asserted that women have been made dependent on men, and that hinders them from accessing their citizenship rights. She stressed on the need for women farmers to mobilize and demand their rights to land and home.

Mr. Divekar, Senior Agricultural Officer from the office of the Joint Director Agriculture, Aurangabad division, committed to providing support in terms of access to seeds and fertilizers, in coming weeks when agricultural officials will be sent to every district level to interact with women farmers. He implored the women present to look towards allied activities such as goat rearing or poultry farming, as a means of supplementing their income. He explained how rearing one goat gives returns that are equivalent to the produce of two acres of soyabean. Similarly, rearing ten chickens is also profitable.

Key issues emerging from the session:
- Demand for Warsahakk registration camps.
- Demand for education of children and job prospects.
- Need for ex gratia payment to women farmers from suicide affected households.
- Need for women farmers to unite and mobilize.
- Providing support in terms of access to seeds and fertilizers.

Session III: Access to Credit
This session dealt with the issue of access to credit and the various sources of credit available to women farmers in particular. Lead Bank managers from four out of the eight districts were present at the consultation and informed the women about various schemes and ways to directly approach the higher officials in the banks. Mr. R. M. Mahajan, DDM, Aurangabad, NABARD was also part of the panel. The session was
moderated by Mr. Ramesh Bhise, Jan Vikas Samajik Sanstha, Beed and Mr. B P Suryavanshi of Kala Pandhari, Latur. A total of eight women farmers from suicide affected households presented their problems and demands before the officials in this session.

Mr. Ramesh Bhise, reflected upon the many difficulties women farmers go through in order to access credit. One of the chief reasons that he stressed on was the fact that most women did not have their property in their names. As a result, it becomes difficult to get a loan from institutional means such as banks. He exhorted the women to seek implementation of the GR that allows for the wife’s name to be included in the 7/12 document.

Laxmi Talikhede’s husband committed suicide two years ago. Mounting debt and failing crops drove him to this extreme step. Her husband was the only son of her in laws. So her sister in law and mother in law stay with her as well. She states that her sister in law is ill, while mother in law is growing old, and she has to provide them. She has three acres of land in her name but it largely unreliable for agriculture.

Mandodari Bandgar, made only one demand – providing education for her son.

Shyamal Raut spoke about the importance of staying positive in adverse circumstances. She asked women to take control of their future by not lamenting on their situation but fighting back. “रडायचं नाही, लढायचं!”

Mr. Nilesh Vijaykar, Lead Bank Manager, Osmanabad, praised the courage of the women farmers who had spoken up and presented their concerns. He exhorted the women to reach out to the officials, who would be coming to their homes on 4th of April, 2018.

Mr. Kutwal, Lead Bank Manager, Aurangabad, focused on the economic/financial security of the woman farmer. He informed the women present that crop loans up to ₹one lakh are interest-free (zero interest) and do not require collateral. He also explained that around ₹ 6000 would be waived off on timely repayment of the loan. In particular, if the kharif crop loan was repaid by the 31st March deadline, six thousand rupees would be waived off. Similarly, if the rabi crop loan was repaid by the 30th June deadline, they would receive the same waiver.
Mr. Kutwal also spoke about various government insurance schemes such as PM Jeevan Jyoti Bima, Atal Pension Yojana, etc.

B.P. Suryawanshi, Kala Pandhari, spoke briefly about the reasons why most women farmers were hesitant to access credit from formal institutions like banks.

Seema Kulkarni, MAKAAM, informed the panel about some of the major hurdles that women farmers have to cross in order to access credit. One of the most pressing issues is that land is not in the name of the women farmers, and therefore, there is an urgent need for warsa hakk registration camps to be held.

Mr. Vijay Chavan, Lead Bank Manager, Beed informed the women present about his own experience of ‘adopting’ a family in distress, and spoke about the need to focus on education of the children. He advised the women farmers present to directly approach the higher authorities in cases where their SHG is refused credit.

Ganga Sonkamble, Mukhed, Nanded, spoke about the language barriers that arise when women farmers try to approach bank managers with their issues. For instance, most bank managers do not speak Marathi, and even their Hindi is liberally sprinkled with English, thus, making it difficult for most of the women to follow the conversation. She also explained that women farmers prefer dealing with private moneylenders since they have a personal connection and clear communication. This personal touch is missing in the formal setup of banks, where even the bank managers change every few years. As a result, it is difficult for the women to re-establish a rapport with the new manager. Women’s SHGs also face difficulty in getting credit.

Mr. Nishant Ilamkar, Lead Bank Manager, Jalna cited the MUDRA loan as an option where women entrepreneurs can borrow up to ₹ 50000/- for their business. He advised the women present to ask for smaller loans that can be easily repayable. Often people tend to take big loans from banks, and then come under a lot of pressure when they are unable to pay it back. He also advised against taking a loan for the purpose of agriculture, given that a crop failure or drought would only exacerbate the debt crisis. He advised instead to apply for loans for small businesses like goat rearing, poultry farming or tailoring.

Mr. R.M. Mahajan, NABARD, spoke about how SHGs have been encouraged by NABARD from the past 26 years. Various kinds of subsidies are given, particularly for allied activities such as poultry farming or goat rearing. One scheme that he spoke of at length was the Dairy Entrepreneurship Development Scheme (DEDS) – ₹ 6 lakh for rearing 10 animal units and with the following pattern of assistance: (i) 25% of the project cost as back ended subsidy for farmers of General category (ii) 33.33% subsidy for SC/ST farmers. He explained the procedure for applying for this scheme. He explained that a new project (proposal) has to be created in the online application. He also suggested that the women go through the sample dairy models that are available on the NABARD website, and try to submit a model on those lines since that would increase the chances
of their model being approved more easily. This scheme is on first come, first serve basis.

Mr. Mahajan also informed the women present that around ₹ 2100 crore worth of funds have been earmarked for sericulture. He explained the RBI guidelines for giving funds to SHGs through doses.

He spoke briefly about the E-shakti Mission that is part of NABARD and is aimed at digitization of SHGs that would help create a database, among other things.

Key issues emerging from this session:

- Need to address the language barrier between women farmers and bank managers.
- Need to direct women farmers towards institutional sources of credit.
- Need for women farmers to focus on allied activities, and reduce dependence on agriculture.
Day 2: March 27, 2018

Open Free Session
In the opening session of the second day of the consultation, the women farmers sang songs of hope and empowerment.

Manisha Tokle, Jagar, spoke about the importance of women farmers asserting their rights to their land and their home.

The floor was opened for the women present to speak out about their individual issues and demands. A total of 25 women spoke up about various concerns, particularly regarding education and job prospects for their children.

