COMPETITION AND POWER IN RURAL MARKETS: A CASE STUDY FROM ANDHRA PRADESH[1]

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1 INTRODUCTION

This article highlights some findings of a village-based primary study done in 1986/87 in western Chittoor District, in the region of Rayalaseema, Andhra Pradesh. It investigates the ways in which power is exercised in a system of economic exchange in which there is a close connection between credit markets and crop markets. In particular, I was concerned to examine whether moneylenders could 'force' producers to sell their crops to them, and if so, how and to what extent. I expected some groups in the remote, semi-arid upland Deccan plateau to exhibit this type of exchange relationship.

I begin by describing the structure of economic exchange in the region, showing similarities and dissimilarities among the hamlets studied with a particular emphasis on traditional notions of competition. The study focused on exchange relations in two villages, Tavalam (TVM) and Nimmanapalle (NPL). We (two local assistants and I) measured the production, consumption, stocks, sales and other transactions of various crops, as well as details of loans and repayments, labour hiring, and other economic decisions of the households surveyed. The sample surveyed was based on a wider enumeration of over 1,000 households which we did in 1986, and 86 households were interviewed monthly for 11 months (May 1986 to April 1987). Second, I shall focus on the phenomenon of clientelization, which helps to explain the micro-diversity found in the villages. Third, I shall examine the sources of power which determined the success of two informal mechanisms of control within markets - clientelization and more subtle methods of manipulating producers. I shall conclude the chapter by drawing out some conclusions for further research.

2 LOCAL OUTPUT AND CREDIT MARKETS

Local farmers produced two main crops, paddy (rice) and groundnut. They grew groundnut on all their unirrigated land, interspersed with beans and sorghum plants; and paddy on almost all the irrigated land. A few mango gardens, tomato crops, and *ragi* or finger millet made up the remainder of their production. They were involved in the groundnut marketing chain that led all the way to Bombay and other major cities. There were no subsistence producers, though many people ate home-grown paddy as one component of their diet. The surplus paddy produced in these villages was sold into nearby towns, whence it would be circulated within the state of Andhra Pradesh.

Producers were highly involved in marketing their output, especially in the case of groundnut. Regarding paddy sales, however, during the survey year of 1986/87 only a few households were surplus producers of paddy, but these were responsible for a huge outflow of this crop from the area. Meanwhile, merchants and official channels were bringing rice from nearby towns for sale in the villages where every single family bought rice in most months of the year. One reason for this two-way circulation of paddy and rice is the demand for higher quality rice. Most small producers of paddy, making up a huge proportion of petty commodity producers, did not sell their own paddy. They ate it themselves after storage periods ranging from a week to several months. However, they also bought rice, sometimes of a higher quality than that which they produced.

Turning to groundnut sales, however, we find a much wider involvement of households in the market. The petty producers sold their groundnut soon after harvest, as well as providing some of it to their landlords (of both capitalist and merchant classes) as rents. The small number of households falling into the capitalist 'landlord' (5 per cent) and merchant (9 per cent) classes had much larger surpluses to sell,

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and were involved in storing the groundnut for sale well after harvest at higher prices.

The class of **merchants** was defined broadly as households involved in buying and selling crops and/or keeping a retail shop for sale of foods and goods. They ranged from a few wholesale merchants without a shop front, who dealt in paddy, groundnut, cement, and fertiliser, to the many highly visible retail merchants with shops, most of whom also dealt in paddy and groundnut. A few itinerant dealers in sweets and flowers (all in NPL) were also included in this class, giving a total of 42 households in NPL and 7 in TVM. These proportions - 12 per cent and 4 per cent of the population, respectively - directly affected the degree of competitiveness in the two villages over a range of items including retail foods, purchase of produce, and various types of loans. In addition the area surrounding NPL and TVM, which included many off-road hamlets and few shops, had only 1 per cent resident merchants, so that people there had to walk into TVM or NPL for most of their exchanges. In NPL competition was common, with active verbal rivalry among the shops along the main street. In TVM, by contrast, merchants kept apart and a few very powerful merchant households dominated respective hamlets of that village.

