Report of Two Day Consultation On

‘Ensuring Security of Women Farmers from Suicide Affected Households in Vidarbha’

22nd and 23rd February 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) and local co-organisers who are also members of MAKAAM.

We thank all the government officials, especially Mr. Anup Kumar, Divisional Commissioner of Nagpur, for his presence at the inaugural meeting, Mr. Piyush Singh, Divisional Commissioner for his support and commitment to follow up, Mr. Shailesh Nawal, Collector Wardha for announcing the launch of the Kisan Mitra Helpline and immediately following up with the cases that were presented at the meeting. We also thank Dr. Jaiswal, Deputy Director Health, Nagpur for finding the time and making a very important presentation at the consultation. A special thanks to Ms. Divya Devrajan, Collector Adilabad, Telangana for agreeing to come and sharing invaluable insights on the helpline. We also thank Mr. Harsha and Kondal Reddy for attending the 2 day consultation and sharing their experiences in running the helpline. A special thanks also to a senior leader of the farmers movement Shri Vijay Jawandhia whose interventions on both the days were very important for the consultation.

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

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.

Thanks are due to Prakriti the organization that hosted the consultation and supported in every way. Especially, Shobhatai Sakharwade, Suvarna Damle for their support and Bharati Vitankar, Pratibha Ukey and Rahul Mandpe who managed the local arrangements. We would also like to acknowledge the participation of Shubhada Deshmukh, Yogini Dolke, Kishor Jagtap, Suvarna Damle and Aarti Bais from Nagpur and Amravati region for their unstinted effort in making the event a successful one. 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 on ‘Ensuring security of women farmers in farm suicide affected areas of Vidarbha’

22-23 February 2018, Prakriti, Lonara, Nagpur

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• Shobha Sakharvade, Secretary, Prakriti
• Seema Kulkarni, MAKAAM
• Mr. Anup Kumar, Divisional Commissioner, Nagpur
• Mr. Kishor Tiwari Chairperson VNSS
• Mr. Vijay Jawandhia Leader, Shetkari Sanghtana
• Mrs. Vijaya Rahatkar, Chairperson MSCW
• Suvarna Damle, Prakriti

Women farmers: Vanmala Ugale (Akola), Nilima Bhalerao (Wardha), Devika Helunde (Wardha), Chhaya Velodkar (Akola), Sangita Alone (Amravati), Shalini Raut (Akola), Mangala Vaghade (Wardha), Vrunda Soyam (Wardha), Usha Jite (Yawatmal)

Women farmers: Godavari Guvar (Yawatmal), Sangita Patil (Wardha), Vijaya Vadhvankar (Amravati), Leela Dhumane (Yawatmal), Chhaya Veltode (Vani), Sharda ingole (Amravati), Kalavati Geda (Yawatmal)
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<td>9.30-11.00</td>
<td>Issues related to availability and access to Bank credit</td>
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<td>Mrs. Maithili Kowe, DDM, NABARD, Nagpur.</td>
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<td>Mr. Ranjan Wankhede, District Coordinating Officer, MAVIM</td>
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<td>Kisan Mitra Helpline: An Innovative project, Vikarabad district, Telangana</td>
<td>Ms. Divya Devrajan Collector, Adilabad, Telangana</td>
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<td>Mr. Harsha, Co-ordinator Kisan Mitra Helpline, Adilabad, Telangana</td>
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<td>Women farmers: Godavari Guvar, Vrunda Soyam, Nilima Bhalerao, Sharda Ingole, Vrushali Wankhede</td>
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Summary of Proceedings of consultation

On ‘Ensuring security of women farmers from suicide affected households in Vidarbha’ held on 22-23 February 2018, Nagpur

Organized in collaboration with the Maharashtra State Commission for Women (MSCW) and Mahila Kisan Adhikar Manch (MAKAAM) over the course of two days in Nagpur on 22-23 February 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, education and health services. The sessions saw the participation of various government officials, civil society members, local, grassroots-level, non-profit organizations and around 70 women farmers from suicide affected districts such as Yavatmal, Akola, Amravati and Wardha.

The women farmers from suicide affected households from Vidarbha made the following resolutions at the consultation

1. A GR should be issued to deal with all the concerns of women from these families to include land rights, agriculture, health, education of children etc.
2. Ex-gratia payment to facilitate the repayment of debts to be made with immediate effect. The present amount of ₹ one lakh is inadequate besides the delays in reaching the paltry amount of ₹ 30,000 as cash. This needs to be increased.
3. Pending loan waivers to be done with immediate effect
4. Financial support for the upcoming agricultural season
5. Varsa registration camps must be held in these districts and all the registrations of women from these families should be done on a priority basis. All legal help to settle property matters must be extended to these women
6. Support for education of the children should be provided for to include fees and hostel
7. Health infrastructure to be in place
8. Protection from violence against women
9. Farm widows as a category for bank loans, health facilities and various other schemes
10. MSRLM should support these women as a priority through provisioning of 0% interest loans
11. Bank and crop loans to be extended to these women on a priority basis
12. A detailed data base on women belonging to suicide affected households should be made available for tracking of outreach of benefits and services
13. A gender task force to be instituted in suicide affected districts to look into the problems of women from suicide affected households. This should include representatives of MAKAAM and local farmers groups
14. A Kisan Mitra helpline should be instated in every such district alongside the SAKHI helpline to be initiated by the MSCW. Budgetary allocation needs to be made to run these helplines
15. Mr. Jawandhia also reiterated the demand for 26 week maternity benefit for women farmers.

**Inaugural session**

In the inaugural session, the dignitaries addressed the general issues of women from suicide affected households whilst giving specific suggestions and making clear commitments.

Some notable commitments were made by Mrs. Vijaya Rahatkar, Chairperson, Maharashtra State Commission for Women and Mr. Anup Kumar, Divisional Commissioner, Nagpur. Mrs. Rahatkar avowed that the Commission would open a helpline for women in distress to provide support and counselling on the occasion of International Women's Day (March 8, 2018). Keeping in mind the fact that farm widows often face problems in the process of obtaining documents, Mrs. Rahatkar also announced collaboration with MAKAAM wherein gender sensitivity training of talathis would be carried out and a manual would soon be published for talathis. Mr. Anup Kumar proposed to operationalize a distress helpline for farmers along the lines of the Kisan Mitra Helpline that is currently functioning in Telangana. He also proposed to set up a Gender Task force that would expressly address the issues of farm widows.

Mr. Kishor Tiwari, Chairman, Vasantrao Naik Sheti Swavalamban Mission, questioned the 'eligibility criteria' of the government that divides the cause of suicide into “suicide due to agrarian crisis” and “suicide due to non-agrarian crisis”, and observed that it allows the government to wash its hands off of suicides identified as being caused by “non-agrarian crisis”. Mr. Tiwari also emphasized on the need for a Government Resolution (GR) to be issued on the question of rehabilitation of the families of farmer suicides.

Mr. Vijay Jawandhia from the Shetkari Sanghatana highlighted the need for women farmers to be trained and educated about macro-economic policies that impact agriculture so as to enable them to negotiate for themselves. He asked that women farmers be treated on par with male farmers by the government, and demanded 26 weeks of maternity benefit for women farmers. His demand was seconded by Mr. Kishor Tiwari, and Ms. Seema Kulkarni of MAKAAM confirmed that this demand was already a part of MAKAAM’s agenda.
Testimonies of women

On the first day of the consultation, in the session that engaged with the theme of land rights, nine women from suicide affected households from different districts enumerated the myriad issues that they battled with. Illustrating the need for ex gratia payment to women farmers from deceased families to end her debts, Vrunda Soyam from Mandgaon (Samudrapur tehsil, Wardha district) cited her inability to pay back loans due to failing crops, and the fact that her earnings from the sewing machine that she got from the government were neither enough to supplement her income nor provide for her family’s needs. The concerns outlined by Shalini Raut (Akola district) revealed the importance of rendering assistance in terms of education of the children of the farm widows, and providing suitable employment. Usha Vamanrao Jite (Kalamb, Yavatmal district) recounted her particularly inspiring struggle to get her land in her name, and how she faced off with the uncooperative officials at the tahsildar’s office. She resolved to meet the collector and showed up at the office with her disabled son. The tahsildar and RR shamed her for her son’s disability; nevertheless, she persisted, and met the collector who immediately helped her out. He also called out the tahsildar and RR about her situation. Her story demonstrated the need for farm widows’ cases to be presented directly to the highest authorities at the district level.

