# Farmers Suicide in India- Causes and Remedies Madeswaran A

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#### **ABSTRACT**

India is a developing country and After China it is considered as one of the fastest developing nation of the world. While measuring development of nation, development of Industrial and service sector is considered with development of basic infrastructural facilities & increased in employment opportunities. But for the sustainable development of any nation only development of Industrial and service sector is enough. In addition to this growth and development of Agriculture sector is also important. In India, more than 60% of total population of nation is resides in rural area and Agriculture and its allied activities are the main source of their Income. Government of India has always given preference to Industrial and service sector and collateralled Agricultural sector in all levels of development. Due to this attitude of Indian government, Agriculture sector facing many problems in last two decades. After 1991, in the era of Globalization this problem becomes more critical. Farmer suicides have become a major concern in India that has resulted in profound implications on the quality life of farmers. The United Nations Commission on Sustainable Development (UNCSD) reported about one farmer committing suicide every 32 minutes between 1997 and 2005 in India. According to National Crime Records Bureau (NCRB), the tendency of farmers resorting to extreme measure of suicide was alarming in Maharashtra, Telangana, Madhya Pradesh, Chhattisgarh and Karnataka during 2014. These five states together accounting for 90 per cent of farmer suicides (5056), remained as hotspots of agrarian distress. The unfortunate incidence of farmer suicides continued in the subsequent years. According to NCRB data, number of farmers who committed suicide in 2015 went up by 42 per cent as compared to 2014. Fifteen farmers committed suicide every day in the country during 2014 and this went up to 21 in 2015. This paper focuses on state-wise quantitative data of farmer's suicide in India and reasons of the same with effective remedies. It also compares data of farmer's suicides for period 1995-2005 to 2006-2010.

**Keywords:** Agriculture, Farmers Suicide, Causes for farmer's suicide, remedies, Govt. initiatives.

#### 1. INTRODUCTION

India is an Agrarian economy where Agriculture is the main source earning of majority of people of the nation. But Politicians, Industrialist and Manufacturers/Producers willfully neglected qualitative and quantitative growth & development of the same. The deterioration in farmers' household status was clearly brought out by the NSSO's Situation Assessment Survey in 2003 and 2013. Especially after Globalization, Indian farmers are in financial trouble and negligence of politicians and socialist towards rejuvenation, relaxation & Development of farmers and Agriculture, forces farmers to commit suicide. Many studies have addressed the reasons for suicides from various angles. A detailed perusal of the literature in India suggests multiple causes for building the agrarian distress. This may be due to the squeezing of income sources under the pressure of increasing cost of cultivation and higher cash needs for the households. This is further aggravated by the climatic factors, low productivity and market failures both in factor and product markets. But among these, the farm indebtedness was considered as the major triggering factor by analysts. Even though indebtedness is the major reason for farmer suicides, it originates due to inadequacy and continuous shrinking of the income flow. The scenario of indebtedness vis-a-vis income generation in agriculture in the country also supports this hypothesis. The per cent of indebted farm households to total farm households was 57 per cent, 46 per cent and 37 per cent in Maharashtra, Madhya Pradesh and Chhattisgarh, respectively. At all India level, prominent causes recognized for farmer suicides were namely, bankruptcy or indebtedness (20.6%), family problems (20.1%), farming related issues (17.2%), illness (13.2%) and drug abuse / alcoholic addiction (4.4%).

The Situation Assessment Surveys of the National Sample Survey Organization (NSSO, 2013) has reconfirmed the worsening situation observed in 2003 by NSSO 59<sup>th</sup> round, of farm households which indicated that 52 per cent of the farm households in India are indebted. As repeated failure of crops lead to loss of income to the extent that the farmers could hardly earn to meet their livelihood expenses. Such circumstances compel the farmers to borrow from illegal money lenders after exhausting all the institutional sources of borrowing and inability of repayment mounts heavily. Over a period of time, ultimately, they encounter a debt-trap situation wherein committing suicide turns out to be the only way to escape the mental agony. After 1991, government of India adopted policies of WTO and signed GATTS, which was totally in favor of Developed nations like USA, UK, Japan and other European countries but totally harmful for Developing and underdeveloped countries. These

new changes had adversely affected on Agricultural sector of developing and underdeveloped countries. Manufactures of food and industrial raw material (i.e. Farmers) facing financial problems due to this International and national policies. The success of Agriculture sector is also depends on natural conditions

Whether the environment is favorable or unfavorable, farmers always faces losses. Due to continuation of this condition and failure on state and central government in taking effective measures to protect and help to farmers to overcome on this barriers. Most of them became bankrupt and burden of heavy repayment of Debts and other family responsibilities forces them to commit suicides. So this article focused on qualitative and quantitative data of farmers' suicide in India and reasons behind the same.

