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CONTENTS

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Editorial Note

Turmeric is an important commercial crop in India. Indian turmeric is well known in the world market. The first article tries to explore the export potential of Indian turmeric.

Internet banking is a popular delivery channel provided by banks & there is an increasing number of bank customers using it. The second article aims at understanding the relationship between demographics & usage of internet banking.

The third articles discusses the pros and cons of debt waiver vs agricultural insurance. Fourth article is about talent management in hospitals. Relationship of Knowledge management and employee development is discussed in the fifth article. Case study on medical social work and Book review on 'Small Business Management' is presented at the end.

Dr. C. S. Kale
Editor

Debt Waivers v/s Agricultural Insurance: A Comparative Efficacy

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Abstract:
A debate on debt waivers versus agricultural insurance and public investment in agricultural and rural development is not a new phenomenon in India. The total bill of the loan waivers that are again in demand at all India level from 2017 till 2019, may touch to the tune of Rs. 3, 00,000 crore (Ashok Gulati, 2018). As in the past, the loan waivers in future might give temporary relief to cultivators but the agriculture like in the past is unlikely be revitalized (Ibid). Therefore often the debates on compulsory agricultural insurance besides the premium payment by the government advocated the change in insurance law in order to make it possible. Besides free electricity and irrigation tariff waivers different states in India in past also have declared agricultural debt waivers at various occasions. On an average the frequency of such debt waivers comes to be ones in six years (Parchure, 2013). The largest ever agricultural debt waivers scheme called as the "Agricultural Debt Waivers and Debt Relief Scheme (ADWDRS)-2008" that involved a financial burden to the tune of Rs. 71,680 crore was declared by the then Congress led UPA (United Progressive Alliance) government at the centre meant to arrest the increasing number of farmers' suicides in the country. The present paper is based on generating relevant primary data from 366 debt relief beneficiary farm households from two districts each of Andhra Pradesh (Anantpur and West Godavari) and Maharashtra (Nanded and Nasik) states. In addition to this, 10 farm households from each districts obtaining bank loans but were not the beneficiaries of the said waiver-cum-relief scheme formed a control group..

1.0 Introduction:

The ADWDRS-2008 which was introduced in the Union Budget-2008 by the UPA-I which was to the tune of Rs 71, 000 crore was expected to cover the pending farm debt of about 36 million cultivators in the country. In order to assess the actual impacts of the scheme, the field level study of four districts from the two states of Andhra Pradesh and Maharashtra was conducted. Respectively the districts selected for the study were Nanded and Nasik from Maharashtra and Anantpur and West Godavari from Andhra Pradesh. Pre and post ADWDRS comparison of the number of credit accounts, total amount of credit and the average amount of credit per account show that the same have increased during the post package period. The package could not bring about any conducive environment for farm related investments. The opinion of both the study/beneficiary and control group farmers about the demoralization of the regular repaying farmers is not in favour of reoccurrence of such programmes in future. Even some of the beneficiary farmers are not in favour of such debt waiver programmes to be announced in future. During and post package period no significant change in the cropping pattern was observed in both the states. As the crop wise yield levels do not bring out any evidence about the productivity improvements in the study districts there is no significant impact of the scheme on productivity was observed. The package has shown no positive impact on the repayment behavior of farmers as the pre and post package pendency of loans are observed to be of substantially identical.

Post package proportion of overdue of loans of the study farmers from Andhra Pradesh remained at 64 per cent at the minimum and 100 per cent the maximum. The same for Maharashtra it was 74 and more than 100 per cent; meaning that the accumulation of principal with the interest makes the case worse. As all previous loans were repaid under the ADWDRS, it appears that the farmers now have the expectation that such programmes will be reoccurred in future too. Even though the non-ADWDRS control group farmers (those who didn't receive the waiver benefits) were also found with their loan overdue but their relative performance was better in terms of regularity of repayment than the ADWDRS beneficiaries from both the states.