Mrs. Archana Kadu, Deputy Director, SAMITI, discussed at length the various schemes available for women farmers, particularly through the Tools Bank. She also committed to making training available for the farm widows. She explained the importance of creating compost pits to get natural fertilizers. She also suggested creating a kitchen garden for growing fresh vegetables that could help augment the income of farm widows.

In a separate session, Ms. Divya Devrajan, Collector, Adilabad, Telangana explained how the famous Kisan Mitra helpline was set up in her district. She spoke of how government officials are afflicted with ‘Rules ki Bimari’, since the officials who were supposed to visit the families would demand all sorts of documents in order to establish the death as a farmer suicide; documents that the families were often unable to furnish. She explained how she reduced bureaucratic hurdles with the help of the CSA to provide a functioning, sensitive helpline to the farmers of Telangana.

1 “As many as 14 documents need to be submitted as proof that the farmer committed suicide. In some cases, moneylenders and owners of fertiliser shops are reluctant to furnish information pertaining to the suicide death.” http://www.thehansindia.com/posts/index/Telangana/2016-04-11/Farmer-suicides-leave-kin-high-and-dry-/220507
Mr. Gajendra Bawane, Deputy Commissioner (Revenue), Amravati, promised to implement a sensitive, suitable mechanism in order to prevent farmer suicides in Amravati region. He mentioned that in cases of farmer suicide, it is essential for their families to get access to the requisite documents like ferfar (mutation of land record). He committed to extending help to the families. He also suggested appointing Field Officers to disseminate information about schemes such as the Jal Sinchan Yojana for farmers. He said that they needed to collect more detailed information as to the current situation of suicide-afflicted families, whether they have access to schemes or not. In the next 3-4 months, in consultation with NGOs, he has committed to design an appropriate mechanism for this as well.

Mr. Shailesh Nawal, Collector, Wardha district, committed to help launch a helpline along the lines of Kisan Mitra in Wardha. He called for a meeting to be held with the local NGOs and MAKAAM on the 26th of February, 2018 (Monday).

The women present were asked to place their demands before the officials present. Godavari Guvar (Kalamb, Yavatmal), explained how she tried to avail of the compensation when her husband committed suicide in 2001, and was told by the officials that her application would not be processed due to the GR being issued in 2002. She has not been able to avail of any scheme as a result. Her story serves to emphasize kinds of procedural issues and bottlenecks that farm widows have to face.

Vrushali Wankhede (Gathode Dhamangaon, Wardha), was overwhelmed with tears and narrated an incident where she faced harassment from an officer who asked her for sexual favours in exchange. These incidents serve to underscore the vulnerability of farm widows to sexual harassment.

Mr. Nawal listened to the issues of the women and asked the local NGOs to bring all of the women from Wardha to the meeting as well, with a view to resolving their issues together.

**Denial of Credit**

In a session that focused on access to credit, seven women shared their experiences of trying to get credit. Sangita Patil (Wardha district), a daily wage labourer, recounted how bank officers would cause undue delay in the loan approval process, frequently asking her to come later (resulting in loss of wages for the day), even when she had the requisite papers. She has four acres of farm land but failure of crops has forced her to work as a daily wage labourer. Her testimonial reveals the need to extend support for farming and marketing.

Vijaya Vadhvankar (Varha, Tivsa Taluka, Amravati district) could only get her loan approved through her father's connections. Ghanshyam Darane, an activist, explained how he had conducted a small study and found that most of the women were unable to get loans from banks. He highlighted the fact that crop loans (zero interest loans)
should be easy to obtain through cooperative banks. However, the fact that most of the women were unable to access this loan is a cause for concern. He added that women needed better, more viable sources of credit than micro-finance institutions. A common thread amongst most of the testimonies was the fact that Micro-finance Institutions were emerging as a menace.

It was proposed by members of MAKAAM that ‘farm widows’ should be a separate category for bank loans, so as to facilitate access to credit.

Mr. Sri Harsha, Coordinator, Kisan Mitra Helpline, Vikarabad, said in the context of crop loan, there is a scale of finance that banks have to follow. He underscored the fact that it is a right to get access to crop loans. He also explained that the PM Fasal Bima Yojana has now been linked with the crop loan, and there is a July 15 deadline after which one can’t get insurance in case of crop failure. He urged everybody present to consult with their district collector and make a collective appeal to implement this scheme.

In another session, Ms. Divya Devrajan, Collector, Adilabad, noted that when they started the Kisan Mitra helpline in their district and the calls started coming in, they realized that the most important issue for farmers was their lack of access to bank loans. Most of the farmers turned to private moneylenders who charged exorbitant rates of interest and that precipitated the crisis.

Mrs. Mythili Kowe, NABARD, explained at length the various schemes that were available for women farmers. She exhorted the women to unite and strengthen their SHGs to facilitate

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2 “Scale of finance is the finance required for raising a crop per unit cultivated area, i.e. acre or hectare. The scale of finance for different crops in a district is decided every year by District Level Technical Committee. The District Central Co-operative Bank in the District acts as the Convener of this committee and all major banks in the District, State Agriculture Department officials, leading farmers, Lead District Managers, etc., act as its members. This committee which is a sub-committee of the DCC meets once in a year and fixes the scale of finance for each crop raised in the District. As per RBI guidelines, each Bank Branch is required to display the scale of finance in Branch premises.”

https://www.bankofindia.co.in/english/cropfinance.aspx
access to credit.

**Denial of Health**
The first session on health focused on finding out about the various issues that women faced in accessing health services. It was observed in the session, that women tended to neglect their own health, and wouldn’t go to a doctor in case of any health issues, but all the same they prioritized the health of their husband and children over their own. Attitudes towards women’s mental health are even more discouraging given the kind of stigma that surrounds mental illnesses. In addition to these issues are the grave imbalances that plague our rural health infrastructure. In order to give a more nuanced view, members of SRUJAN spoke at length about the hurdles in accessing facilities for mental healthcare in particular.

**Durga Khodke of SRUJAN** has been working on mental health issues for the past five years in Yavatmal district. When the Prerana Prakalp was announced by the government of Maharashtra as a means of preventing farmer suicides through counselling, her team compiled a list of 350 patients and went to the CS. However, they encountered abject apathy and bureaucratic hurdles from the officials. Through persisting efforts, they succeeded in bringing in a psychiatrist from the district Prerana Prakalp team to visit their taluka – Zari Jamani - once a month. Even then, the psychiatrist is in a hurry to leave before evening.

**Ravindra Borgade, Sarpanch, (Zari Jamani taluka)** talked about how every family in his village has at least one person who is suicidal. They have started awareness programs about mental illness and have screened short films on the same. He believes that of the major reasons for suicides is the menace of microfinance companies. He related an incident wherein a woman in his village ended up dying in her attempt to evade debt collectors of the micro-finance company.

**Sangita Patil**, a farm widow from Wardha district, is a member of the village Aarogya Samiti. She is also an ASHA worker. She explained that meetings of the *samiti* are held once a month, and that there is no government doctor, only a doctor provided by Sewagram.

MAKAAM members also proposed that *Aarogya Samiti* training should be done properly and adequately, and that a mechanism be developed to monitor the training. Like in the case of credit it was suggested that a new category be created just for farm widows, in order to access health services.
Dr. Sanjay K. Jaiswal, Deputy Health Director, Nagpur, listened to all of these issues, and agreed to refer them to the authorities.

The two day consultation ended in very high spirits with women farmers coming up and saying that for the first time they feel that their voices are being heard. Women farmer from Wardha came up and said “today I feel that there is some hope”. That really sums up the success of the two day consultation.
Introduction to the Consultation

Maharashtra reports some of the highest number of suicides in the country. Vidarbha region has a long history of farmer suicides the reports of which came out since the late 1990s. The agrarian crisis precipitated due to a number of reasons has left the farmers and farming in a deep crisis. The role of the state is crucial in this regard. While there is some attention to farm suicides in public policy processes the same is not true for the women who have been left behind. The two day consultation in Vidarbha specifically focused on the concerns of women farmers from suicide affected households in Vidarbha. Some of the key concerns highlighted in the concept note relate to the question of housing and agricultural land, physical and mental health of the women survivors, access to government schemes, access to bank credit to be able to initiate their livelihoods and support for the children to continue with their education. Recognizing the severity of the problem, Maharashtra State Commission for Women (MSCW) along with MAKAAM Maharashtra organised a two day consultation at Nagpur on 22-23rd February, 2018.