#### **OBJECTIVES OF THE STUDY**

- 1. To study the state- wise Farmers Suicide in India.
- 2. To compare the farmers suicides with total suicides in India.
- 3. To find out the reasons / causes leading of Farmers Suicide in India.
- 4. To recommend suitable policies to avert farmer suicides.

#### SCOPE OF STUDY

The main purpose of this article is to study the reasons of farmer's suicides in India and find out the remedies to control the same. For this study data regarding farmers suicides of five states i.e. Maharashtra, Andhra Pradesh, Karnataka, Madhya Pradesh and Chhattisgarh is shown separately as they are on top in farmers suicides in India and contributed near about two third of total farmers suicides in India. Data of farmer's suicides in all other state are collected and shown together.

#### LIMITATIONS OF STUDY

This paper concentrates on farmers suicides in India for the period of 2006-2016 Only. In addition to this, most of the collected data is based on secondary data sources. Even though this paper is related with farmer suicides in India. It mostly concentrates on top five states who contribute to near about 2/3rd of total farmers' suicides in India.

#### REVIEW OF LITERATURE

The recent study in Yavatmal (major crop being Cotton) in Maharashtra and Sangrur (major crop being Paddy) in Punjab, which have recorded relatively higher farmer suicides reported inappropriate cropping patterns, rising resource costs, aspirational consumption, and the absence of non-farm income in addition to indebtedness as major reasons for farmer suicides (Dandekar and Bhattacharya, 2017).

**Anneshi and Gowda (2015)** concluded that both small and large farmers borrowed relatively higher proportion of the non-institutional sources as compared to institutional sources. Accessibility to institutional borrowing is relatively higher for large farmers. Similarly, both small and large farmers owed more outstanding debt to non-institutional sources as compared to institutional sources.

**Kumar (2017)** revealed that the discourse of farmer suicides advances with three mutually interconnected arguments. First, it implicitly contends that the phenomenon constitutes an unprecedented category of suicides that relates exclusively, or at least primarily, to a set of farming related antecedents. Second, the distinct etiological category of suicide is statistically significant. The cumulative number of such deaths is remarkably large for any of the concerned states in any single year since 1998. Third, it has been conceived in the modal terms of an agrarian economic crisis.

**Macharia (2015)** investigated that a majority of marginal and small farmers depend on non-institutional credit facilities (i.e. money lenders, micro financiers and traders). He also reported farmer suicide incidents among the scheduled castes and scheduled tribe families who had cultivated commercial crops. Low yields, extremely reduced profits and mounting debts, made their life extremely difficult.

Sarah Hebous and Stefan Klonner (2014) empirically analysed the various sources of extreme economic distress in rural India by using district-level data on farmer suicides to estimate the effects of transitory economic shocks and structural change in agriculture on the incidence of suicides in farm households. Rainfall conditions are used as an instrumental variable and it was found that transitory spikes in poverty caused by lack of rainfall increase suicides among male and decrease suicides among female members of farm households. However, they concluded that the combined

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causal effect of a poverty shock on suicides in farm households has been positive. Also, a shift from subsistence crops to cash crops, especially cotton, was found to be associated with a decrease in male suicides.

**Mohanty (2013)** in a study conducted in Amravati and Yavatmal district argued that crop loss and egoistic factors led to suicidal tendency among small farmers. On the contrary, suicides of large and medium farmers who belong to higher castes were attributed mainly to the anomic forces generated by failure in business, trade and politics. The socio-cultural factors such as old age, illness, family tension, etc., further added their urge to commit suicides. They concluded that the suicides of farmers are neither properly anomic nor egoistic rather they are ego-anomic in nature.