2.0 Data and Methodology:

The entire analysis that forms the present paper is predominantly based on the primary data obtained from the ADWDRS - 2008 beneficiary farm households from two districts from each of the states of Maharashtra and Andhra Pradesh respectively. These districts were Nasik and Nanded from Maharashtra and West Godavari and Anantpur from Andhra Pradesh. All these four districts from the two states were selected on the basis of the availability and an extent of irrigation cover. The primary information(s) were obtained mainly through the household survey of beneficiary farmers' households from the states of Maharashtra and Andhra Pradesh. Rationale behind selecting the respective states for the present study is that the state of Andhra Pradesh is a state which happens to be the largest beneficiary state of the ADWDRS-2008 while Maharashtra happens to be the agriculturally unique state in the country but one of the severely affected states by farmers suicides and most of the suicides have been due to the credit pendency on account of both the institutional and non institutional sources (Parchure and Talule 2012).

Usually the schemes like debt waiver are not expected to bring any direct benefit for the cultivators nor does it improve the financial efficiency of the banking sector in the long term. On the contrary as the debt waiver usually includes only the defaulting farmers and excludes the regularly repaying ones, the schemes like debt waiver leaves the entire banking sector with a mandatory option of an adverse selection. Therefore it is necessary to work out the feasibility of public investment in the agricultural and allied sectors and find out whether an efficient subsidy mechanism can be a substitute or can it replace the requirement of frequent farm debt waivers which usually do not bring any long term transformation in the country's agricultural sector.

Sample Plan:

For the purpose of the collection of the primary data two districts each from the state of Maharashtra and Andhra Pradesh were selected and while selecting the districts form both the states the basis was the availability and the extent of irrigation cover. 90 farmer households from each of the district have been covered for the purpose and thus in total the sample covered 180 farm households from each of the state (186 from AP). Hence the total number of the sample of the beneficiary households belonging to the four districts from two states is 366. In order to cover the farm credit delivery points one District Central Cooperative Bank (DCCB), one Commercial Bank (CB) and one Regional Rural Bank (RRB) were identified from the selected districts of both the states of

Maharashtra and Andhra Pradesh. For this purpose the basis was the amount of debt waived under the ADWDRS-2008, as well as, the banks suggested by lead bank managers from the respective states or the NABARD officials. Further three (03) branches of each of these banks were selected on the basis of the higher benefits received under the ADWDRS-2008 or as suggested by the concerned bank higher authority. Hence the selection of the concerned bank branches was based upon combination of two factors viz. the amount of the money received under the ADWDRS-2008 as well as, the suggestions of bank officials. Therefore the selection of the bank branches had a strong and mutual base between the implementing banks and the study team which happened to be helpful in bringing a higher degree of accuracy in the collection of the data. The list of beneficiaries of the ADWDRS-2008 available at the selected financial institutions was used as a source list to draw a sample of 30 farm households from each of the selected financial institution. This way in all 90 farm households were surveyed from every selected district and the total of 180 farmers from each of the state.

In addition to this, 10 farm households per district were interviewed as the control group. This group consisted of the farmers' households which had obtained bank loans but were not the recipients of the ADWDRS-2008 (may be the regularly repaying households of loans, hence didn't get the ADWDRS benefits). Also the officials from the financial institutes from the respective state were contacted in person. They were the branch managers, lead bank managers, chief officers of selected banks. The attempt was also made to contact and interview the Insurance officials to strengthen the understanding about different aspects of the problem related to farm credit and insurance.