The issues outlined in this section were discussed at length in the two day consultation.

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 widows of the farmers who have committed suicide with immediate effect and this data base should be available in the public domain.

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. 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 issues 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 farm widows 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 despite landownership there has been a lot of resistance on the part of the banks to make credit available to these women. But importantly it is the pending debts and landlessness amongst women that is the main barrier in availing institutional credit for women.

We propose that Bank managers from the relevant districts receive the data base of farm widows and a conscious effort be made to make credit available to these women for farm related livelihoods.

**Support for Availing Schemes**
Several government schemes often do not reach the farm widows due to lack of awareness and lack of required documents and stigma. It is therefore important that a special cell should be established to ensure better outreach of the government schemes. Some of these schemes include widow pension, Sanjay Gandhi Niradhar Yojana, agricultural inputs, irrigation facility and pumps, job cards for NREGA, education support for their children.
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 farmers from suicide affected households that they are not aware of their right over land and house, nor they are supported to claim their right even if they are aware.

We propose that district level training/ awareness programs should be organized. local organizations can plan and execute the program. 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 the Kisan Mitra helpline. It has been supported by the young district collector Ms. Divya Devrajan who is now the collector of Adilabad. 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.

We propose that we learn from Telangana example and on a pilot basis introduce such a helpline for preventing suicides as well as extend support to women farmers.
Proceedings of the Consultation

Day 1 (February 22, 2018)

Inaugural session
The inaugural session was opened by Ms. Shobha Sakharwade, Secretary, Prakriti, who welcomed the dignitaries on the dais and the women farmers that had arrived from several districts such as Akola, Amravati, Yavatmal and Wardha.

Ms. Seema Kulkarni, MAKAAM, briefly outlined the main objectives with which MAKAAM was formed. Given that close to 65% of the agricultural labour is done by women, Ms. Kulkarni underscored the importance of women being seen not just as wives of farmers but as farmers in their own right. The objective of the consultation is not to merely invoke sympathy for the widows, but to actively take stock of the myriad issues that they encounter as women farmers from suicide afflicted households, and to arrive at tangible solutions.

Mr. Anup Kumar, Divisional Commissioner, Nagpur, prefaced his talk with an anecdote. He recalled an incident, around twelve years ago, when a young 23 year old farmer had committed suicide and Mr. Kumar had visited his village to present his widow with a compensation cheque of ₹ one lakh. After the cheque was presented to the wife, the family members along with a bunch of villagers approached him outside and expressed their discontent with this decision, adding that the cheque should’ve been given to the farmer’s parents instead. They insinuated that the farmer’s wife could remarry and had not brought any dowry. This blatant attempt at eroding the rights of women as equal partners and farmers is a sobering reminder of the patriarchal attitudes at work in our society. He spoke about the myths

- Need for women’s names to be directly included in 7/12 document rather than demand-based system.
- Distress helpline for farmers.
- Proposal to set up a Gender Task force for women farmers from suicide affected households.

Picture 1: (Left to right) Mr. Anup Kumar, Divisional Commissioner, Nagpur; Ms. Seema Kulkarni, MAKAAM; Ms. Shobha Sakharwade, Prakriti; Mrs. Vijaya Rahatkar, Chairperson, MSCW; Mr. Vijay Jawandhia, ShetkariSanghatana.
around the household as a cooperative unit and explained how it has always been unfair to women, thus highlighting the lack of “intra-household justice” for women.

Mr. Kumar emphasized the need for women’s names to be directly included in the 7/12 document, rather than waiting for women to demand it. Referring to the ‘Laxmi Mukti’ Government Resolution (GR) issued in 1992 that provides for a man to name his wife as co-owner of his property, he opined that the current ‘demand-based’ system is unfair to women, since most women almost never demand their share in property, given the patriarchal attitudes. Mr. Kumar reported that in Bihar widows are increasingly being hunted as ‘witches’ in order to prevent them from accessing their land rights.

Mr. Kumar proposed to operationalize a distress helpline for farmers along the lines of the Kisan Mitra Helpline that is currently functioning in Telangana. **While he appreciated the efforts of those running the helpline, he noted that there needed to be a gender based approach in the Telangana model. He also proposed to set up a Gender Task force that would expressly address the issues of women farmers from suicide affected households.**

**Mr. Kishor Tiwari, Chairman, Vasantrao Naik Sheti Swavalamban Mission,** requested government officials to not simply issue Government Resolutions (GRs), but also ensure that they are implemented.

Mr. Tiwari questioned the ‘eligibility criteria’ of the government that divides the cause of suicide into “suicide due to agrarian crisis” and “suicide due to non-agrarian crisis”, and observed that it allows the government to wash its hands off of suicides identified as being caused by “non-agrarian crisis”.

Mr. Tiwari also emphasized on the need for a Government Resolution (GR) to be issued on the question of rehabilitation of the families of farmer suicides.

**Mr. Vijay Jawandhia** from the Shetkari Sanghatana spoke at length on the nature of the farm crisis and the impacts it has on farmers lives. Mr. Jawandhia briefly explored the impact of international institutions such as the WTO and their policies on the growing agrarian crisis in the country. He stressed that farming would sustain only if it is supported strongly by the state. Mr. Jawandhia also highlighted the need for women farmers from suicide affected households to be trained and educated to understand the macro-economic concerns that impact agriculture so as to enable them to negotiate for themselves. He asked that women farmers from suicide affected households be treated on par with male farmers by the government, and demanded 26 weeks of maternity benefit for women farmers.
His demand was seconded by Mr. Kishor Tiwari, and Ms. Seema Kulkarni of MAKAAM confirmed that this demand was already a part of MAKAAM’s agenda. He added that the focus should be on actively preventing farmer suicides.

Mrs. Vijaya Rahatkar, Chairperson, Maharashtra State Commission for Women, briefly outlined the various functions and responsibilities of the State Commission for Women. She reflected on the fact that property rights are inaccessible for women in both marital and natal home, due to patriarchal mindsets. Underlining the importance of conducting studies and research on the issues of women farmers from suicide affected households, Mrs. Rahatkar spoke at length about the various workshops and research studies that the Commission has either sponsored or conducted.

Mrs. Rahatkar avowed that the Commission would open a helpline for women in distress to provide support and counselling on the occasion of International Women’s Day (March 8, 2018). Keeping in mind the fact that women farmers from suicide affected households often face problems in the process of obtaining documents, Mrs. Rahatkar also announced collaboration with MAKAAM wherein gender sensitivity training of talathis would be carried out and a manual would soon be published for talathis.

Ms. Suvarna Damle, Prakriti, thanked the dignitaries for issuing such clear commitments, and informed all present that she had received confirmation from Wardha’s district collector about starting the helpline.

Commitments from government representatives:

- **Mr. Anup Kumar**, Divisional Commissioner Nagpur proposed to operationalize a distress helpline for farmers along the lines of the Kisan Mitra Helpline that is currently functioning in Telangana. He also proposed to set up a Gender Task force that would expressly address the issues of women farmers from suicide affected households.

- **Mrs. Rahatkar**, Chairperson Maharashtra State Commission for Women avowed that the Commission would open a helpline for women in distress to provide
support and counselling on the occasion of International Women’s Day (March 8, 2018). Keeping in mind the fact that women farmers from suicide affected households often face problems in the process of obtaining documents, Mrs. Rahatkar also announced collaboration with MAKAAM wherein gender sensitivity training of talathis would be carried out and a manual would soon be published for talathis.

- **Mr. Kishor Tiwari**, Chairperson Vasantrao Naik Sheti Swalamban Mission promised that he would look into all the demands that come out of this consultation and present it to the government. He also proposed that a GR be drafted that specifically focuses on women farmers from suicide affected households.

**Session II: Oral Testimonies – Denial of Land rights of women farmers from suicide affected households**

The session opened with songs sung by the women about empowerment of women and saving the girl child. In this session, moderated by Ms. Seema Kulkarni, MAKAAM, the women were asked to present their own concerns and issues, specifically in relation to access of land rights. Nine women farmers from suicide affected households spoke up about their struggle for land rights and voiced their demands.