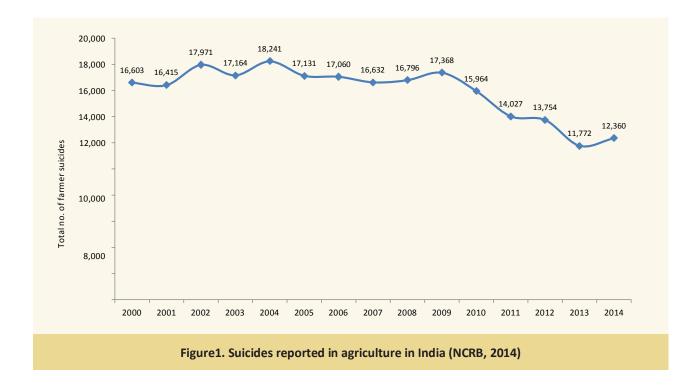
**Emile Durkheim (1896)** a sociologist highlighted that suicide rates are dependent upon the degree to which individuals were integrated into society and the degree to which society regulates individual behaviour. He mentioned that in the modern society there are two major types of suicides: (i) Increasing detachment from others resulting in egoistical suicide. For instance, the unmarried and childless are less integrated and hence susceptible to a higher suicide rate, and (ii) Dissatisfaction in relation to expectations resulting in anomic suicide. For instance, in times of price crash of crops, there is more probability of suicides if the farmers' price expectations are not met (Lester, 1994 cited in Deshpande and Saroj Arora, 2010).

According to Meeta and Rajivlochan (2006), some of the problems common among the suicide victims were (i) hopelessness in being unable to resolve the dilemmas of personal life and an inability to find funds for various activities or repay loans, (ii) absence of any person, group, or institution to whom to turn to in order to seek reliable advice - whether for agricultural operations or for seeking funds or for handling private and personal issues, (iii) little knowledge about institutional mechanisms like the Minimum Support Price (MSP) that would affect marketing, technical knowledge and no reliable sources from where such knowledge and advice could be accessed and (iv) chronic alcoholism and drug abuse among the rural population.

**Deshpande (2002),** attributed the causes of suicides to the culmination of four factors namely, events, stressors, actors and triggers. This categorization stems from the mental set up of victims. Events such as crop loss, bore-well failure, price crash, family problems, property disputes and daughter's marriage act as stress creators, when two or more events club together. Usually illness of the individual or any family members, heavy borrowing, continued disputes in the family or land related problems act as stressors'. These become lethal in combination with the events, but further ignition comes through the actors and triggers incidence. Given this complex nature of the phenomena, it is certainly difficult to pinpoint one particular reason for the suicide (Deshpande, 2002).

#### FARMER SUICIDES SCENARIO IN INDIA

According to NCRB, suicides in agriculture had decreased by 26 per cent from 16,603 in 2000 to 12,360 in 2014. Figure 1 depicts the number of suicides reported in agriculture in the country for the last fifteen years. The efforts of Central and State Government in addressing farmer suicides can be clearly seen from the declining trend in the number of suicides overtime.

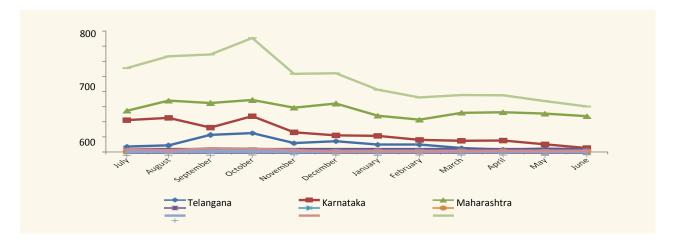


State-wise farmer suicides are presented in Table 1. There were 7,959 suicide incidents recorded in the sample states as per the records of the state department of agriculture. It can be seen from the table that Maharashtra, Karnataka and Chhattisgarh accounts for 73 per cent of the total farmer suicides among the sample states. The intensity of suicides expressed in terms of number of suicides per lakh hectare of - gross sown area, net sown area and farming families were relatively higher in Maharashtra, Madhya Pradesh, Telangana, Karnataka, and Chhattisgarh as compared to remaining sample states. The intensity of suicides in these five states together accounts for 14 farmers per lakh hectare of net sown area, 10 farmers per hectare of gross cropped area, and 18 farmers per lakh farming families. The intensity of suicides with respect to the number of suicides per lakh hectare of net sown area was highest in Chhattisgarh (21), followed by Maharashtra (19), Telangana (15) and Karnataka (15). The intensity of suicides with respect to the number of suicides per lakh farming families was highest in Maharashtra (25), followed by Chhattisgarh (24) and Karnataka (19). This reflects that these states are more vulnerable to farmer suicides as compared to the remaining states.

