

Probing 'Waves of Suicides' in India: Social Protection for Farmers



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List of Acronyms & Abbreviations

| | |
|---------|---|
| ADWDRS | Agricultural Debt Waiver and Debt Relief Scheme |
| CBP | Community Banking Programme |
| C&AG | Comptroller & Auditor General |
| FCP | Farmers' Club Programme |
| FAO | Food and Agriculture Organization of the United Nations |
| GCC | General Credit Card |
| GDP | Gross Domestic Product |
| GHG | Green House Gases |
| GM | Genetically Modified |
| HDI | Human Development Index |
| ILO | International Labour Organisation |
| iNGOs | International Non-Governmental Organisations |
| JLGs | Joint Liability Groups |
| KCC | Kisan Credit Card (Farmers' credit card) |
| LEISA | Low External Input Sustainable Agriculture |
| MDGs | Millennium Development Goals |
| MGNREGA | Mahatma Gandhi National Rural Employment Guarantee Act |
| MoA | Ministry of Agriculture, Government of India |
| MSSRF | M. S. Swaminathan Research Foundation |
| NABARD | National Bank for Agriculture and Rural Development |
| NAIS | National Agricultural Insurance Scheme |
| NCRB | National Crime Records Bureau |
| NGO | Non-Governmental Organisations |
| OTS | One-Time Settlement |
| PACS | Primary Agricultural Credit Cooperatives Schemes |
| RBI | Reserve Bank of India, Government of India |
| RIDF | Rural Infrastructure Development Fund |
| SDGs | Sustainable Development Goals |
| SHGs | Self Help Groups |
| SPF-I | Social Protection Floor Initiatives |
| UDHR | United Declaration of Human Rights |
| UNDP | United Nations Development Programme |

List of Figures, Tables & Illustrations

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|------------|---|
| Front page | Cover design incorporating Vincent Van Gogh's famous painting 'The Potato Eaters' based on real life peasants |
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| Figure 2 | Farmers' suicides statistics showing the worst affected Big 5 States highlighted in yellow (2014) |
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Introduction

Records show that 3,146 farmers committed suicide in Maharashtra State in 2013; Maharashtra has crossed 60,000 farmers' suicides, averaging at least 10 farmers killing themselves every day.

Source: 2014 Report, National Crime Records Bureau, India¹

It was estimated that a total of 2,96,438 farmers have committed suicide in India since 1995. Many have challenged the official data arguing it's much higher.¹ In India, where agriculture is considered a 'life-giving profession', these suicides are seen as serious public policy concern.



Figure 1: Recent Indian Newspaper Articles on Farmer Suicides

Sources: http://1.bp.blogspot.com/-s06n3KD88Is/VTMkQuZ3rWI/AAAAAAAAACdk/_9znTQbOLv4/s1600/toi%2Bpage%2B10-page-001.jpg;
<https://morningcapsule.files.wordpress.com/2014/12/toi-farmer-suicide-on-rise-ib-report.jpg?w=815&h=554>;
<http://agrariancrisis.in/2011/11/20/killer-fields-of-telangana-under-t-junction-in-times-of-india/>

Recent consensus states that social protection proves to be an effective response to alleviate poverty and vulnerability, and has lead to growing number of states offering social protection strategies outlined to benefit vulnerable populations.² This essay will initially consider benefits of social protection especially in the agricultural sector, secondly examine the present situation in India following growing farmers' suicides, review trendsetters' responses who are aiming for a change, and finally highlight time bound recommendations to curb these suicides.

Social Protection

Social Protection is defined as *'public actions taken in response to levels of vulnerability, risk, and deprivation which are deemed socially unacceptable within a given polity or society.'*³ It is increasingly viewed as an emerging paradigm for social policies. Broad forms of social protection include social insurance including private or self-help groups, social assistance such as cash or non-cash subsidies, and protective legislations such as minimum wages. All mainly cater towards protecting individuals and households from deprivation and poverty.