1. **Vanmala Ugale** (Borgaon, Akola taluka, Akola district)

After her husband committed suicide, Vanmala Ugale was left to fend for herself by her in-laws. She is entitled to 5 acres of land but her brother-in-law has refused to hand over the land in her name. She now works long hours at a factory, and struggles to provide for children. She has expressed her desire to practice farming. “If I were given farm land I would work very hard to provide education to my children”
2. **Nilima Bhalerao** (Waigaon Nipani, District Wardha)
Nilima Bhalerao’s marital family owned 10 acres of land. After her husband committed suicide, her father-in-law wanted all of the land for himself. After a long, hard struggle, she managed to get merely 4 acres of the land in her name. She was visibly overwhelmed with emotions at this point, and sat down without elaborating.

3. **Devika Helunde** (Waigaon Nipani, District Wardha)
A daily wage labourer, Devika Helunde spoke at length about her abandonment at the behest of her in-laws. She lamented that once the farmer commits suicide, nobody asks after his wife and children. Devikatai spoke about how her in-laws do not care whether she goes hungry or is homeless. She finds her situation to be depressing, exclaiming, “*(mala) radu yete!*” (“I feel like crying!”). **She highlighted the fact that there is no rain, no source of water for irrigation, and as a result, the crops are failing. She feels nobody cares about farmers.** She contrasted the gross neglect of farmers to the increasing care of government employees who are getting increased wages courtesy the Seventh Pay Commission “*Shetkari maratch rahate...pan service vaalyanna satva vetan aayog milte*”. She questioned why farmers would continue to do farming without any incentives. Her son has studied up to graduation (BA), but he is unemployed. She demanded that the government provide for women farmers from suicide affected households and for the education of their children. She asserted that simply giving education is not enough; at least one of their children (son or daughter) should be given a job. Her statement was met with applause from the rest of the women.

4. **Chhaya Vinod Velodkar** (District Akola)
Chhayatai’s husband had racked up a huge debt and committed suicide on being unable to repay the loan. The land was in her husband’s uncle’s name. She thanked Prakriti (a local NGO) for guiding her and enabling her to get the land in her name. She got a sewing machine that helps supplement her income along with farming. Her mother is suffering from cancer while her father has diabetes. As a result, she has considerable medical expenses.

5. **Sangita Pradip Alone** (Chandur Railway Tehsil, District Amravati)
Sangitatai Alone’s in-laws are ready to give her half an acre of land, but she said that she doesn’t have the means or resources to pay for the cost of the *bakshish patra* (gift deed). **Thus pointing out the need to financially support such cases or ease the procedures in transfer of land in women’s names.**
6. **Shalini Raut** (District Akola)

Shalini Raut got help from a local NGO and got her house in her name. Her son is studying in science stream, but she is worried about his future education. She hopes to get help on that front. The concerns outlined by Shalini Raut revealed the importance of rendering assistance in terms of education of the children of the women farmers from suicide affected households, and providing suitable employment. She read out a piece of poetry in solidarity with other women farmers from suicide affected households – “*Nashibane sath sodli mhanun marayche naste, svatahchya himmatine jgayche aste*”

7. **Mangala Waghade** (Chinchghat, Zari Jamani Tehsil, District Yavatmal)

Mangala Waghade has no land in her name, and works as a daily wage labourer. She recounted how her mother-in-law would harass her. She has no electricity in the house. Her father helped her repair her house and roof, however she requires a good, pucca house from the government via the gharkul scheme.

8. **Vrunda Soyam** (Mandgaon, Samudrapur Tehsil, District Wardha)

Illustrating the need for ex gratia payment to women farmers from deceased families to end her debts, Vrunda Soyam cited her inability to pay back loans due to failing crops, and the fact that her earnings from the sewing machine that she got from the government were neither enough to supplement her income nor provide for her family's needs. Her in-laws drove her out of their house, and her parents took her in. When she returned after seven months to demand a share in the land, her in-laws refused to acknowledge her claim, and declared that they had neither grandson nor a daughter-in-law. She was driven out again, and beaten up by her in-laws. However, Vrunda Soyam fought back against her in-laws, and threatened to lodge a complaint against them. Subsequently, they allowed her to do farming over the 5 acre land; however the land is not yet in her name. She asked for help on that front.

9. **Usha Vamanrao Jite** (Kalamb, District Yavatmal)

Her husband committed suicide in 2009. Ushatai recounted her particularly inspiring struggle to get her land in her name, and how she faced off with the uncooperative
officials at the tahsildar’s office. The tahsildar's office made her run pillar-to-post, asking her to come on another day, and did nothing about her work. She resolved to meet the collector and showed up at the office with her disabled son. The tahsildar and RR shamed her for her son's disability; nevertheless, she persisted, and met the collector who immediately helped her out. He also called out the tahsildar and RR about her situation. The next day, the tahsildar and RR showed up at her home in her village to complete her paperwork. Her story demonstrated the need for women farmers from suicide affected households' cases to be presented directly to the highest authorities at the district level.

But the land measurement (mojani) process got delayed for almost a year. She considered fighting the case in court, but was advised against it by her lawyer. She was advised to get all of her paperwork in order, and she did. Soon, she started a women's SHG in her village. She also rears goats.

### Some key issues emerging from the testimonies:
- Demand for education of children and job prospects.
- Need for sensitivity from government officials.
- Denial of land rights through procedural delays.
- Need for ex-gratia payment to women farmers from suicide affected households.
- Protection from violence meted out to women.
- Need for women farmers from suicide affected households' cases to be presented directly to the highest authorities at the district level.

### Session III: Agriculture and other government schemes

**Archana Kadu, Deputy Director, SAMITI, Office of Joint Director Agriculture** discussed at length the various schemes available for women farmers, particularly through the Tools Bank. She also committed to making training available for the women farmers from suicide affected households. She explained the importance of creating compost pits to get natural fertilizers. She suggested creating a kitchen garden for growing fresh vegetables that could help augment the income of women farmers from suicide affected households.
She spoke about how Lokshahi Din is held on a Monday of every month wherein women farmers can come and resolve issues of documentation, mutation of records, etc. She noted that repetitive sowing of Soya bean has decreased the fertility of the soil, and suggested mixed cropping. She also spoke at length on how local variety of cotton seeds has completely been replaced by the BT cotton and how that is also contributing to suicides in the region. She advised the women farmers to diversify their crops and opt for local varieties of cotton.

Session IV: Access to credit
This session was moderated by Mr. Kaustubh Pandharipande, Samvedna. He introduced himself and described his work with the nomadic tribes, particularly the Phase Pardhi community. He invited the women present to come forward and discuss their credit-related issues or queries, or their experiences regarding accessing credit. A show of hands revealed that only twelve of the women present had their land in their names.

1. **Godavari Santoshrao Guvar (Kalamb, District Yavatmal)**

Her husband committed suicide in 2001. Godavari Guvar's in-laws were putting pressure on her parents to take her back home, but she refused to leave her children behind. Her brother-in-law lodged a case against her in court since he didn't want her to stay at their home or have a share in the property. She never returned to her natal family, choosing instead to live in a room outside her marital house. She wasn't given access to electricity either. Godavari Guvar raised and educated her children all by herself. She works as a daily wage labourer, and was unable to celebrate festivals for the longest time. She now has the 7/12

- **“वावर आहे तर पावर आहे!” (If you have land, you have power!)**
- **“शेतीचं एवढं महंगव आहे, आपण योजन चिकाचावो, पण आपल्याला सोन्याचे भाव चिकत वाही.)” (“Agriculture is so important, we (farmers) grow gold, but we don’t get paid in gold.”)**
  - Godavari Santoshrao Guvar
document in her name. She recently got a loan from Urban Bank by mortgaging her land. She asserted that possessing land gave true power. She also lamented that farmers were unable to get good prices for their produce.

2. Sangita Patil (District Wardha)

Sangita Patil, a daily wage labourer, recounted how bank officers would cause undue delay in the loan approval process, frequently asking her to come later (resulting in loss of wages for the day), even when she had the requisite papers. She has four acres of farm land but failure of crops has forced her to work as a daily wage labourer. Her testimony reveals the need to extend support for farming and marketing.

3. Vijaya Vadhvankar (Varha, Tivsa Taluka, District Amravati)

When her husband committed suicide in 2010, her in-laws refused to support her. They told her to either consume rogar (pesticide/poison) or return to her parents. Her father, a doctor, helped her get 3 acres of land in her name. She got a loan of ₹ 50,000/- from UCO Bank, for investing capital in farming. Now her mother-in-law has had a change of heart and asked her to stay with her. Her mother-in-law also suffers from paralysis. She had to spend ₹ 70,000/- on her treatment, and to make matters worse, that year her soya bean crop failed. Currently, she oversees the functioning of the women’s SHG of her village. Today, there are 550 women in her SHG.