Table 2 Details of farmer suicides in sample states

S1. No.		Data pertains to	No. of farmer suicides	% of state total	suicides per lakh hectare of NSA	lakh hectare of GCA	No. of farmer suicides per lakh farming families
1		Jul 2015 to Jun 2016	3361	42.2	19.4	14.4	24.5
2	Madhya Pradesh	2014-15*	826	10.4	5.4	3.4	8.4
3		Jul 2015 to Jun 2015	626	7.9	15.0	12.8	11.3
4	I and the second	Jun 2016	79	1.0	1.3	1.1	1.0
5		Jan 2014 to Dec 2014	959	12.0	20.5	16.7	24.0
6	Karnataka	Jul 2015 to Jun 2016	1490	18.7	15.0	12.0	19.0
7		2015-16*	50	0.6	2.5	1.9	1
8	Tamil Nadu	2015-16*	45	0.6	0.9	0.8	1
9	Uttar Pradesh	2015*	324	4.1	2.0	1.3	1.4
10	Gujarat	Jan 2014 to Dec 2014	45	0.6	0.4	0.3	1.0
11	Punjab	Jan 2014 to Dec 2014	98	1.2	2.4	1.3	9.3
12	Haryana	2014-15*	24	0.3	0.7	0.4	1.5
13	West Bengal	26 cases refer to 2015 and 6 cases refers to 2016	32	0.4	-	-	-
	Total		7959	100	0.1	0.2	0.1

Source: Suicides reported in agriculture in India (NCRB, 2014



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The peak of farmers' frustration to the degree of committing suicide was during the four months of Kharif from July 2015 to October 2015 which recorded 44 per cent of the farmer suicides. The highest percentage of suicides during Kharif among sample states was reported in West Bengal (62%), followed by Karnataka (56%), Andhra Pradesh (54%) and Telangana (51%). Whereas in Maharashtra, the distribution was almost uniform across seasons, during kharif, Rabi and summer being 38 per cent, 32 per cent and 30 per cent, respectively. Figure 2 depicts the month wise number

of farmer suicides. Hence extra efforts through counselling, and financial help for distressed farmers are needed during the peak months of farmer suicides.

# FARMERS SUICIDE FROM VARIOUS STATES

At the end of 20th century India accepted Liberalization, Privatization and Globalization policy and as per the norms of WTO and GATTS, reduces subsidies for farmers. Which badly affects on the farmers and cost of seeds, fertilizers, insecticides and pesticides but the selling price or market price of agricultural products are not increased as cost of production increases. Even the government declares minimum reasonable price (MRP) for certain products but these MRPs are also less than the cost of production of agricultural goods.

Sometimes farmers are not able to recover the cost price of products produced by them and they incurred heavy losses. And due to the same they are not able to return high interest loan taken by them from private money lenders and banks. In addition to this they fail to handle their family responsibilities like education, marriages and health security of their family members. These failures frustrate them and forces them to turn towards suicides.

The following table shows the state-wise data of farmers' suicide between 1995 to 2010.

Total Years Total Suicides Suicides to 2005 States Maharashtra Andhra Pradesh Karnataka \*MP + Chhattisgarh A] Total B] Other States [A+B | Total Suicides 17060 

Table no. 3: State-wise farmers suicide in India.

**Source:** National Crime Record Bureau of India.

(\*AS Madhya Pradesh [MP] and Chhattisgarh were a single state before year 2000 separate data of farmers suicide in Madhya Pradesh & Chhattisgarh is not available. So combine data of both the state is given)

**Table no. 3** shows that Maharashtra, Andhra Pradesh, Karnataka, Madhya Pradesh and Chhattisgarh has contributed near about two third of farmers suicide in India for the period 1995 to 2010. For the period 2006 to 2009 the number of farmers' suicide in Maharashtra is continuously decreased, but in year 2010 it was again increased to 3141 as compare to 2872 in year 2009. The farmers' suicide in Maharashtra for the period 2006 to 2010 was 18506, which is comparably higher than the farmers suicides occurred in 1995 to 2005, which was 31975. At the same time Maharashtra is highest ever in farmers suicides compare to all other states for the same period. Same situation is occurred in states like Andhra Pradesh & Karnataka. MP and Chhattisgarh had 14426 farmers' suicides in 2006 to 2010 which is more than 50% of farmers suicides (26636) in last ten years (i.e. 1995 to 2005). As compare to overall farmers' suicides other 30 states (including Union territories) had 99197 farmers' suicides for the period in 1995 to 2010. Maharashtra, Andhra Pradesh, Karnataka, MP & Chhattisgarh (combinely) had 50481, 31120, 35053, 41062 farmers suicides respectively in period 1995 to 2010.