A woman farmer voiced her demand for getting a pension (“pagari pahije”) for women farmers from suicide affected households. Her own husband committed suicide and she has not been able to access a lot of schemes.

Pooja Ajinkya Aarey, Beed, stated that there was two acres of land in her father’s name. But her husband was alcoholic, and committed suicide. Today she has no house, no pension, and no land in her name.

Renubai, Kinwat, Nanded, spoke about how her husband got caught in the debt spiral and committed suicide. After a long struggle, she now has one acre land in her name.

Another woman farmer demanded that her house and land should be in her name.

Asha Salunkhe, Parbhani, was driven out of her marital home after husband’s death. She has to repay a loan of ₹ one lakh, taken from a private moneylender. She has no hope of support from either marital or natal family. Her case illustrates the issues arising from unofficial sources of credit.

One woman farmer who has been part of an SHG in Kalamb, Osmanabad spoke about how she also got support from natal home. Her name was in the list for gharkul but she soon found out that it got cancelled, so she got help from Paryay social worker, Sunandatai Kharate, in order to get gharkul.
Another woman farmer spoke about how there was no water for her land. She recounted her struggle to repay a loan of ₹ two lakh all by herself. She wants a **house and water** on her land.

When her husband committed suicide, **Radhatai Gochade, Ambejogai, Beed,** had no house. Through the *gharkul* scheme, she now has a house. She asked for help for her **daughter's education.**

One of the women farmers related her struggle to get documentation. She explained how she did not get help from government officials, and as a result has not availed any schemes.

Another woman farmer stated that she lives in a joint family, but her husband’s share of land is still in father-in-law’s name. She wants her share in the land and her own separate house from *gharkul.*

**Rani More** had only one demand – **education for her daughter.** She said her daughter wants to study but she can’t afford to pay for her expenses such as books and tuition.

**Saritatai** explained that **debt collectors harass her** even after her husband’s death. She also has land related issues. Her case illustrates the importance of **ex gratia payment to women farmers from suicide affected households.**

**Asha Jadhav, Osmanabad,** has not been able to avail any of the schemes. Her husband died in Pune, but the Gram Panchayat refuses to register his death as a case in the village records.

**Vidya More, Osmanabad,** firmly stated that simply having meetings or organizing is not helping women farmers. She said that women need land and a house, along with provisions for their children’s education.

**Anitatai Mane, Beed,** was also driven out of her marital home after the death of her husband. She too has no support from either the natal or the marital family. She has no house, no ration card, and a son with kidney problems, making her situation particularly dire.

One woman farmer explained that her four acre land is still in her husband’s name, and not yet in her name. She has 2 daughters and demanded help for their education.
Another woman farmer recounted her heart-rending struggle. She and her husband worked hard and had accumulated 15 acres of land for themselves, but her husband refused to name her son as a successor, and made the land records in her sister-in-law’s son’s name. Soon her husband and then her son both committed suicide successively. Today, she has no land and struggles to eke a living.

**Ranjanatai Doiphode/Tilekar, Osmanabad**, wants help for the education of her children.

**Sheela Datta Shinde** demanded a home and that a well be dug for her.

A woman farmer related her harrowing experience of sexual assault and rape by her brother in law for almost a year, after her husband committed suicide, highlighting the vulnerability of women farmers from suicide affected households to sexual abuse and exploitation.

**Ganga Sonkamble** from CORO spoke at length about procedural bottlenecks and problems in gathering documents, particularly for women farmers. The procedure for accessing schemes or any kind of aid should be made easier for women to access.

Another woman farmer needs help with her children’s education. She said she has no gas, no toilet, and no pension. She stated that she needs work that would help her provide for her family.

**Manisha Tokle, Jagar**, concluded the session with a rousing speech, exhorting the women to ask for land for themselves and not just for their children. “Shet kunacha? Majha!” She also urged the women to demand a larger pension. Through her interaction with the women, it was decided that a pension worth ₹ 5000 per month ought to be demanded from the government.

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**Key issues emerging from this session:**

- Demand for land rights and gharkul.
- Demand for education of children.
- Vulnerability of women to sexual assault and exploitation.
- Procedural bottlenecks and delays for accessing schemes.
- Harassment from debt collectors.

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**Session II: Interaction with Collector Aurangabad and Deputy Commissioner Aurangabad**

In the second session on access to land rights, the panel consisted of Shri. Naval Kishor Ram, Collector, Aurangabad and Mrs. Varsha Thakur, Deputy Commissioner.
Arundhati Patil, Manavlok welcomed the officials on the dais and laid out the objectives of the session.

Ms. Seema Kulkarni, MAKAAM reiterated the demands of women farmers from suicide affected households, particularly the demands for warsa registration and children’s education that had emerged from the opening session.

Mrs. Varsha Thakur, Deputy Commissioner, promised to forward the questionnaire for the upcoming April 4th survey to MAKAAM. She spoke about the need for women farmers to get their documents in place to avail the schemes. She also noted that the women present looked more confident after the first day of the consultation.

Shri. Naval Kishor Ram, Collector, Aurangabad, reflected on feminist principles (naarivad) and referred to the double standards in society for women. Such double standards are also ingrained in the governance institutions. He spoke about the importance of incorporating gender sensitive mechanisms in the existing government machinery and policies for women farmers. Later in his response to the women’s questions he asked the women to approach the CEO/District Collector in case they have been denied access to schemes, etc.

Pooja Ajinkya Aarey, Beed, recounted her situation after her husband’s death. The villagers blamed her for the death of her husband, even when it wasn’t her fault. The women in the village stopped speaking to her, and she faced social ostracism. There is two acres of land in her father’s name. Her husband was an alcoholic and committed suicide and following that her father too committed suicide. Today she has no house, no pension, and no land in her name. There have been several such cases where both the father and the son have committed suicide leaving both the mother and wife widows.

Ashatai Jadhav spoke about how she has not been able to avail any of the schemes. Her husband died in Pune, but Gram Panchayat refuses to register his death as a case in the village records.

Ganga Sonkamble, Mukhed, Nanded (CORO) spoke at length about the ways in which online application for schemes like Sanjay Gandhi Niradhar Yojana pose technical difficulties due to computer related issues or the problems in uploading thumb impressions of the women in their application. She added that the computers in the village offices are almost always not working. One of the issues with the Sanjay Gandhi Scheme is that the woman farmer is unable to get the benefit of the scheme once her children are adults (age 40 and above).
Indutai Biradar, Osmanabad explained that her husband’s land is not in her name.

Mr. Vishwanath Todkar, Paryay, added that there was a need to study existing schemes and evaluate the issues arising in accessing the schemes. He also cited the Vishakha Guidelines and addressed issues of sexual harassment faced by women farmers from suicide affected households.