ILO considers social protection as arising from human rights, defining it as *'entitlement to benefits that society provides to individuals and households – through public and collective measures – to protect against low or declining living standards arising out of a number of basic risks and needs'.* Internationally, it is acknowledged that social protection is a basic human right enshrined in UDHR as *'everyone has the right to a standard of living adequate for the health and well-being of himself and of his family'.* Initial drivers of social protection were 1980s-90s economic vulnerabilities, MDGs and the more recent SDGs focusing on poverty and vulnerability reduction. It has been proven that gaps in country's social protection framework could lead to chronic poverty. Key actors usually are UN, international communities, iNGOs, and governments, agencies, local NGOs and research institutes.⁴

¹ P. Sainath, (2014). *Maharashtra crosses 60,000 farm suicides*. [online]

² Barrientos, A. and Hulme, D. (2010). *Social protection for the poor and poorest*. Basingstoke: Palgrave Macmillan.

³ Ibid, as defined by Conway, de Haan and Norton 2000

⁴ Ibid

Key issues in successfully rolling out social protection networks in developing countries are scale, scope, integration, financing and politics. Nevertheless, successful case studies have proven that concepts like SPF-I⁵ can be innovative with better coordination between on-going social protection activities and the design and implementation policy actors. Case studies of Brazil and India targeting rural and agricultural areas have illustrated that adaptation is possible for different economic and social contexts by exploring innovative ways of funding social protection, maximising impact of transfers, and fostering development of good policies.⁶

Rural Social Insurance Programme, Brazil:

Coverage: 80% of agricultural workers & 66% of rural population
Benefits: Reduction of 4m poor people, and 4.1m indigent people

Rashtriya Swasthya Bima Yojana, India

Targeted: Population below the poverty line around 300 million by 2012.
Benefits: Coverage of INR 30,000 (US\$650) for a family for 1 year; transportation and health costs covered; no age limit.
Funding: Mainly Central and State governments pay the premium to the selected insurers.

Mahatma Gandhi National Rural Employment Guarantee Act, India

Targeted: 52.5 million households (2009-2010)
Benefits: Increase in minimum wages for agricultural labourers; decreased out-migration from villages; women's empowerment; positive impact on the geographical-ecological environment.

Source: UNDP, ILO, SUSSC report on SPF-I case studies, 2011

Agricultural Sector

FAO acknowledges that social protection policies help reduce risks, vulnerability, poverty and deprivation, while agricultural policies focus on improving productivity and access to markets. In spite of a co-relation, FAO confesses that little attention is paid to the interaction between social protection and agricultural policies, and towards their design and implementation.

Limited resources, low productivity, poor markets and exposure to risks affect agrarian households. Good social protection frameworks should ideally alleviate credit, savings and liquidity constraints through cash and in-kind support. Good agricultural policies should help manage risk by stimulating output, income and household welfare. Available studies suggest cash transfers and public works schemes directly impact agriculture, however, their success is based on programme design, gender and socio-cultural context. Policies are also able to prevent detrimental risk-coping strategies such as selling agricultural equipment to buy food. Studies have found that cash transfer schemes improve participation in social networks. Good agricultural interventions increase household income and improve access to microcredit, infrastructure and irrigation enhancing household consumption and food security. FAO acknowledges that due to an obvious gap, future studies for social protection in agriculture should consider risk coping and management, and local economy.⁷

⁵ Social Protection Floor Initiatives launched in 2009 by UN, led by ILO and WHO

⁶ UNDP, ILO, SUSSC, (2011). *Sharing Innovative Experiences: Successful Social Protection Floor Experiences*. New York: UNDP.

⁷ Davis, B., Knowles, M. and Tirivayi, N. (2013). *The interaction between social protection and agriculture: A review of evidence*. Rome: Food and Agriculture Organization of the United Nations.

Farmers' official social movement in India started with All India Kisan¹ Sabha (Peasants' Union) in 1936 founded by Sahajanand Saraswat, the architect of Indian farmers' movements.

The 'Kisan Manifesto' demanded cancellation of rural debts aiming to save peasants from economic exploitation, encouraging peasants' ownership of land, waiving of debts, better irrigation infrastructure and recognition to Kisan Sabhas.⁸ Almost 80 years since the first movement, the current dire condition of farmers reinforces that India still has a long way to go.