Table no. 4: State-wise Famers Suicide in India (in Percentage)

Years	2006	2007	2008	2009	2010	1995 to 2005
States						
Maharashtra	26.10	25.48	23.47	16.54	20.01	18.40
Andhra Pradesh	15.28	10.80	13.47	13.90	16.09	11.33
Karnataka	10.08	12.84	10.72	13.14	16.47	14.16
*MP + Chhattisgarh	16.75	17.17	19.46	18.41	15.06	15.34
<u>'otal Suicides in above 5</u> <u>States</u>	68.21	66.29	66.65	61.99	67.63	59.23
B] Other States	31.79	33.71	33.45	38.01	32.37	40.77
[A+B] Total Suicides	100.00	100.00	100.00	100.00	100.00	100.00

**Table no. 4** shows the Maharashtra had highest percentage of farmers' suicides for the period 1995 to 2010, which is 18.40%. Top five states in farmers' suicide contribute to 59.23% of the total for the same suicides. All other state had 40.77% of farmers' suicides for the same period.

Table no. 5 - Data of farmer's suicide with compare to total suicides in states and total suicides in India.

Year		2006	2007	2008	2009	2010
Partic	ulars					
Total I	Population in India (in Lakhs)	11197.75	11365.50	11531.30	11694.40	11857.60
Total S	Total Suicides in India		122637	125017	127151	134599
Maharashtra	Total Suicides	15473	15206	14377	14241	15883
	Farmers suicides	4453	4238	3802	2872	3141
	% of Farmers suicides to Total	03.77	03.46	3.04	02.26	02.33
ıra	suicides in India.					
Maha	% of Farmers suicides to Total	28.77	27.87	26.45	20.17	19.78
	suicides in Maharashtra.					
	Total Suicides	13229	14839	14377	14495	15883
Andhra Pradesh	Farmers suicides	2607	1797	2105	2414	2525
rad	% of Farmers suicides to Total	02.21	01.47	01.68	01.90	01.88
l P <sub>1</sub>	suicides in India					
ıra	% of Farmers suicides to Total	19.71	12.11	14.64	16.65	15.90
1dt	suicides in Andhra Pradesh					
Ar						
		12166	12264	12252	12206	12652
ಹ		1720	2135	1737	2282	2585
ak	% of Farmers suicides to Total	01.46	01.74	01.39	01.79	01.92
ıat	suicides in India					
Karnataka	% of Farmers suicides to Total	14.14	17.41	14.18	18.70	20.43
	suicides in Karnataka					
Ч		10984	11160	12627	15004	15479
gar		2858	2856	3152	3197	2363
188	% of Farmers suicides to Total	02.42	02.33	02.52	02.51	01.76
MP+ Chhattisgarh	suicides in India					
P+ hh	% of Farmers suicides to Total		25.59	24.96	21.31	15.27
OtherMP+ Chh	suicides in MP + Chhattisgarh					
		66261	69167	71385	71205	74702
		5422	5606	5400	6603	5080
	% of Farmers suicides to Total	04.59	04.57	04.32	05.19	03.77
es	suicides in India					
All States	% of Farmers suicides to Total	08.17	08.11	07.56	09.27	06.80
All	suicides in All other States					

**Table no. 5** shows state-wise farmers suicide data to compare with farmers total suicides of India and total suicides of the particular period. Table no. 5 shows that, for the period 2006-2010, total suicides occurred in India were 118112, 122637, 125017, 127151 & 134599 respectively. And for the same period total suicides occurred in Maharashtra were 15473, 15206, 14377, 14241 & 15883 respectively. For the same period percentage of farmers suicide in Maharashtra with famers suicides in India were 03.77, 03.46, 3.04, 02.26, 02.33 respectively and shows that it was reduced up to 2009 but again increased in 2010 by 0.07%. but as compare to total suicides in Maharashtra. farmers suicides in Maharashtra were 28.77, 27.87, 26.45, 20.17 & 19.78% respectively and shows continuous decline for the period 2006-2010.