Key issues emerging from this session:

- Need to evaluate issues arising from accessing existing schemes.
- Technical difficulties in accessing online applications for schemes such as Sanjay Gandhi Niradhar Yojana.

Session III: Land rights and credit

In this extended session on land rights and credit, the panel consisted of Mrs. Charulata Deshmukh, SDO, Kalamb Osmanabad, Mr. Vilas Bacche, Regional Monitoring Officer, Aurangabad region, MAVIM, and Mr. Vijay Doke, District Coordinator, MAVIM. This session was moderated by Mr. Vishwanath Todkar, Paryay.

Mrs. Deshmukh SDO, Kalamb Osmanabad committed to conduct a WARSa registration camp in Kalamb and also address the concerns of women from Osmanabad district. She spoke about the problems that arise when loans are taken from unofficial sources, particularly from private moneylenders.

She explained in great detail about the various schemes available for women farmers such as ATMA training (6 months) for alternate employment. She informed how participating in mass weddings allowed for ₹10,000 to be given to each couple.

Picture 17: (left to right) Mr. Vijay Doke, Mr. Vishwanath Todkar, and Mr. Vilas Bacche.
She discussed the **Baliraja Abhiyaan**, **Ahilhyadevi Sinchan Vihir Scheme**, **Nirmal Shauchalaya**, **Gas subsidy** (₹1600), and the **Mahatma Jyotiba Phule Arogya** scheme, all of which can be availed.

**Saritatai**, a woman farmer, spoke about how debt collectors still harass her even after her husband’s death. She also has land related issues.

**Ushatai Raut, Beed**, too has not been able to get her husband’s five acre land in her name yet; and has to work as a daily wage labourer, while getting no support from her in laws.

Her father in law doesn’t give her any part of the produce of the land. She has no bathroom, no toilet at home. She also spoke about the need for **wards** registration in her name.

**Sunitatai, Osmanabad**, demanded education for her child who is now 5 years old.

**Mr. Vilas Bacche**, Regional Monitoring Officer, Aurangabad region, **MAVIM** elaborated on various programmes of MAVIM and also mentioned that earlier MAVIM did have a zero% interest subvention scheme which later got integrated into MSRLM however they charge 11% now. He mentioned the Micro-Livelihood Plan, and detailed the opportunities in pursuing rose farming (floriculture). He spoke about the need for technological tools and implants. There is a need for cold storage chain facility and he said that suitable training can be provided for this purpose.

**Mr. Vijay Doke, District Coordinator, MAVIM** appreciated the courage and the struggles of the women farmers. He exhorted women farmers to take risks and diversify their sources of income, because simply farming is not enough. He discussed the Kamdhenu Yojana regarding animal husbandry for the benefit of the women present.

**Session IV: (Health)**

This session on access to health had a panel consisting of **Dr. Amit Tak, Psychiatrist** from **office of Deputy Director Health, Aurangabad** and **Dr. Mahesh Markad, Psychiatrist** from **office of Deputy Director Health, Aurangabad**. They were later joined by the health officials from the office of the Latur Deputy Director Health. The session was moderated by **Dr. Ashok Belkhode**.

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**Key issues arising from this session:**

- Mrs. Deshmukh, SDO, committed to conduct a Wards registration camp in Kalamb.
- Issues arising from non-institutional sources of credit such as private moneylenders.
- Need for diversification for women farmers.

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Dr. Tak, Psychiatrist from office of Deputy Director Health, Aurangabad spoke about the Prerna Prakalp that focuses on providing mental health related treatment for farmers. He explained that ASHA workers get questionnaires filled, and based on the responses they screen patients of depression or other mental illnesses. He explained that there were generally two causes of farmer suicides – (i) Alcoholism (“addiction is an illness that needs treatment”), and (ii) Depression. He also spoke about the large number of cases of anaemia in women, and appealed to the women to take care of their health.

Dr. Mahesh Markad, Psychiatrist from office of Deputy Director Health, Aurangabad discussed the Mahatma Jyotiba Phule Jan Arogya scheme and explained that it could be availed by those who have Orange and Yellow ration card.

Dr. Belkhode added that the list of diseases or treatments that are covered by the schemes need to be expanded. For instance, snake poisoning is not covered by many schemes, but it makes sense to include it given that many farmers get bitten by snakes on their farm.

Sanjivani Bhure, Ambejogai, Beed, explained that her son has kidney related issues and that she can’t afford his treatment.

Anitatai Mane, reflected on the lack of adequate health services in the village and stated that a doctor comes all the way from Aurangabad in their village.

Eight more women spoke about different issues such as a mentally or physically challenged son or daughter or lack of medical facilities in their village.

Sunandatai Kharate, social worker, Paryay spoke about the lack of doctors/trained nurses to help do deliveries/childbirth in the PSCs.

Dr. Belkhode narrated an anecdote of the time he visited an anganwadi in Hingoli and the ASHA worker present gave him the wrong medicines, highlighting the gross neglect and the condition of rural health infrastructure. He stated that women farmers from drought stricken districts should be given free medical services and treatment. He proposed to create a single I card that would enable women farmers from suicide affected households to access schemes like Mahatma Jyotiba Phule Yojana and enable
tie ups with hospitals at district levels. He also demanded that the PSCs hold **weekly or fortnightly camps**.

**Key issues emerging from this session:**

- List of diseases or treatments that are covered by existing schemes need to be expanded.
- Lack of adequate rural health infrastructure and services.
- Need for special provisions for physically and mentally disabled family members from suicide affected households.
- Need for PSCs to hold weekly/fortnightly camps.

**Concluding Session: Way forward**

In the concluding session, the local organization representatives from different districts were asked to spell out their course of action in the immediately following weeks, keeping in mind the survey that would be undertaken on 4th of April, 2018. This session was chaired by **Mr. Shantaram Pandere**.

Mr. Shantaram Pandere placed the question of farmers' suicides in the larger frame of agrarian crisis. He reiterated the need for women farmers to be recognized as farmers in their own right. He asked for strict implementation of existing packages for farmers from drought affected districts and of various water-related laws and schemes. He asked that a **separate scholarship** be set up for children from suicide affected households, and for women farmers' names to be included in the 7/12 document.

**Ms. Niharika Pandit, UN Women**, appreciated the efforts of MAKAAM, MSCW and the local organizations for this endeavour. She spoke about the various international covenants that deal with the issues of rural women and women farmers, specially mentioning the **62nd Committee** in New York on Rural Women. She also enumerated
the specific Sustainable Development Goals (SDGs) – Goal nos. 1, 5, 8, 13 - that are very important from the point of view of women farmers.