Farmers' 'Waves of Suicides' in India

In India 48.9% depend upon agriculture, and the agricultural sector contributes towards approximately 18% of country's GDP.

India, an agrarian country, faces a grim reality of increasing farmers' suicides, and subsequently this issue is considered of paramount importance.⁹ It's suggested that the agrarian crisis is highly due to inefficient and wasteful sector with inconsistent governmental policies, which *"still fixes prices and subsidizes inputs, when public money would be far better spent on infrastructure and research."* Its main shortcomings are lack of mechanisation, institutional credit and irrigation, farmers depending entirely on erratic monsoon rains. This invariably makes smallholder farmers extremely vulnerable to whims of weather and climate change. World Bank noted that though India has a wide network for rural finance, many rural poor were marginalised due to inefficiencies, weak regulatory frameworks, high transaction costs and risks.¹⁰

Suicide Statistics

NCRB¹¹ statistics (Table 1)¹² met with immense criticism as the 2014 report revealed major changes in methodology and new sub-categories were created to show fewer farmers' suicides in comparison to previous years. Leading agricultural activists accused the government of *'manipulating data to paint a rosy picture.'* Though the government did accept that landless farmers were also dying, activists' reckon the figures are 'shuffled' to show about 1000 fewer deaths than 2013. It is interesting to note that at the other end of the spectrum, Agricultural Minister for Chhattisgarh absolutely denied the figures stating *'the numbers are wrong...there are no farmers' suicides in Chhattisgarh.'*¹³ Its important to note that Chhattisgarh district is one of the 'Big 5'¹⁴ States to be worst hit by farmers' suicides.

| Suicide Categories | 2014 | 2013 | 2001-2012 |
|-----------------------------------|--|---------------------|---------------------|
| Farmers | 5,650 | Sub-category absent | Sub-category absent |
| Agricultural Labourers | 6,710 | Sub-category absent | Sub-category absent |
| Have Own Land | 4,949 | Sub-category absent | Sub-category absent |
| Self Employed | 25,904 | 51,234 | 33,97,436 |
| Others | 41,216 | 28,548 | 33,70,557 |
| Farming / Agricultural Activities | Category split into various sub-categories | 11,772 | 33,41,934 |

Table 1: Suicide Statistics for 2001-2014, Source: National Crime Records Bureau, India

⁸ Wikipedia, (2015). *All India Kisan Sabha*. [online]

⁹ Accidental Deaths and Suicides in India 2014. (2015). [online] National Crime Records Bureau, Ministry of Home Affairs, p. Chapter 2A: Farmer Suicides in India.

¹⁰ Issues.org, (2015). *The GMO-Suicide Myth / Issues in Science and Technology*. [online]

¹¹ National Crime Records Bureau, India

¹² Open Government Data (OGD) Platform India, (2015). *State/UT-wise professional profile of suicide victim*.

¹³ Dahat, P. (2015). *Maharashtra records most farmer suicides: NCRB*. [online] The Hindu.

¹⁴ Maharashtra, Telangana, Madhya Pradesh, Chhattisgarh, Madhya Pradesh: Top 5 worst hit states by farmers' suicides

The report¹⁵ classifies farmers into Marginal, Small, Medium and Large¹⁶ based on the size of land owned. 72.4% suicide victims were small and marginal farmers, each with less than 2 hectares of land. Suicide figures show that deaths occurred in all age groups, including below 18 and above 60 years. Women comprised 8.4% of the recorded suicides.

It has been claimed that the report is rife with inconsistencies, the drop in 'Farmers' category counteracts with an exponential rise in 'Others' category. Furthermore, sub-categories are not clearly defined, therefore 'Agricultural Labourers', 'Have Own Land' and 'Self Employed' could further account for farmers' suicides. Prior to changing the methodology, the government was supposed to train local staff on how to document data. However, it was uncovered that local policemen were rarely trained, claiming if there was any doubt, the entry was always 'Others'. It is thought the manipulation of data is because rising farmers' suicides over years have become politically damaging issue for every ruling party.¹⁷

Causes of Suicides

NCRB report outlines causes such as 'Bankruptcy or Indebtedness', 'Family Problems', 'Failure of Crop', 'Illness' and 'Drug Abuse/Alcoholic Addiction'. However, these are simply categories, which do not give any insight into the actual reasons for suicides.¹⁸