Vijaya Vadhvankar was asked follow up questions by the moderator regarding the difficulty in accessing credit. She replied that she had to gather the necessary documents, and only got a loan from UCO Bank through her father’s connections. She did not get a loan from Indian Overseas Bank. For over 3 months, the bank officials would make her sit and wait for hours. She advised the women present to not rely on only one activity, as daily wage labour is not sufficient for covering expenses.

Mr. Ghanshyam Darane asked a follow up question inquiring whether Vijayatai had tried applying for a crop loan. She replied that she had never applied for one because the bank officers did not provide her with any information regarding the crop loan.
Mr. Darane informed the session about a small study that he had conducted. They found that most of the women were unable to get loans from banks. Crop loan is a really good option and ought to be easy to obtain through a cooperative bank. But, still, women are unable to access this loan. He believed this to be a cause for concern.³

Vijayatai added that she had approached the society (co-op bank) for a loan, before she went to UCO bank, but they did not give her credit.

Mr. Darane observed that this was a case of denial on the part of the cooperative bank. They deliberately avoided giving the loan. Moreover, nationalized bank credit is difficult for rural women to access.

4. Leela Ganesh Dhumne (District Yavatmal)

Leela Dhumne had never spoken in public before. After her husband committed suicide in 2009, like most women, she got no support from her in-laws. However, in-laws actively conspired to get her to sign away her rights to the land (in form of bakshish patra). She insisted on reading the paper they were asking her to sign, and refused. Soon her brother helped her get the land in her name, so the in-laws drove her out of the house. One of her sons stays with her in-laws, and he does not speak with her (incited against her by in-laws) Leela said that her son is instructed by her in-laws to say hurtful things to her, such as - “माझे बाबा जे‌हा गेले,ते‌हा तु पण माझ्यासाठी मे‌ली.” (“When my father died, you too died for me”). She has 7 acres in her name, and recently applied for a loan of ₹ 1 lakh. Her in-laws went to the bank and tried to incite bank officials against her, asking them not to give her loans. She received the loan in spite of their maligning, and noted that the bank officials were cooperative. Her in-laws have gone to shops in the village, asking shopkeepers not to sell anything to her.

5. Chhaya Veltode (Vani)

Chhaya Veltode has no support from her in-laws. Taking loan from private moneylenders is not viable due to the exorbitant rate of interest they charge. Moreover, the land is not in her name. She got a loan of ₹ 20,000/- from her SHG. She advised the women present to take precautions because young widows are vulnerable to exploitation. “Aapan tarun aahot, lok aaplyakade vait najrene baghtat.” She would like to get help regarding children’s education and job prospects.

6. Sharda Ingole (Chandur Railway Tehsil, Amravati)

Her husband committed suicide in 2008. She had three daughters. She approached State Bank of India for a loan, but did not get it. She was told to get the 7/12 document in her

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³ The study was conducted in the year 2012-2013, and 100 women farmers from suicide affected households were interviewed from 36 villages from various talukas in Yavatmal district. It is clear from the study that most of the women did not have easy access to bank loans and turned to private moneylenders.
daughter’s name by the Agriculture Officer. There was some confusion regarding the name on the 7/12 document and why the daughter’s name should be on it, when she already has the document in her name.

Some representatives from the local NGOs felt that it was probably a new trick of government officials to avoid giving loans. It does not seem to have any kind of legal basis. Moreover, this reason was not given in written form by any of the officers. Shardatai had applied for a crop loan at SBI of ₹ 20000 when it was announced that women farmers from suicide affected households would get crop loans. One of the local representatives reported that close to 29 women had applied for the loan waiver as well, and none of them have yet received the money in their account.

7. Kalavati Geda (Matharjun, Zari Jamani, Yavatmal)

After the death of her father-in-law, her husband started farming. For two years he practiced farming, and borrowed from private moneylenders. They were unable to repay the loan, and so he committed suicide. Kalavati did not turn to farming for 2-3 years after her husband’s death. She repaid the earlier loan and then started farming. She got the 7/12 document in her name and took a loan of ₹ 25900 from a microfinance company. The interest rate on the loan is 19.75%.

Mr. Darane observed that women needed better, more viable sources of credit than micro-finance institutions. Micro-finance credit is easily available, yet prohibitively costly, emerging as a new tool of exploitation. Unfortunately, women’s bad experiences with nationalized banks deter them from approaching them for credit. He felt the only hope is cooperative banks. But even cooperative banks have not added a single new account holder in the past few years, so the situation is difficult for women who are looking for better, more viable sources of credit.\(^4\)

A common thread amongst most of the testimonies was the fact that micro-finance institutions (MFIs) were emerging as a menace. Mr. Darane suggested that women could get loans from the Backward Class Development Corporation (Magasvargiya Vikas Mahamandal). But, he felt there ought to be a separate Mahamandal for women. It should give interest free loans, and should also give ‘anudan’.

Kaustubh Pandharipande observed, based on the experiences narrated by the women present, that accessing credit is a difficult task for them. He related his own experiences of the difficulty of accessing credit, even for a men’s SHG. He agreed with Prof. Darane that a separate mahamandal should be formed for women. He suggested making a note of this demand and presenting it to officers/bureaucrats on the next day of the consultation.

He also stated that in every district, every year, all banks are required to allocate some percentage of credit to agricultural sector. They publish a District Credit Planning

\(^4\) Situation of cooperative bank accounts gleaned from Mr. Darane’s study.
Booklet wherein they show data about the number of loans that they have approved in each sector. The government and NABARD also participate in the making of these booklets in collaboration with these banks. In the past, he has cited this booklet to ensure compliance from the banks. Mr. Pandharipande suggested that the booklet needs to be studied and the figures published in the book need to be followed, so that these claims made by the banks can be enforced. He suggested using this booklet as a tool to demand credit in a rights-based approach.

It was proposed by members of MAKAAM that ‘farm widows’ should be a separate category for bank loans, so as to facilitate access to credit.

Mr. Sri Harsha, Coordinator, Kisan Mitra Helpline, Vikarabad, said in the context of crop loan, there is a scale of finance\(^5\) that banks have to follow. He underscored the fact that it is a right to get access to crop loans. He also explained that the PM Fasal Bima Yojana has now been linked with the crop loan, and there is a July 15 deadline after which one can’t get insurance in case of crop failure. He urged everybody present to consult with their district collector and make a collective appeal to implement this scheme.

The Maharashtra State Rural Livelihoods Mission (Umed) was another framework that was considered to be approached regarding the issue of women farmers from suicide affected households. It was hoped that a *jan-sunvayi* could be organized where it could be found out as to what kinds of programmes are being run in every district in terms of providing alternative employment for women farmers from suicide affected households.

Key issues that emerged from the session:

- Undue delays, procedural issues and bottlenecks when applying for credit.
- Difficulty in access to zero interest loans (crop loans)
- Micro-finance Institutions’ (MFIs) emergence as a tool of exploitation.
- Proposal for formation of a federation (*mahamandal*) exclusively for women.
- Proposal for a *jan-sunvayi* with MSRLM(Umed) regarding district-wise information of implementation of various programmes for women farmers from suicide affected households.

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\(^5\) “Scale of finance is the finance required for raising a crop per unit cultivated area, i.e. acre or hectare. The scale of finance for different crops in a district is decided every year by District Level Technical Committee. The District Central Co-operative Bank in the District acts as the Convener of this committee and all major banks in the District, State Agriculture Department officials, leading farmers, Lead District Managers, etc., act as its members. This committee which is a sub-committee of the DCC meets once in a year and fixes the scale of finance for each crop raised in the District. As per RBI guidelines, each Bank Branch is required to display the scale of finance in Branch premises.”

[https://www.bankofindia.co.in/english/cropfinance.aspx](https://www.bankofindia.co.in/english/cropfinance.aspx)
Session V: Access to Health

The session on mental health, moderated by Suhastai Kolhekar and Shubhada Deshmukh was focused on finding out about the various issues that women faced in accessing health services in general. It was observed in the session, that women tended to neglect their own health, and wouldn’t go to a doctor in case of any health issues, but all the same they prioritized the health of their husband and children over their own. Attitudes towards women’s mental health are even more discouraging given the kind of stigma that surrounds mental illnesses. In addition to these issues are the grave imbalances that plague our rural health infrastructure. In order to give a more nuanced view, members of SRUJAN spoke at length about the hurdles in accessing facilities for mental healthcare in particular.