Competition among merchants as **creditors** was a crucial aspect of their behaviour. Informal lending, by family and friends, by merchants, and by employers, was an important part of the money market making up 85 per cent of cash loans and 50 per cent of principal outstanding during the study year. (For more detail, see Olsen 1991). The local bank charged interest of 10.5 per cent to 14.5 per cent per year, while merchants usually charged either 2 per cent per month, or no interest on loans. The merchants' loans were in some cases linked to other transactions with borrowers, though not very explicitly. These cases are explained further below. This kind of **interlinked transaction** is an issue that has been raised in several contexts before (see for instance P. Bardhan 1980; Braverman and Stiglitz 1982; and Bell and Srinivasan 1989).

In summary, and working also from secondary analyses of rural markets in Andhra Pradesh, one could argue that prices, which varied according to time, location, and quality of crop, nevertheless varied around overall levels which were fairly consistent within the five square miles covered by the survey area. Competition to lend money was intense, and was related to attempts to get retail customers and wholesale sellers. Yet this competition operated in the context of a network of personal relationships that shaped market outcomes. The next section will investigate these by looking at the relations between certain buyers and sellers.

3 CLIENTELIZATION

K. Bardhan has suggested that clientelization of one family by another may persist, with changes of nuance and detail, from pre-capitalist society into the capitalist period. She thus distinguishes clientelization from the stronger, more obligatory patronage of the past (e.g. *jajmani*, or patron-client relationships within a 'moral economy'). The concept fits two broad types of inter-household social relation found in NPL and TVM: first, landlords having long-term relationships with particular worker families; and secondly, merchants having strong ties to producers who borrow from them. Bardhan actually wrote about clientelization in relation to the labour relationship, but I believe the idea fits exchange-related clientelization as well.

My knowledge of the first type of tie is limited by the scope and orientation of my actual field work. I focused on exchange, including credit and labour, but skimmed over the complex areas of rents and the provision of inputs to each plot of land. Even from my distanced view, however, I was struck by some of the ongoing landlord-worker relationships found in both villages.

A 'landlord', or *bhuuswami* in Telugu, is a family that owns enough land and other assets to be able to avoid the drudgery of field labour. These people manage or oversee field work, and they hire in workers for much of the work, along with offering some lands out for rent. Only 10-15 per cent of the land was rented during the study year. The word *bhuuswami* refers both to the male head of the landlord household, and to the household as a whole. Women in these households did a variety of activities, often including the supervision of both male and female wage labourers. The term 'landlord', though being a direct translation of the term *bhuuswami*, suffers from suggesting too much power and wealth: these families had only 10 to 40 acres and in some studies would be called rich peasants or small capitalist farmers, depending on the analyst's perspective. By Indian standards they are small landlords, and they were actively involved in capitalist investment behaviour.

The workers who served the landlords worked for them in the fields, in the home processing food and cleaning, and by providing other services. Some workers rented land from the same family which hired them for labour. A landlord might have first call on the tenant family's labour in peak periods of activity such as sowing and harvesting, and the obligation to work for the landlord extended to both men and women (see Da Corta and Olsen 1990 for more details about relations between workers and landlords). However I was hampered in studying the interaction between land rental and labour, because I tried to record information in ways that retained the anonymity of respondents. This technique was aimed at reassuring participants of the confidentiality of what they told me. In several ways, research techniques such as this one inhibited my ability to understand the nature of linkages, threats, obligations, and other interpersonal aspects of market interaction.

In any case, the landlord-worker relationship did not affect market sales of crops as much as the second set of relationships involving clientelization: those between particular merchants and particular petty commodity producing farmers. This relationship influenced the timing of farmers' sales, and hence was a factor leading to their getting a worse price than that which the stockists of crops could get. There was a strong tendency for merchants to lend more money to these farmers than to workers. One might expect them to lend to farmers 'for production' and to workers 'for consumption', but in fact no such distinction can be made. Many farmers reported 'provisions' as the reason for borrowing, while many workers worked a little land and so could be borrowing for productive purposes. Debt taken during 1986/87 averaged Rs. 5,500 among petty commodity producing farmers, versus Rs. 2,800 for those workers who owned a little land and less than Rs. 1,000 for landless workers.