**Mr. Laxman Mankar, MSCW,** spoke about the issues of the women farmers and reaffirmed the MSCW’s commitment towards raising the demands of women farmers with the government. He observed that this initiative can be seen as “a new beginning”.

**Mr. Pandere** invited the local representatives to declare their immediate plan of action regarding the upcoming survey.

**Kushavartatai Bele,** the Latur representative elucidated four steps that would be taken by her organization: (1) A comprehensive database would be prepared of women farmers in Latur, (2) they would organize a workshop for women farmers, (3) landless labourers would also be included in the database (4) warsa hakka registration camps for house and land.

**Mr. More,** the representative from **Nanded** suggested that taluka level melava be held in Nanded district.

**Mr. Ramesh Bhise, Jan VikasSamajikSanstha,** stated that data collection should be more accurate and monitoring of the government schemes should be undertaken.

**Manisha Tokle, Jagar,** spoke of building stronger networks for organizing at the taluka, district and regional level. She spoke about how every case needs to be framed in the context of security of land, health and education. She particularly emphasised the need to highlight the cases of sexual harassment. She said, they will gather the women farmers and decide what demands to place before the officers on 4th of April. Three written copies would be made of the points to be raised with the officers by each woman farmer.

**Arundhati Patil, Manavlok,** added that sowing of crops requires an expense of at least ₹ 5000, and some form of aid should be demanded as well. She also announced that MANAVLOK would make this available for women farmers from Beed district. Another representative spoke about the fact that there should be a farmer suicide list just like the BPL list that would be regularly updated and verified. It was also decided that a ghoshana patra (one page) should be published about information regarding this initiative.

**Ms. Seema Kulkarni, MAKAAM,** raised two important issues – (1) policy level changes should take place for the benefit of women farmers, and (2) A core committee should be formed in the next 6 months. Regarding preparations for the upcoming survey, a schedule should be chalked out and lists should be prepared in accordance to that.

**Vishwanath Todkar, Paryay,** proposed a one window program with help centres at district level, where women farmers could directly approach the Deputy Collector. He
stated that NGOs, MAKAAM, the government and the MSCW are the four pillars for the platform of women farmers from suicide affected households.

A lot of crucial issues around denial of land rights, credit, health and education were discussed in the two day consultation. The various commitments made by government officials, and their direct interactions with the women farmers whose voices were heard for the first time on this scale, reflects the success of the consultation.

Many of the women farmers approached the MAKAAM team members thanking them for bringing them together and making their voices heard. This also places a lot of responsibility on MAKAAM and all the local co-organizers in Marathwada.

The meeting ended on a very positive note and MAKAAM and local organizers thanked the women for their very active participation in the consultation.

Key issues emerging from this session:

- Need for strict implementation of existing packages for farmers.
- Need for special scholarship for children from suicide affected households.
- Preparations for upcoming survey on 4th of April, 2018.
- Need for policy level changes for women farmers.
- Aid of ₹ 5000 for during sowing season.
Charter of Demands

Based on the two consultations organized at Nagpur (22-23 Feb 2018) and Aurangabad (26-27 March 2018) on issues of women farmers from suicide affected households by MAKAAM in collaboration with MSCW, the following demands have emerged

Larger policy demands

- The present ex-gratia amount of one lakh is inadequate besides the delays in reaching the paltry amount of ₹ 30,000 as cash. The amount needs to be increased to ₹3.5 lakhs and the Andhra Pradesh GO in this regard could be followed.
- Implementing the pending loan waivers so that women can take on new loans for the upcoming farming season.
- A GR to be issued to provide for the special concerns of women farmers from suicide affected households. This should be on the lines of the special package GR issued for suicide affected districts by the Revenue department.
- As suggested by the Divisional Commissioner, Nagpur, a gender task force to be instituted in suicide affected districts to understand the problems of women farmers from suicide affected households.
- A Kisan Mitra helpline should be instated in each of the 14 suicide affected district of Maharashtra that specifically caters to the women farmers from suicide affected households. A budgetary allocation should be made for the same
- A detailed data base on women belonging to suicide affected households should be made available for tracking of outreach of benefits and services as per the format attached with this charter.
- A monitoring mechanism to be set in place to track the outreach of benefits and other legal entitlements.
- The current criteria for eligibility of farm suicide exclude tenant farmers and also suicides that may have been triggered by the impact of the overall agrarian crisis. These farmers are excluded from the list and therefore not considered as eligible to receive any benefits. There is thus a need to revisit the criteria for eligibility

Transfer of land in the name of widows

A large number of women came forward at the consultation and narrated stories of how their own households are dispossessing them of their rights to land. Different methods are being tried to dissuade them from claiming their titles- for example suggesting that they transfer the property in ways that would incur high costs or that they include minors as heirs etc. In some cases they are being sent back to their natal families or as in one instance she was asked to commit suicide herself. For this to change there has to be
a fast tracking of registering of legal heirs and ensuring that the legal entitlements of widows and daughters is not denied

- A detailed compilation of cases from all the districts regarding denial of registering land titles rights to be made by organizations and a meeting to be set up to resolve specific cases with the Divisional Commissioner office for Nagpur, Amravati and Aurangabad.
- All pending registration of legal heirs to be made on a priority basis and special attention be given to ensure that women of the suicide affected household are not dispossessed of their rights. A GR to this effect must be issued by the Revenue department of Government of Maharashtra. The GR should mandate all the concerned revenue officials to hold varsa registration camps at the village and complete the registration in a time bound manner.
- For all cases where there are legal matters a special provision for free legal aid should be set up.

**Housing**

Housing came up as a significant issue in both the consultations. In many cases women have not been able to avail of the gharkul scheme because land has not been transferred in their name. On a priority basis gharkul scheme should be implemented and legal rights over housing lands should be registered.

PMAY needs to be implemented on a priority basis for these women.

**Access to credit**

It was noted in both the consultations that there has been a denial of bank credit to women who want to start over their lives after the colossal tragedy in their families. However institutional credit is often not available to these women as the prior debts are seen as a hindrance in addition to being landless. They have to thus turn to money lenders or non banking finance institutions that offer loans at a very high interest rates thereby getting trapped in a debt spiral. Women thus end up being wage labourers under extremely adverse conditions. Women also spoke at length about procedural bottlenecks and problems in gathering documents, particularly for women farmers – the procedure for accessing schemes or any kind of aid should be made easier for women to access.

- New category of ‘farm widows’ be created for accessing bank credit on a priority basis.
- Crop loans to be extended to women from these families
- District credit plan for every district should include this category and allocate budgets for their welfare
• MSRLM (Umed) and other livelihood focused programmes should bring out their score card with reference to the suicide affected districts regarding implementation of various programmes for women farmers from suicide affected households.