Agriculture sector is thought to be unorganized with most farms being small and economically unfeasible. Along with major sector shortfalls, contributing factors include economic, political, social and environmental impacts. This invariably makes it a very complex scenario dominated by absence of adequate social support infrastructure. Weak public policies and economic strategies, uncertainty of agricultural enterprise, exploitation of farmers by middlemen and money lenders leading to unending cycle of debts, rising costs of agricultural and irrigation infrastructure, lack of credit availability, exorbitant interest rates fuel the wretched conditions. Government is accused of lacking vision and clarity in their reforms and policies, which do not reach small and marginal farmers. Over years, agricultural subsidies have also been reduced. Last but not the least environmental pollution and unfavourable neo-liberal international policies, which the government has limited control over, contribute to the distressing situations.¹⁹

'Bitter Seeds' captures one of the characteristic vicious cycles of debt that the farmers find themselves into due to GM crops. Traditionally, resource poor farmers used conventional seeds from their own plants for sowing. Over time this changed to hybrid seeds, and since 2002, with the entry of US multinationals like Monsanto, GM crops like Bt Cotton²⁰ have been introduced. GM seeds, which are costly, have now taken over the market; further they are non-renewable and have to be bought afresh for every sowing. This forces the farmer to get loans, which funds GM seeds and farming infrastructure. If the crop gives a good yield, the money is used to pay off the loan and buy more GM seeds for the next season. One bad crop and the whole cycle is affected; the farmer now unable to pay off the loan, mortgages his only wealth, his land. If he is unable to pay off the moneylender, he loses his land, the only source of his income. Many farmers are unable to get loans from banks and turn to private moneylenders, who exploit them with sky rocketing interest rates. These moneylenders are usually operating illegally and do not follow moneylending regulations. Local/conventional seed supply has been destroyed, so the farmer now solely

¹⁵ Accidental Deaths and Suicides in India 2014. (2015). [online] National Crime Records Bureau, Ministry of Home Affairs, p. Chapter 2A: Farmer Suicides in India.

¹⁶ Marginal Farmers: less than 1 hectare land; Small Farmers: 1 hectare to below 2 hectare land; Medium Farmers: 2 hectare to below 10 hectare land; and Large Farmers: more than 10 hectare land

¹⁷ P. Sainath, (2015). *The slaughter of suicide data*. [online]

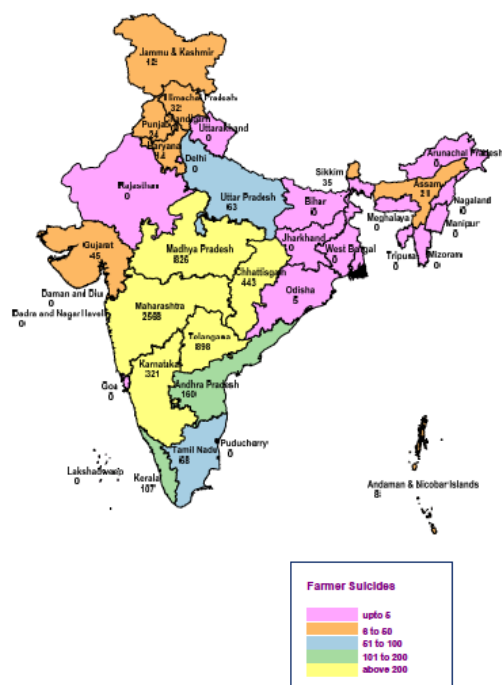
¹⁸ Task Force, Ministry of Agriculture, (2010). *Task Force on Credit Related Issues of Farmers*. [online] Government of India.

¹⁹ Deshmukh, P. (2011). *Farmers Suicides In India*. Vol. 1, Issue . 1. Indian Streams Research Journal, pp.113-117.