The petty commodity producing farmers of TVM were more dependent on private moneylenders (63 per cent of their debt) than were those in NPL (14 per cent of their debt) (these data from Olsen 1991: 261). Discussions about these debts showed that there was a clear, acknowledged clientele relationship between some petty commodity producing farmer-borrowers by two merchants in TVM. These borrowers laughed when we asked who they planned to sell their groundnut to: to their lender, of course! We asked all producers about their past, present, and planned groundnut sales, and found a much higher prevalence of 'tying' sales to loans in TVM than in NPL. These tied sales did not involve advance price fixing, but always involved selling the crop when asked to, immediately after the harvest. In each 'tied' case, a third element was that the producing family regularly bought supplies from the same merchant. The Telugu word *sarukulu*, translated as 'provisions', referred to consumer goods such as rice, dal, oil, matches, soap, and kerosene. In several cases the family would buy these provisions without paying, and the debt would be added to the outstanding debt total to be repaid at harvest time.

An intriguing contrast between these 'tied' borrowers and some instances of usury reported from Indian research is that the interest rate was sometimes zero, and the interest rate norm of 2 per cent per month was rarely exceeded. Thus a discussion of usury would not fit this case very well (for example, Bhaduri 1977, or Basu 1984). It was impossible to calculate implicit interest rates, the way Sarap (1988) did to show higher charges to tied borrowers, because of the scarcity of comparable 'un-tied' local transactions.

The rationale for clientelization of this kind lay in the long-run economic strategies of the two sides. First, the merchants were keen to ensure themselves reliable supplies of groundnut from local producers every year at harvest time. They knew (as I also discovered from analysis of secondary price data) that in urban markets groundnut prices would rise steadily from the harvest month to the sowing time 6-8 months later. Price increases averaged 4 per cent per month over many years (without making any adjustment for inflation) in reporting markets of Andhra Pradesh. The prices then fell suddenly during the growing season, during which time there were few transactions. These price movements cannot be 'observed' in the villages because most producers sell their entire crop within a month of harvest. Producers were aware of the movements, but were unable to take advantage of them. By contrast, local merchants would control large stocks of groundnut, which comprised their own produce resulting from the use of wage labour; their tenants' produce, usually shared on a 50-50 basis; and purchased produce. My study did not follow the marketing chain further to urban markets, and therefore cannot estimate costs or profit margins for either rural or urban wholesalers, but the indirect evidence suggests large profits were to be made there.

Secondly, the producers themselves had strong reasons to remain 'tied' to one lender/buyer/retailer. They felt safe in the knowledge that their merchant would lend to them in emergencies, and would be lenient during drought periods. One very poor farmer in TVM described one merchant as his *dikku*, which means a protector, refuge, or even god! He explained that the lender could be approached 'even in the middle of the night' for loans, and that offending him was not worth it if it put the loan source at risk. For such people, access to bank loans did not address their need for credit to smooth out consumption and to deal with sickness and other emergencies. This was a primary reason given for staying 'tied' to one merchant.

A few households had rejected this kind of relationship. They complained of the restrictions put on them by the merchant. In one case the lender had charged them an interest rate of 5 per cent per month in the past. The family got fed up and refused thereafter to deal with that merchant. The merchant in question, when interviewed in 1988, explained that he expected his borrowers to sell their crop to him; if they sold to anyone else, he would stop lending to them and not deal with them in future (private communication by Lucia Da Corta and D. Venkateshwarlu).

The essence of these exchange-related ties in TVM was that there were few alternatives if one offended the lender or refused to follow their directives. The alternative source of supplies was NPL, 3 kms away; the alternative source of loans was other local merchants making similar demands, or else merchants much further away. Selling groundnut to an outside merchant was a bit easier, because they visited TVM by bus or by cycle from NPL at harvest time. But one's position as a client, or as a 'free' agent, would be well known to all the producers of TVM, and probably to all the merchants who came there. No break between families is secret in these villages. Therefore, one's bargaining position *vis-à-vis* visiting moneylenders would be weakened by their knowledge that you might actually be desperate to sell your crop or to get a loan that very day. In addition, it would be hard to sell a crop after harvest time, (for example, three months later) because merchants were not as interested then and did not visit places like TVM. Their stocks had already been laid away, waiting for a price rise; they did not want to pick up more stocks at the higher mid-season price.

In NPL, personalized obligations to sell to one merchant lender were not reported. Patterns of selling crops repeatedly to one merchant were recorded, though rarely, but often that producer would borrow from a different source (or several sources) and would not feel obligated to buy goods from just one merchant. There were clear attempts at clientelization, where the retail merchant would offer free loans to petty commodity producing farmers and hope to retain their custom for future transactions, and as a result many more loans were made interest-free in NPL than in TVM.