• MSRLM and MAVIM should actively support these women with their 0% interest schemes whereby women can invest in agriculture

• Various NABARD schemes could also on a priority basis be used for women from these households for Marathwada specifically sericulture and dairying needs to be given on a priority basis

Access to Social Security, Health and Education schemes
Social Security, Health and education had not effectively reached out to the women and their children. In several cases widow pensions or Sanjay Gandhi Niradhar Yojana had not been given to the women, women said that there was no ease of procedures, so they had to go back and forth to get documents and do other paperwork. Women also spoke at length about the health issues that they and their children faced the huge expenses incurred for which many women were forced to take loans to meet. Children’s education was a significant concern for the women and in fact each of them said that they would survive somehow but they needed support for educating their children.

• Various schemes such as Sanjay Gandhi Niradhar Yojana, widow pension schemes, shravanbal yojana need to be given to the women of these households on a priority basis

• New category of ‘farm widows’ be created for accessing health services on a priority basis. Health services be made available free of cost

• Proper implementation of rural health schemes/initiatives like the Prerna Prakalp is required.

• Farm widows should be included as representatives on the Village Aarogya Samiti

• Fees for education of children from these households should be waived and hostel facilities should be organized for them

• Opportunities for jobs for the young members of these households too to be explored

Access to agricultural and irrigation schemes and livelihood opportunities
Lack of landownership has forced most of the women from these households to exit out of farming and either become labourers or look for other ways and means of employment which renders them vulnerable. Women said that they are in need of work and have not found it easy to find anything in their villages. It is important that livelihood schemes around farming be extended on a priority basis to these women. Agricultural schemes provide for a 30% of the programme budget for women. This
should on a priority basis be given to women from suicide affected households and other single women. An outcome budget statement for the same needs to be issued for these areas specifically

- MNREGA works should be implemented in these districts on a priority basis and job cards should be given to the women survivors
- MSRLM should be targeted towards farm widows, an audit of the programme is needed.
- Under the paramparagat farming scheme women should be supported in organic farming and seed and other inputs for the same need to be given to them
- For farming to become a viable activity it is important that irrigation facility is provided. Women should be given access to schemes for wells and electric pumps.
- Dairying, fisheries and other allied activities should be supported through the different schemes that are currently available with the Agriculture department.
- Linkages with markets are also important. Women cotton farmers are unable to reach the mandis, depending on the men of the household who then do not allow them to access to the hard earned money. Cotton collection too should be on the lines of sugarcane i.e at the farm level
- It was seen that tribals too are resorting to suicides and this was evident in Yavatmal district. Under the ITDP women were trying to avail of schemes meant on a priority basis for suicide affected households. However, there was denial for the same.

Issues of violence and sexual harassment

Although the consultation did not list this out as a thematic every woman who spoke in both the Nagpur and Aurangabad consultation spoke of various forms of harassment they faced both at the hands of their family members as well as government officials and money lenders or even MFIs. Women were asked for sexual favours in return for services given by lower level government officials. Women also reported the violence meted out to them by their own family members and one woman also reported repeated rape for over a year now by her brother in law after her husband committed suicide.

There is an evident need for protection for these women from the state machinery. A proposed gender resource centre at every taluka level should receive such complaints and also act on them. A helpline for women farmers can also support women in distress.
Follow up activities initiated by the government in Vidarbha and Marathwada

Immediate actions
As a fall out of the two consultations there has been an immediate action programme drawn up by the divisional commissioners of all three regions. Meetings with the Divisional commissioners were held prior to the consultations by the MAKAAM team in which the divisional commissioners were briefed about the key issues that would be discussed at the consultations. In both the consultations the divisional commissioners were present for the inaugural programmes and made certain commitments that need to be followed up by MAKAAM.

The Nagpur divisional commissioner announced that Wardha could be a district where the Kisan Mitra Helpline on the lines of the Vikarabad helpline could be launched. This was immediately followed up by the Wardha collector with the local team. A meeting was held and the plan has been finalized. Resources are needed in addition to what the government can provide and this will need to be followed up by MAKAAM. The divisional commissioner also committed to setting up a gender task force for suicide affected households.

The Amravati divisional commissioner in the pre consultation meeting agreed that he would attend to all the cases of denial of benefits or registration of legal land rights if MAKAAM could compile them and present it to him. This was corroborated by the deputy commissioner revenue who attended the consultation.

Also present at the meeting was the Chairperson of the Vasantrao Naik Shetiswalmaban Mission which has been expressly set up to address the concerns of the suicide affected districts. He agreed that a special GR needs to be issued to address the wide range of concerns expressed by women from suicide affected households.

It is important to note here that several senior officials from various departments of the government were present at the consultation and made important commitments at the consultation.

The Nagpur groups are now in the process of preparing these lists and categorizing them so that an appointment with the divisional commissioner could be sought in early May. This is going to be a detailed compilation of all the cases in the six districts of Vidarbha.