²⁰ Genetically modified cotton variety developed by Monsanto

depends on GM seeds. The cornered farmer, already living on the edge, is driven to desperation that manifests sadly into suicide.²¹

India lies 135th on HDI scale; it is important to note that most of the marginal and small farmers are living in extreme poverty, and are often illiterate with limited access to education, socio-economic and health infrastructure.²²



Climate change and global warming play an important role; the Big 5 worst affected States (Figure 2, highlighted yellow) are neighbours, illustrating that environment is definitely a contributing factor in that area. These States lie in and around the Deccan Plateau surrounded by Western and Eastern Ghats mountain ranges separated by the Ganges plains.

Climate change impacts including regular droughts, untimely and unpredicted rains, increasing floods, long dry spells are routine causes for crop failures. There are 34 recognised drought-prone districts in this plateau, and most of the population is involved in agricultural activities. Likely intensification of pest and insects attacks on crops make it imperative that agriculture practices in this region need to be sustainable and climate-change proof.²³ Sadly, lack of good policies illustrate that the government has yet to make a productive and co-ordinated response on climate change in the Big 5 area.

Figure 2: Farmers' suicides statistics showing the worst affected Big 5 States highlighted in yellow (2014), Source: Accidental Deaths and Suicides in India 2014. (2015). [online] NCRB, p. Chapter 2A: Farmer Suicides in India.

Current Social Protection Networks

The National Agriculture Policy (2000) aims to attain resource-efficient, equitable, demand-driven, and sustainable growth. RIDF²⁴ and NAIS²⁵ provide cover against losses on account of natural calamities. A pilot scheme on seed crop insurance provides cover to seed breeders/growers, though not farmers, in the event of failure of seed crops.²⁶ MGNREGA,²⁷ an act passed in 2005, is a labour law and social security measure that guarantees 'right to work.' Corrupt practises and inadequate implementation capacities at local levels are some of MGNREGA's limitations. In spite of these limitations, the act is revolutionary in implementing social protection measures at national level. Organic farming, green agriculture, bio-fertilisers and vermiculture practices are being established. However, most of these are small scale and region specific, and are still in early developmental stages.²⁸

MoA²⁹ undertook a report to establish reasons for growing suicides of farmers they termed as 'risk-taking entrepreneurs'. The report found that inadequate and untimely credit, procedural

²¹ *Bitter Seeds*. (2011). [film] US: Micha Peled.

²² Columbia.edu, (2015). *New Media and Development » Empowering Farmers - India*. [online]

²³ The Hindu, (2009). 'Climate change will impact Deccan Plateau'. [online]

²⁴ Rural Infrastructure Development Fund

²⁵ National Agricultural Insurance Scheme

²⁶ TERI, IISD, (2003). *Coping with global change: vulnerability and adaptation in Indian agriculture*. [online] New Delhi: The Energy and Resources Institute.

²⁷ Mahatma Gandhi National Rural Employment Guarantee Act

²⁸ Dass Ahuja, L. (n.d.). *Environment and Climate Change Policy of India*.

²⁹ Ministry of Agriculture, Government of India

hassles have increased their burden, while policy intervention has doubled agricultural credit, though simultaneously limiting access to institutional credit especially for small and marginal farmers. Input-intensive agricultural practices have become costly but there are few risk mitigation mechanisms such as alternative agricultural practises or insurance policies in place to compensate for income loss if there is bad yield. Existing mechanisms in place were KCC³⁰, ADWDRS³¹, FCP³², GCC³³, PACS³⁴, SHGs³⁵, JLGs³⁶, debt waiver, debt relief, and OTS³⁷ schemes. The report found limitations to all these schemes in reaching small and marginal farmers.

NABARD³⁸ was established in 1982 by a special act of parliament with focus on '*upliftment of rural India by increasing the credit flow for elevation of agriculture & rural non-farm sector.*' It is responsible for policy, planning and operations in the field of agricultural credit and other economic activities in rural areas. World Bank and global developmental agencies advice NABARD and provide monetary aid.³⁹ FCP, a grassroot forum with an objective of '*development through credit, technology transfer, awareness and capacity building,*' disseminates technology to farmers, links with banks, markets, credit counselling, recovery of loans and development of skills for enhancement of production and productivity.⁴⁰