Subhash Dhande, SRUJAN, spoke about their work for women who are dealing with mental illnesses such as depression, be they widows, deserted women or young girls. Particularly, young girls in his village have been able to take advantage of the Mental Health Centre where they are able to discuss topics such as menstruation, or any problems that they face in school.

Durga Khodke of SRUJAN has been working on mental health issues for the past five years in Yavatmal district. When the Prerna Prakalp was announced by the government of Maharashtra as a means of preventing farmer suicides through counselling, her team compiled a list of 350 patients and went to the CS. However, they encountered abject apathy and bureaucratic hurdles from the officials. Through persisting efforts, they succeeded in bringing in a psychiatrist from the district Prerna Prakalp team to visit their taluka – Zari Jamani - once a month. Even then, they are in a hurry to leave before evening. She wondered out loud how the patients’ needs could be taken care of in this manner.

Yogini Dolke, SRUJAN, added that Zari Jamani is a remote taluka, with a large tribal population, and as a result, it is completely neglected. None of the doctors or psychiatrists wants to go there. She also raised the issue of lack of preventive measures or mechanisms to avoid suicides from occurring in the first place.

Ravindra Borgade, Sarpanch, Zari Jamani taluka, talked about how every family in his village has at least one person who is suicidal. They have started awareness programs about mental illness and have screened short films on the same. He believes
that one of the major reasons for suicides is the menace of microfinance companies. He related an incident wherein a woman in his village ended up dying in her attempt to evade debt collectors of the micro-finance company. When the MFI debt collector came to recover the loans, the woman got scared and asked her little son to lock her up in a drum. After the debt collector left, the child forgot to open the drum and the woman died of suffocation inside the drum.

The women present were asked about their awareness of health related infrastructure or institutions in their village such as Gram Aarogya Samitis.

**Sangita Patil**, a woman farmer from Wardha district, is a member of the village Aarogya Samiti. She is also an ASHA worker. She explained that meetings of the samiti are held once a month, and that there is no government doctor, only a doctor provided by Sewagram. Clearly, rural health infrastructure appears to be in a state of gross neglect.

MAKAAM members also proposed that Aarogya Samiti training should be done properly and adequately, and that a mechanism be developed to monitor the training. Like in the case of credit it was suggested that a new category be created just for farm widows, in order to access health services.

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**Key issues in this session:**

- Rural health infrastructure in dire straits.
- Lack of proper implementation of Prerna Prakalp due to apathetic local officials.
- Village Arogya Samiti members should get proper training.
- New category of ‘farm widows’ be created for accessing health services on a priority basis.
On the second day government officials from concerned departments were invited to respond to some of the concerns that were raised by the women on the previous day with regards to recording women's names as legal heirs of land titles, access to basic services such as health, availing of government schemes for livelihoods and importantly availing of cash compensation which is due for members of suicide affected households.

Session I: Resolutions formed based on Day 1 discussions
The session began with the rendition of a bhajan (Sab mangal ho) with a message of hope sung by the women and lead by Mr. Darane. Aarti Bais and Suvarna Damle facilitated this session, in which based on the discussions of the previous day, resolutions were formed and voted upon by the women present.

Various MAKAM members also made specific suggestions such as making a distinction between self-acquired land and inherited land when talking about land rights for women farmers. The demands that were culled out from the discussions held on day one were read out and suggestions were requested after which a vote of support was taken.

The women farmers from suicide affected households from Vidarbha made the following resolutions at the consultation:

1. Ex-gratia payment to clear all the debts to be made with immediate effect. The present amount of ₹one lakh is inadequate besides the delays in reaching the paltry amount of ₹30,000 as cash. This needs to be increased.
2. Pending loan waivers to be done with immediate effect
3. Varsa registration camps must be held in these districts and all the registrations of women from these families should be done on a priority basis. All legal help to settle property matters must be extended to these women
4. Support for education of the children should be provided for to include fees and hostel
5. Health infrastructure to be in place
6. Protection from violence against women
7. Farm widows as a category for bank loans, health facilities and various other schemes
8. MSRLM should support these women as a priority
9. Bank and crop loans to be extended to these women on a priority basis
10. A detailed data base on women belonging to suicide affected households should be made available for tracking of outreach of benefits and services
11. A GR should be issued to deal with all the concerns of women from these families to include land rights, agriculture, health, education of children etc.
12. A gender task force to be instituted in suicide affected districts to understand the problems of women farmers from suicide affected households
13. A Kisan Mitra helpline should be instated in every such district alongside the SAKHI helpline to be initiated by the MSCW and budgetary allocation should be made for both.
14. Mr. Jawandhia also reiterated the demand for 26-week maternity benefit for women farmers.

Session II: Women’s access to credit
In this session, representatives of NABARD and MAVIM were present to hear the women and respond to them through information on the schemes and programmes concerned with their departments. This session was moderated by Mr. Kishor Jagtap, MAKAAM, and two of the women – Sangita Patil and Usha Jite - who had related their experiences in the previous day’s credit session were invited to present their experiences and demands in front of Mrs. Mythili Kowe, DDM, NABARD, Nagpur. Mr. Ranjan Wankhede, District Coordinating Officer, Yavatmal, MAVIM, made a presentation on the sources of credit available for women farmers from suicide affected households.

Sangita Patil, (Yavatmal) a daily wage labourer and ASHA worker, recounted how bank officers would cause undue delay in the loan approval process, frequently asking her to come later (resulting in loss of wages for the day) or asking her to visit the bank’s main
office in Wardha, even when she had the requisite papers. She had applied for a loan of ₹48,000 in Bank of India. She has four acres of farm land but failure of crops has forced her to work as a daily wage labourer.

Usha Jite recounted her impressive struggle with getting the 7/12 document in her name. She has a joint account with her father-in-law. She had asked the bank officials beforehand about all documents she was expected to present. They instructed her to get her son’s name on the 7/12 document, along with her own name. However, when she presented the documents, they did not accept it saying her son was 18 years old, and that her loan application could not be processed. After seeking guidance from local NGOs, she submitted an affidavit on behalf of her son, and got the loan application processed. This information could’ve been provided by the bank officials themselves.

Mr. Ranjan Wankhede’s presentation emphasized the importance of forming Self Help Groups in order to facilitate access to credit. He also explained how getting a loan via SHGs is easier than getting loans approved by big banks. Mr. Wankhede spoke about MAVIM’s experience, and said that amongst the banks, ICICI Bank and IDBI bank have been positive about extending credit to SHGs.

SHGs are eligible to get access to a minimum loan of ₹ 2 lakh from the banks. This loan is extended based on the microcredit plan prepared by the SHGs, the credit history of the SHG, and appraisal from the Federation.

Regarding the joint ownership of assets, Mr. Wankhede cited the “Ghar Doghanche Abhiyaan”. With a view to increasing awareness among women in Maharashtra about their right to their husband’s property, MAVIM began this initiative to promote economic development of women. It has been recognized by the NITI Aayog.

Mr. Wankhede explained MAVIM’s three tiered Community Managed Resource Centre (CMRC) structure (Figure 1) through which they implement various schemes.

He urged the women present to unite and get organized and gave the example of a Krishi Sewa Kendra that is unique to Yavatmal, started by only women. It operates on no profit, no loss basis.

Mrs. Mythili Kowe, DDM, NABARD, explained at length the various schemes that were available for women farmers such as the PM Jivan Jyoti Suraksha Bima, Stand Up India scheme, etc. She explained that the Stand Up India scheme focuses on providing finance for SC/ST and women entrepreneurs in Greenfield enterprises between ₹ 10 lakh to ₹ 1 crore. She talked about using the principles of ‘Panchasutri’ and ‘Dashasutri’ as the
guiding principles of banking for SHGs. She exhorted the women to unite and strengthen their SHGs to facilitate access to credit.

Vijaya Vadhvankar recounted her experience wherein she had applied for a loan to NABARD for drip irrigation but did not get it. Mrs. Kowe replied that NABARD does not give finance for drip irrigation. She directed her to check out with the Agriculture Department.

Session III: Kisan Mitra Helpline model from Vikarabad, Telangana

Ms. Seema Kulkarni, MAKAAM, welcomed the guests, prefacing the discussion with a small summary of the issues faced by women farmers.

In order to understand the Telangana model, Ms. Divya Devarajan, Collector, Adilabad district, gave a detailed account of the manner in which the famous Kisan Mitra Helpline came into being.