A format has been prepared by the MAKAAM team for both compiling of cases as well as for the government to collect detailed data on the women farmers from suicide affected households.
In Marathwada the process was far more rapid as the Divisional commissioner himself was proactive in getting all the necessary data collected through his officials. The Divisional commissioner of Aurangabad had done a survey of about 4000 suicide affected households across the eight districts of Marathwada in November 2017, however at the consultation it was evident that the officials had not reached out to the 150 women present at the consultation. He thus made a spot announcement that a resurvey would be done on the 4th of April to understand whether or not the benefits had reached to these families. He also made a commitment that the registration of legal heirs would be done through a mission mode in the coming few months. The chairperson of MSCW too was very emphatic in her speech and highlighted all the issues before him. Many of them were taken seriously by the Commissioner with immediate effect. In fact the Divisional Commissioner announced an on the spot survey for the women present at the consultation and along with MAKAAM a quick questionnaire was developed for that. MAKAAM also highlighted several issues in the inaugural speech and these were taken on board by the Divisional commissioner. As per the
plan on 4th April 2018 Divisional commissioner planned the resurvey. The tahsil offices of some talukas like Ambejogai and Andur sought the participation of local co-organizers of the consultation by themselves while in other regions through the efforts of MAKAAM the local co-organizers of other talukas or districts got involved in the process. So the resurvey was done with full participation of all the local co-organisers who participated in the MAKAAM consultation. In most of the places, the organizations received a copy of the list of farmer suicide in the Talukas which helped them to participate in the process. MAKAAM was also consulted with regards to the content of the questionnaire but in a rather rushed manner. However with consistent follow up done by MAKAAM, we got hold of both the letter issued to all the Collectors to conduct this survey and also the questionnaire. In one day the local co-organisers were able to mobilize their karyakartas to accompany the government officials who were to conduct the survey. As a result of this participation the survey was able to achieve a lot and in several cases women received on the spot benefits like cheques for Sanjay Gandhi yojana etc. In some places where the Government officials did not turn upt for the survey, the NGO’s insisted them to complete the survey in a proper manner i.e. by actually communicating with the family.
specially the women farmer of the family. In one taluka of Hingoli district a varsa camp has been organized expressly for the 28 women from suicide affected households in the taluka. The tehsildar, woman in the same taluka has also announced that all these women would also benefit from the distribution of seed kits for the upcoming agricultural season. They have also promised to organize a health camp where the HB of all the women members of these families will be tested. There are other commitments made to help these families like helping for daughters marriage, provision of hostels to children of these families who are staying and studying outside their own villages. Similarly in each district the collector or tehsildars have on their own account made some commitments towards implementation of pending schemes. There certainly are limitations of such rapid surveys, but the participation of the local organizations did make a difference as in many cases they were able to convince the officers to also interview those women who did not fit into the government criteria of farmer suicide. They also ensured that the officials spoke to the women and not anyone else in the family. Providing employment opportunities, job cards, skill development, agricultural loans are some of the things that we will need to follow up with the government now that a complete list would be made available to us. Similarly it was observed by one of the co-organizers that violence against these women is a major issue but is not included in the questionnaire at all. Another observation of one of MAKAAM’s co-organizers was that except for monetary help these families have not received any other benefits from Government. The impact of this combined partnership of MSCW, MAKAAM and Divisional Commissioner Aurangabad has been very positive and allows us many a learnings.

A similar effort would be made for Nagpur and Amravati divisions in Vidarbha.

**Policy issues**

Several policy issues have also been outlined in the charter of demands and these would have to be followed up with government officers at different levels and also with the Chief Minister. MAKAAM plans to do this in partnership with the MSCW and the divisional commissioners for Nagpur, Amravati and Aurangabad.
## Annexure I: List of Participating Organizations

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Participating Organizations/ Networks</th>
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<tbody>
<tr>
<td>1</td>
<td>Paryay, Osmanabad</td>
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<tr>
<td>2</td>
<td>Halo Medical Foundation, Andur, Osmanabad</td>
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<tr>
<td>3</td>
<td>JagarPratishthan, Beed</td>
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<td>4</td>
<td>ManavloK, Ambejogai</td>
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<tr>
<td>5</td>
<td>Ugam Gram Vikas Sanstha, Hingoli</td>
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<td>6</td>
<td>Kalapandhari Sanstha, Latur</td>
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<td>7</td>
<td>Gramin Mahila Vikas Sanstha, Deoni</td>
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<td>8</td>
<td>Janvikas Samajik Sanstha, Beed</td>
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<td>9</td>
<td>Saad Samajik Sanstha, Parbhani</td>
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<td>10</td>
<td>Lokparyay, Aurangabad</td>
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<td>11</td>
<td>Samaj Vikas Sanstha, Umarga</td>
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<td>12</td>
<td>Aadarsh Mahila Gruh Udyog, Latur</td>
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<td>13</td>
<td>Sane Guruji Rugnalay</td>
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<td>14</td>
<td>Sheti Va Gramin Vikas Sanstha, Paranda</td>
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<td>15</td>
<td>Ekal Mahila Sanghatana</td>
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<td>16</td>
<td>Parivartan Sanstha, Latur</td>
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<td>17</td>
<td>Mahadev Bahuudesshiy Shikshan Prasarak Mandal, Latur</td>
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<td>18</td>
<td>Gramin Vikas Kendra, Latur</td>
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<td>19</td>
<td>NAAM Foundation, Nanded, Aurangabad</td>
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<td>20</td>
<td>CORO &amp; Gramin Mahila Prabodhan Mandal, Nanded</td>
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<td>21</td>
<td>Balbhim Bahuudeshiy Sanstha, Aurangabad</td>
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<td>22</td>
<td>Dilasa JanvikasPratishthan, Aurangabad</td>
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<td>23</td>
<td>Kulswamini Pratishthan, Aurangabad</td>
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<td>24</td>
<td>Action Aid</td>
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<tr>
<td>25</td>
<td>Sahitya Sanskar Prabodhini</td>
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<td>26</td>
<td>Gramin Janata Shikshan Prasarak Mandal, Latur</td>
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<tr>
<td>27</td>
<td>Mahamaya Aadhar Sevabhavi Sanstha</td>
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<tr>
<td>28</td>
<td>Raj Education Welfare Society, Aurangabad</td>
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<td>29</td>
<td>Faij A Abraham Education Welfare Society, Aurangabad</td>
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<tr>
<td>30</td>
<td>Subhadrabai Shikshan Prasarak Mandal, Aurangabad</td>
</tr>
<tr>
<td>31</td>
<td>Utkarsh Bahuudeshiy Seva bhavi Sanstha, Aurangabad</td>
</tr>
<tr>
<td>32</td>
<td>Sri Sai Gramin Punarrachna Sanstha, Aurangabad</td>
</tr>
</tbody>
</table>
### Annexure - II- Region wise important government resolutions related to suicide affected families