KCC's biggest drawback is that it does not adequately cover women in farming if they don't have title to land. ADWDRS, debt waiver scheme, claims that 3.73m farmers have benefited, though the scheme is not available to all farmers. C&AG⁴¹ confirmed that monitoring of waiver schemes was deficient with evidence of tampering, overwriting and alteration of records.⁴² Loan write-offs for small and marginal farmers were announced in 2008, however, experts claimed that this still left out farmers' debts to private moneylenders. Debt relief schemes left huge gaps in formal banking channels. Competitive banking environment and rise of private banking made it impossible for farmers to get new loans as banks are not keen on debt waiver schemes. Weak legislation regulating private moneylenders increases exploitation of farmers. Leading scientist M S Swaminathan campaigned for additional financial support to implement programmes in suicide-prone districts, which is as yet slow to realise.⁴³

Farmers opting for sustainable technologies (e.g. LEISA⁴⁴) are further penalised, as present policies do not provide any benefits to these practises.⁴⁵ The lifestyles of people in agricultural activities have a carbon-light footprint and far less contribution to GHG-pollution. Climate change is partly playing havoc to the region's crops and their lives. Government's climate-change policies aren't targeted and region specific as yet; they also need to educate people on climate change impacts, and help them understand how to tackle it. Similarly, the government needs to understand and learn from their lifestyles, which are inherently resilient to inform and adopt new policies.⁴⁶

³⁰ Kisan Credit Card (Farmers' credit card), launched in 1998 by RBI and NABARD

³¹ Agricultural Debt Waiver and Debt Relief Scheme, launched in 2008

³² Farmers' Club Programme, launched in 2005 by NABARD

³³ General Credit Card

³⁴ Primary Agricultural Credit Cooperatives Schemes

³⁵ Self Help Groups

³⁶ Joint Liability Groups

³⁷ One-Time Settlement

³⁸ National Bank for Agriculture and Rural Development

³⁹ Wikipedia, (2015). *National Bank for Agriculture and Rural Development*. [online]

⁴⁰ Correspondent, S. (2012). *NABARD plans to open 100 Farmers' Clubs*. [online] The Hindu.

⁴¹ Comptroller and Auditor General, India

⁴² Parsai, G. (2013). *Sloppy loan waiver edges out deserving farmers: CAG*. [online] The Hindu.

⁴³ Infochangeindia.org, (2015). *NCRB claims 46 farmers commit suicide every day in India | News | Food security*. [online]

⁴⁴ Low External Input Sustainable Agriculture technologies, a platform for sharing eco-farming alternatives

⁴⁵ Leisaindia.org, (2015). *About Us | LEISA INDIA*. [online]

⁴⁶ Green House Gases

All India Kisan Sabha⁴⁷ pointed that most marginal and small farmers sell their produce at a loss, and with poor irrigation facilities and dropping subsidies, farming is becoming a risky vocation. Farmers often wonder whether they can find new jobs with their limited education and skills under the new 'Skills India' campaign.⁴⁸

Innovators and Recommendations

Innovators like LEISA and Sustainable Yogic Agriculture⁴⁹ encourage farm level innovations, foster institutional linkages and promote networking at grassroot levels while increasing farmer's self-esteem and reducing frequency of farmer suicides and social violence.⁵⁰ MSSRF's CBP⁵¹ is a needs-based credit support system providing interest free loans. Agri-Apps (MPower, RainbowAgri) are making their presence felt; they can provide an opportunity for education and building partnerships.⁵² Grameen Foundation provides micro-finance schemes and information services.⁵³

Recommendations are manifold and complex, and definitely not exhaustive. They need a targeted response from government, actors and social bodies simultaneously, with priority given to immediate needs. Figure 3 highlights several recommendations; some are campaigned by leading innovators and activists, while others are based following development of this essay. Recommendations have been arranged by urgency, either to be adopted immediately, in short time, or over long term.