3.0 The Context and Review:

Most of the Indian farmers belonging to all categories of land-holding need credit both for the farm operations and agricultural investments. Also during the lean seasons and the unforeseen situations like drought they need credit for self-consumption and maintaining their livestock. Many a time farmers are found borrowing for the repayment of earlier debts. Therefore an access to formal credit becomes an indispensible matter for the farming community. Limited access to the institutional farm credit and low penetration (about 26 per cent) of agricultural insurance have been underlying causes of persistent poverty in rural parts of the country (Townsend, 2006). This is true especially in the case of poor and predominantly agricultural economies like India, where bank credit is expected to serve the dual purpose of enabling productive investment and providing insurance against highly volatile income streams. However, in the Indian case the absence of sophisticated instrument to mitigate income risk, such as the insurance risk and future contracts, even farmers with initial access to institutional credit have found accumulating an extreme levels of debt (accruing to both the institutional and private agencies), factually excluding them from bank credit in future. This has resulted in about half of the (49 per cent) Indian farmers carrying cultivations and their pending debt. In Indian case, generally the pending of farm debt is mainly on account of crop vagaries and low insurance penetration. Credit linked crop insurance launched in the 1970s has remained confined to about 24 per cent where the unit of application is the area and not the individual farmer. Low penetration of agricultural insurance coupled with frequent crop failures on many occasions has led to accumulation of farm credit. This has its political repercussions on one hand. On the other hand low recovery of the farm credit also weakens the credit mechanism leaving the lending institutions with an option of adverse selection. As a result of the farm credit accumulation and the political repercussions of the same, successive governments, in the past resorted to credit waivers.

Potentially far-reaching macro-economic and political implications of extreme farm indebtedness have resulted into a range of large scale debt relief initiatives in the past. In India, during the period between 2000 and 2006, average household debt increased six-fold where as in Mexico, annual increase in the outstanding consumer credit was 35 per cent and the same was more than doubled in Brazil (Fibelman, 2009). The recent farm credit waiver which was announced in the union budget of 2008 for about Rs. 71 thousand crore was of-course not the first of its kind. Earlier India enacted a nationwide farm debt relief programme was in 1989 and the same was for US $ 3 bn. This debt relief of 1989 was based on outstanding debt and was not based on the landholding criteria. The question that arises from such fiscal instruments is whether the credit waiver does actually benefit farmers or it is just a temporary relief to them and leaves the banks with adverse selection in future. Therefore the post waiver response of farmers and the assessment of the same on banks need a careful scrutiny. Most often, the farmers regular in repayment are excluded from such debt waiver schemes hence the post waiver trends of repayment and a surge in credit demand may leave banks with adverse selection. With this context the study has focused on the comparison between the pre and post debt waiver pattern of farm credit demand and repayment patterns. And with this approach the impact of credit waiver both on banks and the farming economy benefitted by the waiver programme is assessed. It is widely acclaimed that the benefit of such debt relief programmes are substantial. But their merit as an instrument to promote financial inclusion, investment and boost to agricultural productivity remains highly controversial. But in this context, Mayers (1977) while building on theories of debt overhang and risk shifting has argued that the extreme level of household debt distorts investment and production decisions so that the debt waiver holds the promise of productivity improvements. Whereas commenting on the Agricultural and Rural Debt Relief Scheme-1989 (ARDRS-1989) Shailendra and Kartar Singh (1994) observed that the loan waiver schemes are bound to severely hamper the functioning of credit institutions, as they did in Karnataka's co-operatives.

4.0 Results and Discussion:

Debt Waiver v/s Crop Insurance:

Now let's consider the relative merits of a credit linked crop insurance system such as the one operating in India over the policy of debt waivers. A debt waiver may be referred to as a completely arbitrary political gift of money that is given to loanee farmers. Primarily, the scheme of Debt Waivers leads to the creation of such conditions that leads to adverse selection and moral hazards when it comes to the utilization of scarce government resources both among farmers and populist politicians. Secondly, the schemes like debt waivers thrashes out all the hard work done by the banks and insurance agencies in lending and recovering the loans.