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>GR.Nos</th>
<th>Topic</th>
<th>Date</th>
<th>Details</th>
<th>GR applicable to districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SCY-2015/Pr.Kr.244/M-7</td>
<td>Regarding reconstitution of Late Vasantrao Naik Sheti Swalamban Mission</td>
<td>30.3.16</td>
<td>Orders were given regarding reconstitution of Vasantrao Naik Sheti Swalamban Mission</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
</tr>
<tr>
<td>2</td>
<td>SCY-2015/Pr.Kr.249/M-7</td>
<td>Regarding distribution of amount to District and Village level committees to prevent farmer suicides under special Assistance Program</td>
<td>25.8.15</td>
<td>Orders were given to distribute total ₹ 3419.50 lakh to District and Village level Committees in Osmanabad and Yawatmal district through Aurangabad and Amravati Divisional Commissioner as per the instructions given in the GR to prevent farmers suicide under the Special Assistance Program.</td>
<td>Osmanabad and Yawatmal District</td>
</tr>
<tr>
<td>3</td>
<td>SCY-2015/Pr.Kr.119/M-7</td>
<td>Guiding instructions regarding utilization of funds to implement the Special Assistance Programme to prevent farmers suicide</td>
<td>25.8.16</td>
<td>Orders given to form District and Village level Committees on a Pilot basis in Yavatmal and Osmanabad District. Similarly guiding instructions were given through this GR regarding utilization of approved funds respectively 10 crores and 1 lakh (Yearly) for these Committees.</td>
<td>Osmanabad and Yawatmal District</td>
</tr>
<tr>
<td>4</td>
<td>SCY-2015/Pr.Kr.119/M-7 (Part 2)</td>
<td>Regarding implementation of Special Assistance Programme to prevent farmers suicide</td>
<td>24.7.15</td>
<td>Through this GR following orders were given (1) the composition and responsibilities of District and Village level committees to be formed in suicide prone regions, (2) implementation of Baliraja Chetana Campaign (various programmes to increase morale of farmers), (3) under the Pilot project, Post Facto sanction has been given to the proposal of Secretary level officials at Sub Divisional level in Yawatmal and Osmanabad District. Similarly orders given to establish Special Cells in the two districts for functioning related to suicides.</td>
<td>Osmanabad and Yawatmal District</td>
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<td>5</td>
<td>SCY-2015/Pr.Kr.119/M-7 (Part 1)</td>
<td>Regarding implementation of Special Assistance Programme to prevent farmers suicide</td>
<td>24.7.15</td>
<td>The Departments incorporated under this are as follows: (1) Public Health Department, (2) Co-Operative Department, (3) Water Conservation Department, (4) Department of Agriculture and Marketing, (5) Water Resources Department, (6) Department of Animal Husbandry, (7) Planning Department (EGS), (8) Women and Child Development Department, (9) Skill Development and Entrepreneurship Department</td>
<td>Public Health Department - All 14 district, Water Conservation Department - Priority to Osmanabad and Yawatmal district, Department of Agriculture and Marketing - 6 districts to Vidarbha including Yawatmal and Osmanabad districts</td>
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<td>6</td>
<td>SCY-2014/Pr.Kr. 101/M-7</td>
<td>Measures to prevent Farmers Suicide</td>
<td>28.4.14</td>
<td>orders given to implement following action programs: (1) to visit suicide affected family and check how they can be helped as per the rules, prepare action program accordingly and implement the same (2) Primafacie if the reasons for farmers suicide fits in the criteria than present the case within 48 hrs before District committee and approve the grant (3) Take counselling and awareness raising programs among the farmers and their families through charitable organizations or social workers or similar reputed person (4) During festivals organize programs to raise awareness among them through state approved performing groups (5) organize stress relieving programs through various charitable organizations (6) health camps to be organized at village level by District Surgeons (7) strict actions to be taken to curb exploitation of farmers through moneylenders (8) Agriculture related Training programs to be organized to propagate techniques to take more produce with less use of water (9) To take actions to propagate information of various agricultural schemes and facilities among farmers</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
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<td>7</td>
<td>SCY-2012/Pr.Kr.198/M-7</td>
<td>Payments to legal heirs of farmer who have committed suicide through authorization letter for the financial year 2012-13</td>
<td>30.10.12</td>
<td>Payments to heirs of farmer who have committed suicide through authorization letter for the financial year 2012-13</td>
<td>All over Maharashtra</td>
</tr>
<tr>
<td>8</td>
<td>BSP 2008/ Pr.Kr. 52/21-S</td>
<td>To create new account head for project based on Agricultural Development for suicide affected farmers of Vidarbha</td>
<td>27.7.09</td>
<td>To create new account head for project based on Agricultural Development for suicide affected farmers of Vidarbha</td>
<td>Applicable to Vidarbha and not to Marathwada</td>
</tr>
<tr>
<td>9</td>
<td>SCY-2009/Pr.Kr. 16/M-7</td>
<td>Regarding implementation of recommendations made by Dr. Narendra Jadhav Committee nominated to evaluate the implementation of packages announced by Centre and State Government for farmers suicide</td>
<td>20.2.09</td>
<td>Regarding implementation of recommendations made by Committee headed by Dr. Narendra Jadhav</td>
<td></td>
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<tr>
<td>10</td>
<td>SCY 2008/ Pr.Kr.25/M-7</td>
<td>Regarding distribution of grant to heirs in cases of eligible cases of farmer suicide</td>
<td>20.9.08</td>
<td>Through this GR provision of supplementary or additional funds if 11.47 crores made for distribution of grants to heirs of deceased farmer. The said grant is delegated to all Divisional Commissioners and Controlling officers. Orders also given to use this grant for the year 2008-2009</td>
<td></td>
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<tr>
<td>11</td>
<td>Sankirn 2006/M-7</td>
<td>Special package for 6 districts for awareness raising among farmers in the context of farmers suicide in State</td>
<td>27.6.06</td>
<td>Through this GR provision of funds was made for the farmers gathering to be organized through various charitable organizations according to the previous orders. An amount of ₹ 5 lakhs have been arranged from contingency funds for such gatherings. The GR also lays down the procedures to be followed for the same.</td>
<td>Applicable to Vidarbha and not to Marathwada</td>
</tr>
<tr>
<td>12</td>
<td>SCY-1205/Pr.Kr.189/M-7</td>
<td>Special package for 6 districts for immediate help in the context of farmers suicide in State</td>
<td>27.2.06</td>
<td>The criteria for immediate help to be given to heirs of deceased farmers were reiterated in this GR</td>
<td>All over Maharashtra</td>
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<td>13</td>
<td>SCY-1205/Pr.Kr.189/M-7</td>
<td>Special package for 6 districts for immediate help in the context of farmers suicide in State</td>
<td>23.1.06</td>
<td>The criteria for providing immediate help mentioned in this GR: (1) The related responsible Police Officer will enquire regarding the suicide (2) After Police verification, a detailed enquiry will be conducted. This detailed enquiry will be done by a team of concerned Tahsildar, Police Officer, Taluka Agricultural Officer. The team is supposed to conduct a field visit and submit a report of same to Collector within 8 days from the suicide (3) The Collector would establish a Committee to take decision based on the report. The Committee would comprise of Chief Executive Officer, District Superintendent of Police, District Agricultural Superintendent, a representative of farmers and social organization (4) the criteria for help - crop failure, loans taken from Nationalized/Co-Operative or Government Approved moneylenders - i) inability to repay the loan, ii) indebtedness, iii) continuous pressure for repayment of loan (5) the nature of help - monetary help of ₹ 1 lakh to heirs of deceased farmer (30000 by cheque and 70000 in the name of heir of farmer through postal certificates or MIS banks or post office.</td>
<td>All over Maharashtra</td>
</tr>
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<tr>
<td>14</td>
<td>SCY=1205/Pr.Kr.189/M-7</td>
<td>Special package for 6 districts in the context of farmers suicide in State</td>
<td>19.12.05</td>
<td>This GR is applicable to the 6 districts of Vidarbha. Some of the scheme under this package is applicable all over Maharashtra. This package includes various schemes for development and welfare of farmers and are as follows: immediate help (applicable all over Maharashtra), restructuring of loans, regulating lending from moneylenders, applying the doubling of price rule for all loans from the co-operative sector, concession in the crop insurance instalments, loan disbursement through farmers self-help groups, revival of credit societies, encouragement to agriculture and allied business, facilitating process industries related to agriculture, encouraging collective farming of cotton, mass marriage schemes for girls marriage, repayment of capital raising funds, relief to farmers producing cotton (applicable all over Maharashtra), Campaign to encourage organic farming technology, Vidarbha watershed development mission, to start a helpline for guidance of farmers, and controlling of the declared program.</td>
<td>Applicable to Vidarbha and not to Marathwada</td>
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### Department of Agriculture, Animal Husbandry, Dairying and Fisheries