To summarize, many borrowers were clients of the lenders in TVM, having longstanding social relationships involving mutual obligations and a threat of withdrawn services if the borrower pulled out. In NPL, by contrast, ties in the sphere of exchange relations were much looser and more fluid. Competition among lenders, retailers and groundnut buyers was active and effective, not just a potential, seasonal, or ineffective threat from outsiders.

Bharadwaj's perceptive analysis of Farm Management Survey data described the kind of situation I have outlined above:

> The character of markets reflects and to a significant extent is determined by the local patterns of power. At the same time, the functioning of the markets is itself such as to reinforce the pattern of power.
>
> (Bharadwaj 1974: 3)

In the next section I will relate some theoretical models such as Bharadwaj's, Bhaduri's, and Basu's to the particular complexities of the area studied and draw out certain implications for impact of power relations on the nature of exchange in TVM and NPL.

4 POWER IN LOCAL MARKETS

Bharadwaj (1974, 1985) and Bhaduri (1973, 1983) have both argued that 'forced commerce' will occur when poor peasants have to sell to their moneylender and/or have to hand over crops to their landlord. In their schema, the landlords were simultaneously the village moneylenders, and had power stemming from this dual position as well as from their assets and status within the village system.

Bharadwaj distinguished two types of small producer: the poorest ones who are compulsorily involved in markets, and who she found tended 'to devote a higher proportion of their area to cash crops' (1974, p85), and the less poor ones who could produce more for their own subsistence.

Clearly these theories of political economy overlap with economic ideas such as monopoly and interlinkage. But as Bharadwaj stressed, the competition/monopoly continuum is only one, very partial, dimension of local power in markets. Even after modifying this approach to allow for interlinkage of markets and interlocking of transactions, there is still a diversity and complexity in local market exchanges that requires explanation. An improved explanation requires (i) distinguishing types of power, which in the present context include 'clientelization' and 'subtle manipulation'; and (ii) fully assessing the historical, social, and personal sources of power in the real markets studied. These points are discussed below, with a view to improving the research agenda of studies of markets.

Socio-economic power can be classified into at least five types: force, coercion, manipulation, authority and leadership. (Lukes 1974; Fay 1987: 120-121). This typology involves an assessment of how far the weak are aware of the power held over them, and how far they participate in perpetuating that power by accepting or agreeing with the ideologies of the powerful.

The power of moneylenders in TVM was, I believe, based primarily on coercion. They could threaten to withdraw services from a borrower if they defaulted, or borrowed from someone else, or sold their crop to someone else. Basu (1986) has theorized this type of power by setting up hypothetical situations where a lender is in a position effectively to refuse to deal with a third party such as family and friends of the borrower if he or she does not obey. The source of this kind of power, in Basu's model, is the isolation of rural people from effective alternatives. His model is therefore closely related to the monopolistic landlord/lender and absence of markets found in Bhaduri (1977). However, unlike in Bhaduri's scenario, TVM and NPL had well-developed markets with several competitors in moneylending and crop sales. Nevertheless there was clientelization in one of the villages. The persistence of implicit coercion into the 1980s is partly due to the historical development of trust, awe, and other feelings of respect toward the merchant moneylenders. In other words, merchants' power resulted partly from shared **ideas** about the merchant's right to be selective in lending, not only from **material** conditions such as the absence of competitors.

These points highlight two areas for further research. First, one could explore the nature of threats made by lenders and other powerful people in the village. The threat of withdrawing services from a borrower was frightening even if not actually carried out. There was speculation about whether a lender's sons would beat you for defaulting; yet no beatings occurred, even during a huge drought, and many people felt the lender provided a social service that no stranger or bank would replicate. Second, the formation of ideas about status, including ideas about appropriate behaviour of borrowers and respectful attitudes towards merchants, could be explored with a view to seeing how far merchants had authority or played a leadership role.

Apart from clientelization where personal power can be identified and may involve coercion and/or authority, there is a second source of power for moneylenders of both TVM and NPL. This is the subtle manipulation of small producers that 'forces' them to sell their crop at harvest time whether they are clients or not. Each crop buyer does not have personally to force them to sell; instead, the producers' circumstances, rooted in the social structure, property rights, traditions of production and payment, and finally the cycle of debt which is concentrated in the crop-growing season, combine to **cause** many smaller producers to sell their groundnut at harvest time even though they know prices will be higher later on.