Ms. Devarajan recounted that when she was sub-collector, Mr. Kondal Reddy came to her office bringing women farmers from suicide affected households. He explained that these women had not received the compensation that was promised by the government. Most of the women faced a whole host of issues including uncooperative officers at the tahsildar’s office. In Andhra Pradesh/Telangana, every family that is affected by farmer suicide has to be visited by a three-member fact-finding committee consisting of the tahsildar, local Sub-Inspector of Police and an official of the Agriculture Department. This committee then submits its findings to the district authorities and certifies the suicide death. A lot of times, the tahsildar falsifies the reports, without even visiting the family.

Ms. Devarajan spoke about how our government officials are afflicted with “Rules ki Bimari”. The officials who did visit the families would demand all sorts of documents in order to establish the death as a farmer suicide; documents that the families were often unable to furnish.

Recognising the need for preventive measures, the helpline was initiated in order to understand the problems faced by the farmers and also to attend to distress calls made by farmers. They’ve had a few cases where the farmer who called would inform them that he had already consumed poison and would ask for help. They gave extensive training to their officials on how to handle such distress calls or calls for information. The Centre for Sustainable Agriculture and Rythu Swarajya Vedika were pivotal in starting and sustaining the helpline.

Once the helpline was initiated and the calls started coming in, they realized that the most important issue for farmers was their lack of access to bank loans. Most of them turned to private moneylenders who charged exorbitant rates of interest. Most of the calls for information come for three divisions – 1. Bank, 2. Tehsil (Revenue) office, and 3. Agriculture Department. They keep track of these calls and every other week or fortnight; they take a review with these divisions. These regular reviews have reinforced the seriousness of the issue with the concerned departments.

They were able to identify other issues as well. For instance, the PM Fasal Bima Yojana was riddled with problems. They found out that the insurance could be claimed only if the loan was taken before the cut off date (15th July deadline). There was no information on the deadline of renewal of the loan. Uncooperative bank officers would deceive the farmers about the exact amount they could receive as insurance for that particular crop. They made the banks put up detailed information on their public notice boards regarding this.

In order to address distress calls by farmers who were contemplating suicide, they appointed field coordinators who would always be on call and would immediately reach the home of the farmer who placed the distress call, and would bring his case to the collector directly on urgent basis. The helpline provides counselling for the farmer. They were able to prevent at least 3-4 farmer suicides due to these distress calls. Sometimes they team up with other departments as well. A Muslim farmer had placed a distress call, asking for loan. They directed him to the women’s department, and the very next day they gave his wife a loan through one of the women’s SHGs.

Recently, due to hailstorm, a lot of farmers lost their crops. In order for them to get the insurance for such calamities under the PM Fasal Bima Yojana, the farmer has to report it within two days of the incident. That way, the insurance officers would be able to visit

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7 “As many as 14 documents need to be submitted as proof that the farmer committed suicide. In some cases, moneylenders and owners of fertiliser shops are reluctant to furnish information pertaining to the suicide death. “http://www.thehansindia.com/posts/index/Telangana/2016-04-11/Farmer-suicides-leave-kin-high-and-dry-220507
and verify their claim. But most farmers were unaware of this information. Another issue with the insurance company’s helpline was that they were operating in either Hindi or English, not the local, regional language, posing a major problem for the farmers. When Kisan Mitra found out, they made the companies add the option of not just Telugu, but Gondi (for the tribal population) and even Marathi (border district).

Mr. Vijay Jawandhia, Shetkari Sanghatana, asked Ms. Devarajan if she could throw some light on the Telangana government’s recent announcement about giving ₹ 4000 per acre in the form of direct input subsidy to farmers.

Ms. Devarajan replied that the scheme has not been launched as yet, only the announcement was made. From this kharif season, every farmer who has Kisan passbook will receive ₹ 4000 per acre in the month of April/May. Farmers generally need money for fertilizers, etc. during the month of May/June, but as they are finding it increasingly difficult to get credit from banks, they will be able to use this subsidy money while they wait to receive their loan. They have been working for the past 4 or five months to facilitate this process. The farmers will be given bearer cheques, rather than direct bank transfer.

Ms. Devarajan answered another question that was asked regarding how the Kisan Mitra helpline was started. In 2004, a Government Order (GO) was issued that gave a set of detailed guidelines regarding what to do when a farmer commits suicide. One of the guidelines specified setting up a helpline. So she just followed the GO. They also made the helpline toll free. In addition to that, she held an open day for only farmers at the collectorate office.

Mr. Sree Harsha, Coordinator, Kisan Mitra Helpline, explained the day-to-day functioning of the Kisan Mitra Helpline. He spoke at length about various cases of farmers in distress and how the helpline was able to help them. An interesting feature of the helpline is the follow-up component. Whenever distress calls are placed, a field coordinator is sent to personally follow up the case. The way that they prioritize their cases is also noteworthy. Their team consists of counsellors, scientists, data analysts, researchers and field coordinators.

Mr. Gajendra Bawane, Deputy Commissioner, Amravati, promised to implement a sensitive, suitable mechanism in order to prevent farmer suicides in Amravati region. He mentioned that in cases of farmer suicide, it is essential for their families to get access to the requisite documents like ferfar (mutation of land record). He committed to extending help to the families. He also suggested appointing Field Officers to disseminate information about schemes such as the Jal Sinchan Yojana for farmers.

Data collection should not be limited only to farmers but should also include information about their family, in order to get a clearer picture. More detailed information is required as to the current situation of the family and whether they have
access to schemes or not. In the next 3-4 months, in consultation with NGOs, he has committed to design an appropriate mechanism for this as well.

He appealed to the women to be firm and confident in all of their dealings with the officials, and to not hesitate in approaching the officials.

Mr. Shailesh Nawal, Collector, Wardha district, emphasized on the need for better communication between officials and citizens. He explained that Wardha already had a helpline but it was rarely used. He attributed this to the lack of sensitivity among the officials. He felt there was a need to develop back-end sensitivity. He committed to help launch a helpline along the lines of Kisan Mitra in Wardha. He called for a meeting to be held with the local NGOs and MAKAAM on the 26th of February, 2018 (Monday).

Mr. Nawal referred to the 1992 GR of ‘Laxmi Mukti’ wherein the wife can be named as co-owner of the husband’s property in the 7/12 document. He asked the women present to exercise this right.

Mr. Nawal also spoke about the strong network of SHGs for women in Wardha. He asked all of the women present to be a part of an SHG. The need of the hour is to have a strong SHG network that would not only help to secure farming, but also help women get a supplementary source of income from activities such as dairy, poultry, livestock rearing, etc. They have collaborated with MS Swaminathan Research Foundation (MSSRF), Wardha to bring the produce of their women’s SHGs to sell in urban areas without any middlemen.

Godavari Guvar, (Kalamb, Yavatmal), explained how she tried to avail of the compensation when her husband committed suicide in 2001, and was told by the officials that her application would not be processed due to the GR being issued in 2002. She has not been able to avail of any scheme as a result. Her story serves to emphasize kinds of procedural issues and bottlenecks that farm widows have to face.

Vrunda Soyam (Zari Jamani) spoke about the difficulties she experienced when she tried to avail of various schemes. Vrundatai Soyam hails from adivasi background and mentioned how she was unable to access credit from the Integrated Tribal Development
Project (ITDP). She had applied for compensation for women farmers from suicide affected households three years ago. Back then, she was asked to fill up her form online and they charged her ₹ 300 to make the form online. But nothing came of it. Last year, she applied to get goat(s) for rearing but has not been given that either.

Mr. Gajendra Bawane took note of their issues, and asked them follow up questions.

**Nilima Bhalerao (Wardha)** explained her situation and spoke about how she was unable to get access to any scheme for getting a well, *gharkul*, etc.

Mr. Nawal informed the women present that if their name has appeared in the *gharkul* list, and yet they’re not allotted a house, they are entitled to receiving ₹ 50,000 instead.

**Sharda Ingole (Amravati)** related her experience when she applied to get a pair of oxen under the Panchayat Samiti Bailjodi Yojana.

**Vrushali Wankhede (Gathode Dhamangaon, Wardha)**, was overwhelmed with tears and narrated an incident *where she faced harassment from an officer who asked her for sexual favours in exchange*. These incidents serve to underscore the vulnerability of women farmers from suicide affected households to sexual harassment.

**Mr. Nawal** listened to the issues of the women and asked the local NGOs to bring all of the women from Wardha to the meeting as well, with a view to resolving their issues together.