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<tbody>
<tr>
<td>1</td>
<td>Matsyvi 2015/ Pr. Kr. 148/Padum 12</td>
<td>To prevent suicides in drought affected regions, a scheme by Fisheries department. To make available a vehicle for selling fish</td>
<td>30.7.15</td>
<td>In suicide prone regions, National Fisheries Development Corporation provides a grant of 40% for purchase of vehicle. The GR orders that the remaining 60% grant for the vehicle will be provided through State Government</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
</tr>
<tr>
<td>2</td>
<td>Matsyvi 2015/ Pr. Kr. 150/Padum 13</td>
<td>To prevent suicides in state, a special program to encourage storage of fish/prawn seeds in farm ponds as an allied livelihood activity is launched under the Scheme: Fish breeding in blocked waters under the District yearly scheme</td>
<td>30.7.15</td>
<td>The State Government has given approval to 100% grants for scheme of storage of Fish/Prawn seeds in Farm Ponds constructed through Agricultural Department to prevent suicides in drought prone region</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
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### Water Conservation Department

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<tbody>
<tr>
<td>1</td>
<td>JSA-2016/Pr.Kr.01/Jal-7</td>
<td>Made provision of funds from Chief Ministers Funds for Gap Funding in villages selected after 2014-16 and are from the Suicide prone districts to make those villages water scarcity free under the Jalyukt Shivar campaign</td>
<td>25.2.16</td>
<td>Made provision of funds under the Jalyukt Shivar campaign</td>
<td>Villages selected to make water scarcity free under the campaign</td>
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## School Education and Sports Department

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<tr>
<td>1</td>
<td>FED-2009/(38/09)KPY</td>
<td>Implementation of Special Package as declared by Hon. PM and Hon. CM. 'Approval of ₹ 14,18,00,000/- as contingency funds to provide educational facilities as mentioned in the package to prevent suicide among farmers of Vidarbha.'</td>
<td>20.8.10</td>
<td>'Approval of ₹ 14,18,00,000/- as contingency funds to provide educational facilities as mentioned in the package to prevent suicide among farmers of Vidarbha.'</td>
<td>Applicable to Vidarbha and not to Marathwada</td>
</tr>
<tr>
<td>2</td>
<td>FED-2009/(55/09)KPY</td>
<td>Budget head for the Educational facilities to be provided under the Special package declared by Hon. PM and Hon. CM to prevent suicide among farmers of Vidarbha</td>
<td>12.3.10</td>
<td>Budget head was created for the Educational facilities to be provided under the Special package declared by Hon. PM and Hon. CM to prevent suicide among farmers of Vidarbha</td>
<td>Applicable to Vidarbha and not to Marathwada</td>
</tr>
<tr>
<td>3</td>
<td>FED-2009/(06/09)KPY</td>
<td>The educational facilities to be provided under the Special Package as declared by Hon. PM and Hon. CM to prevent suicide among farmers in Vidarbha</td>
<td>27.2.09</td>
<td>Approval given to provide following educational facilities to all students from distressed farmers families. The scheme is applicable from the academic year 2008-09. The following facilities will be provided to students: 1) Complete admission and educational fees to be returned back to students from 1st to 10th std based on Government rates as mentioned in the receipt. 2) The complete exam fees of students of 10th and 12th std to be waived off according to the Government rates. 3) A grant of minimum ₹ 500/- for on notebooks, books and other sundry expenses etc. to all students to be provided by the educational institution in the beginning of academic year. 4) The scheme is applicable to all students from 1st to 12th std. of Government/ Semi-Government/ Government grantable/ non-grantable private schools.</td>
<td>Applicable to Vidarbha and not to Marathwada</td>
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<tr>
<td>1</td>
<td>MAK 2015/Pr.Kr.306/A-3 (A)</td>
<td>Provision of funds to implement Special Assistance Program to prevent farmers suicide in suicide prone districts</td>
<td>24.11.15</td>
<td>The program is called as 'Prerna Project - Farmers counselling Health Services Program'. The following actions were mentioned under this: 1) To establish Special Counselling Cells in Districts Hospitals of 9 districts and Sub-District hospitals of 5 districts. 2) Training of ASHA workers. 3) Explanation given regarding remuneration of appointments made on Contractual basis at state level.</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
</tr>
<tr>
<td>2</td>
<td>RGY-2015/Pr.Kr.280/Arogya - 6</td>
<td>To provide sustainable Health Services to farmers families under the present ‘Rajiv Gandhi Jivandayi Arogy Yojana’ in all districts of Aurangabad and Amravati Region and Wardha in Nagpur region.</td>
<td>5.10.15</td>
<td>1) Approval to increase the number of patients adopted to implement Rajiv Gandhi Jivandayi Arogy Yojana. 2) ASHA worker made responsible to guide the families about the scheme and also to inform them about the hospitals where they can get the benefits of the scheme. 3) Provision of ambulance facility for farmers families to hospitals by dialling a no. 108</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
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<tr>
<td>3</td>
<td>MAK 2015/Pr.Kr. 306/A-3 (A)</td>
<td>To make provision of funds to implement Special Assistance Programme to prevent farmers suicide in suicide prone districts</td>
<td>24.9.15</td>
<td>Instructions given to give sustainable health services to all farmers of 14 districts considering the fact that some farmers commit suicide due to illnesses</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
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<tr>
<td>4</td>
<td>MAK-2015/Pr.Kr. 306/Arogy 3(A)</td>
<td>Regarding implementation of Special Assistance Programme to prevent suicides in suicide prone districts</td>
<td>4.9.15</td>
<td>Orders given to, (1) expand the Psychiatrist room in some District and Sub-District hospitals, (2) to train ASHA workers, (3) To appoint specialized Psychiatrists in the expanded Psychiatrist rooms on contractual basis</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
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