Debt Waiver Scheme when compared to the indemnities paid out through crop insurances is expensive in nature. For a glimpse of the magnitudes, consider this. The annual subsidy both on central and state government accounts at 50 per cent coverage of loanee farmer works out to Rs. 1558 crores. If crop insurance is up scaled to all loanee farmers this figure will double to Rs. 3116 crores. Over a period of a decade (which is roughly the periodicity of debt waivers in the past) the total subsidy works out Rs. 31160 crores which is less than half of Rs. 70,000 crore that the debt waiver doled out in 2008 budget on central government account alone! (Parchure, 2013)

Even if all non-loanee farmers are covered then the annual subsidy both on the central and state governments would be Rs. 7790 crores which over the course of a decade will stand at Rs. 77900 crores distributed over 120 million loanee and non-loanee farmers. In terms of political economy this makes much more sense than doling out Rs. 70,000 crores to 25 million loanee farmers on central government account alone (Parchure, 2013). Even if the sum insured is increased to cover input cost plus subsistence the annual subsidy on both central and state government accounts will not exceed Rs. 13,350 crores.

Role of the State in Agricultural **Insurance: A Redefinition of its Scope:**

This point about state intervention in agricultural risk management needs generalization, amplification and refinement. Parallel to the central government besides the irrigation and electricity tariff waivers the state governments also in past have shown a tendency to declare debt relief packages from time to time (approximately once in six years) as per the need of the situation (Parchure, 2013). The funds that are released by the state governments under such waiver packages will be utilized much more efficiently if the same are channeled through the crop insurance system in terms of (a) reaching exactly to those areas/farmers that have faced the greatest adversities and (b) reaching to them intact without any leakages.

5.0 Conclusions:

The present paper mainly aimed the review and the evaluation of the ADWDRS-2008 under which the Government of India waived the accumulated farm debt for Rs. 60,000 crore covering over 36 million cultivators. The basic objective of the study being to evaluate the immediate pre and post farm credit demand and supply pattern and the overall impact of the ADWDRS on the beneficiary farmers, lending institutions and the fiscal state of the funding agency i.e. the central government the primary data from the ADWDRS beneficiary and the control group farmers from four districts of Andhra Pradesh and Maharashtra were obtained. The striking findings about the borrowing and the repayment behavior of the concerned farmers' households brought out that most of the farmers have been borrowing for various purposes and from all the available sources at their disposal. About the repayment, most of the proportions of credit borrowed for almost all purposes have shown unpaid debt accumulation. This certainly will have the negative impact on the financial health of the lending institutions in the long run. About the insurance related behavior of these farmers the data were obtained on the Crop, General and the Life Insurance categories. The pattern of buying of Insurance across all categories of Insurance has shown that the Insurance penetration among all these farmers happened to be less than the national average of the country. Both the study and control group farmers from Andhra Pradesh are not much interested in insurance subscription. But the proportion of both the groups of farmers i.e. the ADWDRS beneficiary and non-ADWDRS control group willing to subscribe to the insurance is observed to be substantially high in Maharashtra. This is indicative that the farmers of

Maharashtra are aware of the advantages of insurance and therefore the government needs to be more proactive and outreaching in this regard or even can make the crop insurance popular and compulsory. This can be either through whole or part premium payment instead of arbitrary policies like the ADWDRS-2008. This will lead to multiplying of the benefits such as, avoidance of the negative opinion of public about the debt waiver, avoidance of adverse selection, inclusion of both the loanees and non-loanee in the fiscal transfers and the optimal and equal fiscal benefits to all.

Some ADWDRS farmers despite being beneficiaries of the ADWDRS-2008 were not insistent on the continuation of the programme; instead they expected the policies helping their self-reliance. In such a context the policies like the compulsory or state sponsored insurance or the capital formation and investment policies strengthening the agricultural economy will be more useful and strength building in nature. The crop categories for which the sample ADWDRS farmers of both the states have insured are Cereals and Oil seeds and Cotton in Andhra Pradesh and Oil seeds, Horticulture and Pulses in Maharashtra. Post 2005 borrowing by the farmers from both the states and of both the categories (i.e. the sample ADWDRS-2008 beneficiaries and control group) of farmers shows that 93.65 per cent of the sample ADWDRS-2008 beneficiaries from Andhra Pradesh have borrowed from different sources whereas; the proportion for the same for Maharashtra is 100 per cent. About the control group the same happened to be of the order of 83.33 per cent and 100 per cent respectively. The striking fact that has emerged from the field level data is that most of the loans borrowed for all the purposes and from all available sources are pending which shows a greater proportion of overdue. This is the major factor of concern for lending institutions and needs to be considered as a strong negative impact of the ADWDRS on the banks / financial institutions.