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**Key issues from this session:**

- Distress helpline for farmers needs back-end sensitivity from operators.
- Access to various government schemes remains on paper for most women.
- Vulnerability of women farmers from suicide affected households to sexual harassment.

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**Session IV: Health**

The session was moderated by Shubhada Deshmukh and Yogini Dolke of MAKAAM. In this session, two officers from the Prerna Project made a presentation of the initiative. Dr. Sanjay Jaiswal, Deputy Health Director, Nagpur, also addressed the concerns of physical and mental health related services.
Dr. Shrikant Wankhede, Programme Officer, Prerna Prakalp, gave extensive information about the Prerna project. The Prerna prakalp aims to counter alcoholism and promote counselling for mental illnesses. He discussed the Mahatma Jyotiba Phule Jan Aarogya Yojana (earlier known as Rajiv Gandhi Yojana) and the ways in which the women present could avail of the health insurance from the scheme. He spoke of the toll free numbers 104 and 108 that could be dialled by those in distress for help. Under the Prerna Project, ASHA workers are trained to get questionnaires filled up in order to assess the mental health at the village level. There are generally 12 questions in the questionnaire. The responses to the questionnaire can be catalogued under three levels of depression: Mild $\rightarrow$ Medium $\rightarrow$ Acute.

Durga Khodke, SRUJAN, recounted the numerous problems regarding implementation of the project. Dr. Wankhede replied that these are office level problems in Yavatmal district and these issues need to be taken up with higher authorities.

Dr. Sanjay Jaiswal, Deputy Health Director, Nagpur, began with an anecdote of his own son’s struggle with depression. He explained that he was able to figure out the fact that his son needed professional help, and was able to correctly recognize the symptoms his son was exhibiting as depression. Dr. Jaiswal emphasized on the need to dispel the stigma and misconceptions around mental illnesses.

He cited statistics from the Suicide Prevention Clinic. In Wardha district, the
The clinic treated close to 4313 patients from 2012 to 2018, of which 512 were women. None of these 512 women have committed suicide to date. He pointed out how getting appropriate treatment at the right time is essential for suicide prevention.

Dr. Jaiswal gave information about a number of schemes for women that are as follows:

- Janani Suraksha Yojana
- Janani Shishu Suraksha Yojana
- Mahatma Jyotiba Phule Jan Arogya Yojana
- PM Matritva Vandana Yojana

Mr. Darane asked about the lack of implementation of schemes and projects on the ground in Yavatmal. Mr. Jaiswal replied that he would report these inconsistencies to the Deputy Director or Joint Director. He also added that this reveals a lack of proper planning at the grassroots level.

MAKAAM members proposed that new category be created just for women farmers from suicide affected households, in order to access health services. Dr. Jaiswal said that he will refer these issues to the authorities.

**Key issues from this session:**

- Stigma around mental illnesses deters patients from reaching out for professional help.
- Proper implementation of rural health schemes/initiatives like the Prerna Prakalp is required.

**Session V: Concluding Session**

Mr. Amitabh Pawade of Jan Manch chaired the concluding session which charted the pathway for the future. In the concluding session, Mr. Laxman Mankar from the MSCW made commitments based on the issues raised in the two days of the consultation.
Mrs. Archana Nistane, Agriculture Department, Akola, spoke briefly and succinctly about the kind of issues women farmers have to face due to patriarchal attitudes in society. She gave a short summary about the kinds of schemes women can avail. She also gave her personal phone number to the women present and assured them that they could call her in case of doubts or any other issues.

Mr. Laxman Mankar, MSCW, spoke about how “Housing, Land, Water and Forest” (‘Ghar, Jamin, Pani ani Jangal’) have emerged as major areas of contention. He briefly reviewed the demands raised over the two days of the consultation. He agreed that 7/12 document should be made in the name of the farm widow, and promised to recommend this to the government. He also promised to ask for a reevaluation of the eligibility criteria (‘Patra/Apatra’) for declaring the cause of suicide as due to agrarian or non-agrarian causes. He said he will include all of these details along with the bigger issues, and ensure that these issues are raised on a priority basis with the MSCW.

Shubhada Deshmukh, MAKAAM, raised the issue of awareness raising and finding ways of getting information to women farmers. She asked for arranging for extensive training for members of the village Arogya Samiti. She raised issues around the monitoring and evaluation of various schemes. She also requested that yearly meetings be held to evaluate the status of these schemes and of the requests raised.

Mr. Mankar assured that pressure would be brought on the administration in all these regards.

Mr. Amitabh Pawade raised the issue of hail storm destroying crops, and thus complicating matters for farmers. He stressed on the need for quick reimbursement of the insurance amount to farmers.

The two day consultation ended in very high spirits with women farmers coming up and saying that for the first time they feel that their
voices are being heard. A lot of women admitted that they had spoken in public for the first time in their lives. A woman farmer from Wardha came up and said “Today I feel that there is some hope”. That really sums up the success of the two day consultation.
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 dispossessioning 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 \textit{vars} 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

\textbf{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.

\textbf{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 Sheti swalmaban 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 up 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 tahsildar, 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 tahsildars 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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</thead>
<tbody>
<tr>
<td>1</td>
<td>Prakriti, Nagpur</td>
</tr>
<tr>
<td>2</td>
<td>Swarajya Mitra Samajik Sanstha, Amravati</td>
</tr>
<tr>
<td>3</td>
<td>Amhi Amchya Arogyasathi, Gadchiroli</td>
</tr>
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<td>4</td>
<td>Mission Samruddhi</td>
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<td>5</td>
<td>Srujan, Yawatmal</td>
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<tr>
<td>6</td>
<td>SOPPECOM, Pune</td>
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<tr>
<td>7</td>
<td>Jan Andolanancha Rashtriya Samanvaya</td>
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<td>8</td>
<td>Gramin Samasya Mukti Trust</td>
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<tr>
<td>9</td>
<td>Isar Sanstha, Yawatmal</td>
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<td>10</td>
<td>Janmanch</td>
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<tr>
<td>11</td>
<td>Tejaswini Bahudesshiya Seva Vikas Sanstha</td>
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<tr>
<td>12</td>
<td>Samvedna</td>
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<tr>
<td>13</td>
<td>Government Saraswati Mahila Vasatigruh, Nagpur</td>
</tr>
<tr>
<td>14</td>
<td>Betiya Bahuudeshiya Samajik Sanstha</td>
</tr>
<tr>
<td>15</td>
<td>Apeksha H. Society</td>
</tr>
<tr>
<td>16</td>
<td>M.S.Swaminathan Research Foundation, Wardha</td>
</tr>
<tr>
<td>17</td>
<td>Kisan Mitra (CSA &amp; RSV)</td>
</tr>
<tr>
<td>18</td>
<td>Centre for Sustainable Agriculture (Hyderabad)</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.No.s</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>
</tr>
<tr>
<td>Sr.No.</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 districts, Water Conservation Department - Priority to Osmanabad and Yawatmal district, Department of Agriculture and Marketing - 6 districts fo Vidarbha including Yawatmal and Osmanabad districts</td>
</tr>
<tr>
<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) Prima facie 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>
</tr>
<tr>
<td>Sr.No.</td>
<td>GR.No.s</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>
</tr>
<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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<tr>
<td>Sr.No.</td>
<td>GR.No.s</td>
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<tr>
<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 Rs, 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>
<tr>
<td>Sr.No.</td>
<td>GR.No.s</td>
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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>
</tr>
</tbody>
</table>
### Department of Agriculture, Animal Husbandry, Dairying and Fisheries

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>GR.No.s</th>
<th>Topic</th>
<th>Date</th>
<th>Details</th>
<th>GR applicable to districts</th>
</tr>
</thead>
<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: fisheries 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>
</tr>
</tbody>
</table>

### Water Conservation Department

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<tr>
<th>Sr.No.</th>
<th>GR.No.s</th>
<th>Topic</th>
<th>Date</th>
<th>Details</th>
<th>GR applicable to districts</th>
</tr>
</thead>
<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>
</tr>
<tr>
<td>Sr.No.</td>
<td>GR.No.s</td>
<td>Topic</td>
<td>Date</td>
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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>
</tr>
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<td>Sr.No.</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 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 to transport farmers families to hospitals by dialling a no. 108</td>
<td>6 districts of Vidarbha and all districts of Marathwada</td>
</tr>
<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>
</tr>
<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>
</tr>
</tbody>
</table>