The phrase 'subtle manipulation' has been used by Fay to describe how people's behaviour is circumscribed and partially determined by their social location as well as material circumstances. Following Lukes (1974), Fay writes that:

> the manipulation of people's minds, at least in any society which has actually existed, employs the shared self-understandings of those being manipulated. . . This kind of manipulation is the most insidious of all because it works directly on the self-understandings of the manipulated without them (and perhaps even their oppressors) knowing how this is accomplished or even that it is the case.
>
> (Fay 1987: 124)

So when a producer feels 'forced' to sell, or doesn't feel it that way but effectively is 'forced' to sell, a subtle manipulation of their decision has occurred. They may not be aware of this; the 'force' may not be attributable to any individual. This distinction between being **forced by someone** versus being **forced by circumstances** explains some of the ambiguity of the term 'forced commerce' as used by Bhaduri (1986). He intended both types of force to be included in analyses of power in markets.

To use a different phraseology, we could say that the choice set of the petty commodity producing farmers is limited by their poverty and the lack of regular income that might offset the effects of highly seasonal agricultural production. Restrictions on choice do not just happen randomly, though; they are heavily determined by the social structure. The situation is historically specific, will have variations according to personalities and family histories, and may also involve personal power relationships such as clientelization. In the particular cases examined here, small farmers in NPL and TVM had similar landholdings, had little irrigation, had no offsetting income besides their crops, and showed very similar, strong, seasonal patterns in their taking and repayment of debts. As a result, the timing of their sales of groundnut meant that they received lower prices than did the seasonal stockists of groundnut - mainly local and urban merchants. The farmers would have got higher prices in urban markets six months later. The merchants (and to a lesser extent local landlords) who stored the crop got the benefit of seasonal price movements, and thereby indirectly exploited the producers by realizing profits on substantial stocks without participating in the labour of groundnut production. Calculations could be made of the profits to be gained, coming to figures such as Rs. 2,000 per groundnut stockist, as compared with wage rates of Rs. 3 to 6 per day and groundnut post-harvest prices of around Rs. 200 per bag. In good years, far greater seasonal profits could be expected for those who would store groundnut. Such estimates are approximate and it is particularly hard to get reliable figures for sales, stocks, and prices from large surplus-holders, yet their magnitude suggests that seasonal price changes and the timing of sale merged to create unequal returns to household labour for different sellers of groundnut.

It should be reiterated that this finding was grounded in a situation where the degree of commercialization of people among all social classes was in general high. Workers worked mainly for cash wages, with some kind- and food-payments but very few attached or bonded labourers. Producers were in most cases arguably capitalist, falling into the two camps of petty commodity producers and capitalists, not peasants. Landlords behaved as capitalists although they liked to keep a veneer of patronage toward labour; and merchants supported entrepreneurial behaviour both amongst their own class and among their client-borrowers.

Within this overall picture however there was considerable inter-village variation. Exchange relations (by which I mean the nexus of related credit-output-input-food transactions occurring in the sphere of circulation, as opposed to the sphere of production) were qualitatively different between NPL and TVM. Such differences over small distances may reflect the unevenness and diversity of a rapidly changing society, but whether they are temporary differences or self-reinforcing is an area of current debate (Hazell and Ramaswamy, *et al.* 1991).

5 CONCLUSION

The complexity of the findings of the case study does not defy analysis. This article has shown that several approaches help to clarify the crop sales decisions of farmers growing a cash crop alongside a subsistence crop. One can begin with household strategies for maximizing income and consumption levels, taking each social class as behaving differently. Then one can examine the structure and performance of particular markets, keeping in mind the likely interlinkage of each product market with the credit market and perhaps also with labour and land markets.

In highly unequal capitalist societies, however, it will also be necessary to analyse power within markets. Two types of power have been examined here: clientelization of some borrowers by powerful merchants, and the more subtle manipulation of a larger group of producers who find they have little choice but to sell their crops when prices are at their lowest. These ideas are merely the application of ideas from Bharadwaj, Bhaduri, Lukes, Fay, and others to a particular situation. They lead to the conclusion that field studies of market power will benefit from understanding the ideas people have (about merchants; about how borrowers should behave; about prices; etc.) as well as the material and socio-economic conditions in which actual sales take place.

Finally these themes may lead one to expect to find diversity of institutional forms, contractual types, etc. even over very small distances because there are historical, personal, and social factors at work quite distinct from local economic and material conditions.

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