Despite the pendency of earlier credit, most of the times, the farmers have been re-borrowing for their agricultural operations. The maximum frequency of borrowing by both these groups from both the states is observed to be of nine times. Lending institution wise disaggregation of the proportion of the ADWDRS farmers and the number of times of their borrowing show that in all 54.24 per cent of the farmers from Andhra Pradesh have borrowed for once, 26.53 for two times, 12.93 for three times and 4.08 per cent have borrowed for nine times during their profession as the cultivator. For Maharashtra the same is observed as; 40.48 per cent for once, 23.81 for two times, 15.48 for three times and 6.54 per cent have borrowed for four times respectively. Overall average for both the states emerges as; 46.98 (once), 25.08 (twice), 14.29 (thrice), 4.44 (four times), 2.54 (five times), 2.86 (six times) and 2.22 per cent (nine times) respectively.

Comparison of pre and post ADWDRS situation about the purpose and source-wise borrowing and the proportion of repayment and overdue indicates post ADWDRS decline in the proportion of repayment and increase in overdue. This clearly indicates the case of moral hazard / adverse selection. But when looked at the change in credit access to farmers through the pre and post ADWDRS comparison of the number of credit accounts, total amount of credit and the average amount of credit per account the inferences elucidate that there has been a substantial growth in all these indicators which clearly shows that the post ADWDRS access of credit to farmers has grown. The proportion of pendency exceeds the proportion of repayment and thereby the pendency-principal ratio becomes greater than the repayment-principal ratio for both the states' ADWDRS beneficiary farmers. The purpose of ADWDRS was to clear the NPAs of the banks and restore the farmers' credit accounts with the future credit ability and the credit paying capacity (monetization) of the banks. When the farm debt accounts were cleared and the money they were supposed to pay to the banks was saved, in such cases the farmers have used the saved amount of money in purchasing of livestock such as the milching cows, a pair of bullocks or the small animals like sheep and goats. But the proportion of such farmers from Maharashtra is almost negligible (1.1 per cent) the same from AP is observed to be of higher. The programmes like the ADWDRS-2008 or the ARDWS-1989 exclude by default the regular debt repaying farmers and leave credit institutions with the option of adverse selection. This is bound to demoralize both the lenders and the borrowers. The (demoralized) regular repaying farmers cannot be in favor of introducing such programmes like the ADWDRS. Even some beneficiary farmers are not in favor of such debt waivers. There are farmers who feel demoralized and do not want a recurrence of such schemes in future. Instead they expect agricultural development policies. In conclusion this means that the government, instead of spending money in popular programmes like the ARDWS-1989 or ADWDRS-2008 can use the same money either for capital formation in agriculture, agricultural investments or for part or full payments of crop insurance.

The main conclusions therefore are; one; that the programmes like debt waiver being completely an arbitrary political gift of money to loanee farmers create conditions for moral hazards in the utilization of scares government resources, it undermines at stroke all the hard work done both by the lending and insurance agencies in disbursing and recovering the loans. There is a relative merit in the credit linked Crop Insurance system such as the one operating in India over the policy of debt waiver. In fact the debt waivers are costlier t not only than indemnities paid out through Crop Insurance, but the indemnities and subsidies together stand less than the debt waivers such as the ADWDRS-2008 (see also Table 9), and two; looking at the Compulsion of the crop insurance at the national level the element of compulsion in agricultural insurance has come under the scanner of the courts and the law because going by the established legal principles it is viewed unfavorably. The economic argument would suggest otherwise. The problems like food security and the farmers' income security are nationwide. This applies to both the loanee and non-loanee farmers. In case of the loanee farmers, the risk faced by them has ripple effects on the solvency of loan portfolio of lenders. In case of non-loanee farmers the risks have to be absorbed by the farmers themselves when they are in fact unable to bear them. Considering this it may be desirable to amend the IRDA Act and to make Agricultural Insurance compulsory for all farmers having the size of holding below say five hectors of land. This will greatly facilitate the task of extending larger credit flow towards agricultural sector.