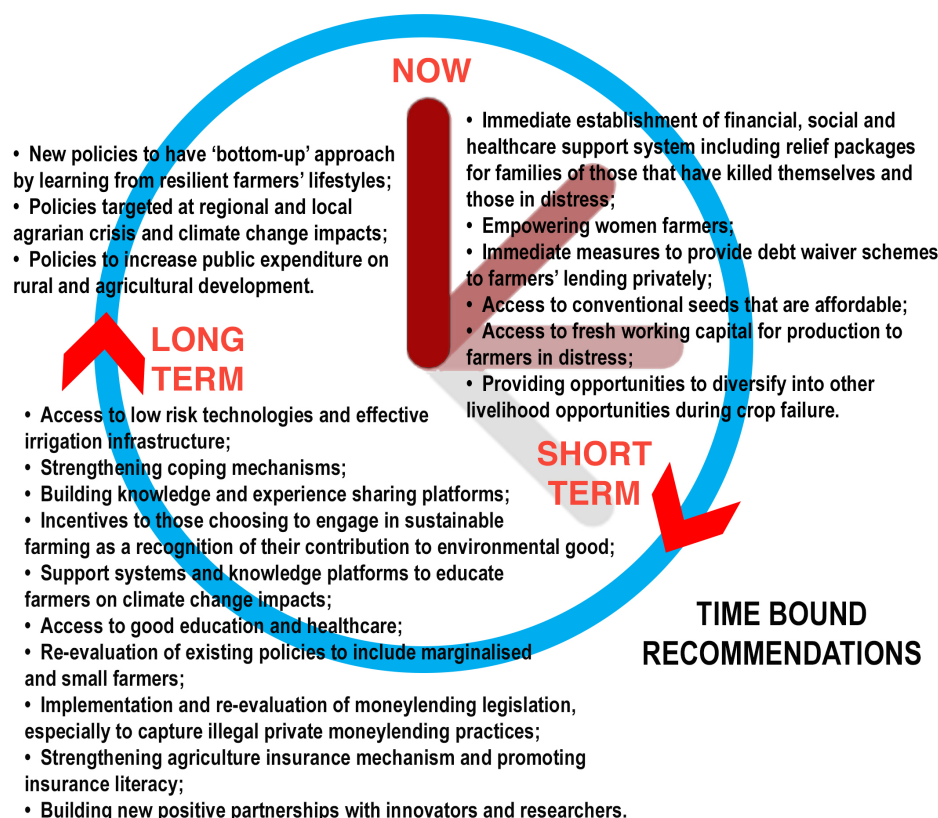


Figure 3: Time bound recommendations to curb further farmers' suicides

⁴⁷ All India Peasants Union founded in 1932 by Sahajanand Saraswati

⁴⁸ timesofindia-economictimes, (2015). *Farmers committing suicide due to failed crop, not love affairs: Will 'Skill India' provide relief?*. [online]

⁴⁹ Thought-child of the Rural Wing of the Brahma Kumaris World Spiritual University (BKWSU) India, it is a unique form of farming that combines thought-based meditative practices with methods of organic agriculture and is bringing clear economic and social benefits to smallholder agrarian communities in India

⁵⁰ Environment.brahmakumaris.org, (2015). *Yogic Farming*. [online]

⁵¹ M S Swaminathan Research Foundation's (MSSRF) Community Banking Programme (CBP)

⁵² GOOD Magazine, (2015). *India's Rural Farmers Struggle to Read and Write. Here's How "AgriApps" Might Change That..*. [online]

⁵³ Grameen Foundation India, (2014). *Information Services*. [online]

Conclusions

With large number of Indians depending on agriculture, this issue is vast and extremely multifaceted. For this reason, there is an urgent requirement for targeted, collaborative and co-ordinated response led by the government and all other actors. Distressing factors such as poverty, corruption, political, social and economic inequalities and injustices are also at play, negating good policies. It is necessary to remember that developmental projects can only be truly fruitful if social, political and economics factors are fair, just, accountable and transparent. With India's new vision of 'Digital India',⁵⁴ India needs to ensure that marginalised farmer communities are not left behind. Rights-based approach with maximum flexibility for national adaptation and access to all marginalised groups would essentially benefit agricultural communities in the long run. Finally it is imperative that urgent action be taken as the severely distressing and unbearable circumstances are driving innocent farmers and their families to their deaths, as they become scapegoats trapped in unforgiving and harsh social, economic and political conditions.

⁵⁴ Digitalindia.gov.in, (2015). *Digital India Programme, Government of India*. [online]

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