

## NEWS WRAP

AGD

Around 200,000 farmers have committed suicide in India, between 1997 to 2010. The average annual suicide rate of farmers is 17,000. The National Crime Records Bureau has accepted that one Indian farmer commits suicide every thirty minutes. But when women farmers kill themselves, their deaths are not recorded as suicides. Initial media reports are generally ignored by the political panchayats and the bureaucracy. Eleven drought affected districts in West Bengal, do not have irrigation facilities. Very few states have been able to provide work under the MGNREGA exceeding eighteen days. Moneylenders and other dubious credit institutions charge a monthly interest of at least 10%. India's agricultural tenants and share croppers depend largely on informal sources of credit. Yet only 14% of India's marginal farmers have access to institutional credit. Over the last two decades, the share of non-institutional credit in farm loans has risen from 30.6% to 38.6%. During the period, the share of loans given by moneylenders has increased from 17.5% to 26.8%. Non-formal credit institutions escape scrutiny, as the existing mechanisms to identify the sources of informal credit are far from adequate. Exploitation by creditors is forever rising.

Under the 'bari' system, on every 50 kgs a farmer borrows, the farmer repays 20 kgs of his produce, in excess of the initial borrowing. Businessmen 'aropdars' who purchase agricultural produce, primarily rice, for sale to mill owners, give loans at an interest rate of 42%. Local shop owners extend loans in return of mortgages in gold. The informal credit delivery systems have proliferated as the institutional credit agencies, such as co-operatives and banks have failed. The rural co-operative societies now account for only 13% of all agricultural credit disbursement, whereas in 1991-92 the figure was over 50%. Generally the funds are released by the Reserve Bank of India to the State Co-operative Bank, which further distributes the money to the respective District Central Co-operative Bank.

The debt trap is enlarged by the micro finance institutions who borrow at 11% from banks, and loan funds to farmers at rates varying from 24 to 36%. Methods of loan recovery by the MFIs are unethical, leading to more farmers' suicides.

### TIBETAN LAMAS IN MONTANA

A \$1.6 million medicative garden is being built by Buddhist lamas, for drawing spiritual pilgrims in a rural American Indian reservation in Montana (USA). Gochen Rinpoche, a 56-year-old Tibetan lama, views the shape of the hills as a "lotus petal blossoming" amid grazing horses and cattle. On the land of the Confederated Salish and Kootenai tribes a 24ft (7 metres) statue of Yum Chenmo, the Great Wisdom Mother has been constructed on a farmer's land. Nearby in an old sheep barn, around 650 statues of Buddha are arranged in neat rows. Buddhist lamas arrived in Montana a decade earlier, and purchased a sheep ranch of 60 acres (24 hectares). A garden of 1000 Buddhas to promote world peace was built at the foot of the towering, glacier-etched Mission Mountains. The Salish and the Kootenai tribes felt uneasy with the multi-coloured prayer flags from an exotic culture, in a cowboy country. The exotic Tibetan lamas took advantage of the unusual land ownership pattern. Most Indian reservations are majority owned by the tribes. But a 1904 law allows non-members of the tribes to homestead land, resulting in four to five times as many non-Indians on the reservation, as there are Red Indians. The Tibetan lamas call their newly settled land as the Land of Secret Mantra, Wisdom and Compassion. The Montana

reservation is sacred to the Red Indian tribes also. Oral traditions depict a Coyote defeated a monster and drove out many bad spirits, so that people could inhabit.

Salish Kootenai College and local Indian leaders worked to build bridges between the Indian tribes and the Buddhists. The Buddhists brought traditional gifts, prayer scarves and tobacco to the tribal council. From Japan, Taiwan and China, Buddhists have sent money for Buddha statues. The Dalai Lama will be visiting and consecrating the Garden of 1000 Buddhas, after completion in 2012. Contentious issues are noticeable in the patchwork of Indian and non-Indian land-holdings, within the reservation. □□□