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Rameshwar purchased a tractor on loan basis in 2011. Till year 2024 he remained tense in various difficulties and complications relating to the paying back of this loan. When he could not succeed in paying back this loan, he committed suicide recently on May 22, leaving behind the inheritance of a damaged tractor and an unpaid loan for his eldest and ailing son Vijay Bahadur. Unable to bear the pain of Rameshwar's death in very distressing conditions, his brother Jagdyona also died within a week or so.

Rameshwar was a farmer of Hastam village, located in Mahuva block of Banda district, Uttar Pradesh. His extended family had been subsisting with difficulty on the basis of farming their five acres of land. It was a dream of Rameshwar to somehow buy a tractor, but he had held back this desire because he understood that he cannot afford to buy one. However he was lured by some agents that they can arrange a loan from a bank for this, and it will not be too difficult to pay back the instalments. They made the deal sound very attractive and Rameshwar temporarily forgot about the grim reality of high interest rates. Finally the tractor came home on a note of glory, the uncomfortable fact of the loan of Rs. 485,000 being pushed aside for some time.

However Rameshwar realized soon that it was not possible to pay back the loan interest, let alone the principal amount, particularly during the all-too-frequent times of erratic weather leading to less than expected crops. Although he made his best efforts to try to pay back the loan in time, the loan plus interest continued to increase and at one time had crossed a million Rs. Then Rameshwar made an even bigger effort and managed to take it back closer to the original amount, but these was no question regarding his inability to pay back the entire loan, no matter how hard he tried. More recently his efforts were hampered further

when the tractor stopped working and they could not afford the Rs. 40,000 to Rs. 50,000 amount that was needed to repair the tractor.

So the bank loan started increasing again. The last notice for loan payment received by the farmer mentioned an amount of over Rs. 640,000. Whenever such notices came, these made Rameshwar very tense as these hurt his sense of self-respect and dignity and also increased his worries about the future of his family. Soon after receiving this notice he committed suicide.

When I visited this village after about two weeks of this suicide, the family of the eldest son Vijay Bahadur was still in a shock and in mourning as the elder uncle of Vijay had also passed away in the meanwhile as he could not bear the shock of the death of his brother in very distressing conditions. The combined impact of various adversities has been that the farmer family does not even have enough to eat, and Vijay is at the end of his wits to try to figure out how he is ever going back to pay back the loan he has inherited.

Sitting in front of the house and near the unfortunate tractor, we discussed various possibilities of what can be done. VDS, a local organization trying to reduce farmers' distress, has been trying to bring in a little help for the distressed family, but the bigger issue is of the loan. Vijay suffers from health problems which limit his ability to work very hard. One suggestion that comes up is to arrange for the tractor's repair so that some income can be earned by hiring this. Other suggestions are also discussed. Although no definite solutions emerge, but the very fact that someone has come with a helping hand and sympathy and there has been serious discussion of improvement possibilities have cheered up the family somewhat and Vijay Bahadur finally permits himself a smile as he walks with us a few steps to say goodbye.

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