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Annexure:

Table 1: Pre and Post ADWDRS Reason wise Average Household Borrowing and Repayments

Purpose of Borrowing	Amount		Per Cent	Amount	Per Cent
	Loan	Repayment	Repayment	Overdue	Overdue
Pre ADWDRS					
Agriculture	6040.984	1752.459	29.01	3265.027	54.05
Irrigation	234.973	5685.792	2419.77	3027.322	1288.37
Education	2459.016	1622.951	66.00	1092.896	44.44
Consumption/Health	409.836	0.000	0.00	409.836	100.00
Housing	1612.022	2185.792	135.59	3415.301	211.86
No Response	109.290	84.426	77.25	54.645	50.00
Total	10866.120	9708.470	89.35	11265.027	103.67
Post ADWDRS					
Agriculture	25112.02	6434.46	25.62	46876.56	186.67
Irrigation	1502.73	3330.60	221.64	5286.89	351.82
Education	8292.35	402.19	4.85	7247.81	87.40
Consumption/Health	7551.91	1330.60	17.62	11346.45	150.25
Housing	17978.14	1879.78	10.46	17407.10	96.82
No Response	286.89	304.64	106.19	204.92	71.43
Total	60724.04	13682.28	22.53	88369.73	145.53

Source: *Computed*

Table 2: Pre and post ADWDRS Comparison of Households' Loan Account Performance

Source of Borrowing	Amount		Per Cent	Amount	Per Cent
	Loan	Repayment	Repayment	Overdue	Overdue
			Pre ADWDRS		
RRB	1290.44	2021.04	156.62	2555.46	198.03
Commercial Bank	1754.10	8229.51	469.16	5778.69	329.44
Pvt. Persons	5792.35	259.56	4.48	2295.08	39.62
Total	8836.89	10510.11	118.93	10629.23	120.28
			Post ADWDRS		
RRB	3469.945	2295.418	66.15	10456.28	301.34
Nationalized Bank	8633.88	9296.2568	107.67	38412.57	444.91
Pvt. Persons	38314.21	4014.2077	10.48	36003.55	93.97
SHG	1284.153	27.322404	2.13	1311.475	102.13
Total	51702.19	15633.205	30.24	86183.88	166.69

Source: Computed

Table 3: Details of Average Household Credit Waiver Received by the Study Farmers

Loan/Waiver	AP				MH				Total			
	Coop	CBs	RRBs	Total	Coop	CBs	RRBs	Total	Coop	CBs	RRBs	Total
Original Loan	5163.39	3703.63	4359.86	13226.88	3428.14	18721.17	1054.10	23203.41	8591.54	22424.80	5413.95	36430.29
Amount Repaid	647.46	267.76	184.89	1100.11	92.57	3241.86	185.52	3519.94	740.03	3509.61	370.41	4620.05
As Per Cent of (1)	12.54	7.23	4.24	8.32	2.70	17.32	17.60	15.17	8.61	15.65	6.84	12.68
Amount Waived	7233.27	3890.64	5383.91	16507.81	4133.22	12893.03	961.75	17988.00	11366.48	16783.67	6345.66	34495.81
As Per Cent of (1)	140.09	105.05	123.49	124.81	120.57	68.87	91.24	77.52	132.30	74.84	117.21	94.69

Source: *Computed*
Note: *AP = Andhra Pradesh and MH = Maharashtra*