Andhra Pradesh also shows little bit different picture of farmers suicides as compare to total suicides in India and Andhra Pradesh. Table shows that Andhra Pradesh had 01.46, 01.74, 01.39, 01.79 and 01.92% respectively farmers suicides compare to total suicides in India, for the same period and shows continuous decline up to 2009, but increased by 0.13% in 2010 compared to previous year. as compare with total suicide in Andhra Pradesh, farmers suicides in Andhra Pradesh has 14.14, 17.41, 14.18, 18.70 & 20.43% respectively and shows continuous increase from year 2008.

Karnataka also shows same picture like Andhra Pradesh. In year 2010, Karnataka had 01.92% of total suicides in India as compare to 01.79% farmer's suicides in 2009. And in 2010, 20.43% of total suicides in Karnataka as compare to 18.70% farmers suicides farmers suicides in 2009. MP & Chhattisgarh combinely shows decline in farmers suicides in year 2010 a compare to Total suicides in India and MP + Chhattisgarh. All other states shows same picture like MP + Chhattisgarh.

# SUICIDES AND INDEBTEDNESS IN FARMING

The Situation Assessment Survey of the National Sample Survey Organization (NSSO, 2013) has reconfirmed the worsening situation of farm households which indicated that 51.9 per cent of the farm households in India are indebted .The percentage of indebtedness was highest in Andhra Pradesh (93%), followed by Telangana (89%), Tamil Nadu (83%), Kerala (78%) and Karnataka (77%). It is to note that the NSSO in its 59th round survey has revealed that given the choice, 40 per cent of farmers would like to quit farming because it is risky and not profitable (NSSO, 2003). Interestingly, indebted farmers have taken higher credit from institutional sources (60%) as compared to non-institutional sources (40%) (NSSO, 2013). The Intelligence Bureau in its report had mentioned that there was an upward trend in the number of farmers resorting to the extreme measure of suicide in Maharashtra, Telangana, Karnataka and Punjab. The report also stated that the main reason for such incidents were natural and man-made factors. "While natural factors like uneven rains, hailstorms, droughts and floods adversely affect crop yield, man-made factors such as pricing policies and inadequate marketing facilities resulted in post-yield losses" (GoI, 2014).

Table 6. Suicides and indebtedness in farming

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S1.		Number of	6 of farmer Suicides to	% of indebted farm HHs
No.	States	Suicides in 2014	all India total in 2014	to total farm HHs in
				2012-13
1	Maharashtra	2,568	45.5	57.3
2	Telangana	898	15.9	89.1
3	Madhya Pradesh	826	14.6	45.7
4	Chhattisgarh	443	7.8	37.2
5	Karnataka	321	5.7	77.3
6	Andhra Pradesh	160	2.8	92.9
7	Kerala	107	1.9	77.7
8	Tamil Nadu	68	1.2	82.5
9	Uttar Pradesh	63	1.1	43.8
10	Gujarat	45	0.8	42.6
11	Punjab	24	0.4	53.2
12	Haryana	14	0.3	42.3
13	West Bengal	-	-	51.5
14	Other states	105	1.9	-
15	UT's	8	0.1	37.2
	Total	5650	100.0	51.9

**Source:** NCRB, 2015 & GoI, 2013

The NCRB publication of 2014 reported 5650 farmer suicides in the country. Maharashtra,

Telangana, Madhya Pradesh, Chhattisgarh and Karnataka states together accounts for 89.5 per cent of the total farmer suicides as per the details presented in Table 6. Farmer suicides is a problem of the type that is theoretical and interpretative in nature. Although there is an availability of empirical data, due to a lack of sufficient understanding of the trends and complex patterns, there exists a deficiency in establishing interrelationships (Kaviraj, 1984).

#### CAUSES OF FARMERS SUICIDES IN INDIA:

- 1. **Social Causes** like Drug/Alcoholic addiction, Gambling, Family quarrel and Disputes in partition of income, Social autopsy and etc., was common major cause reported for farmers suicide.
- 2 **Farming related causes,** Expectation of non-institutional credit and failure, The failure of crop during the two successive was considered as a major setback and which was responsible for suicides and Lack of access to expected credit.
- 3. **Inability to sell the output** was mainly reported, Non-realisation of higher output was one of the major causes in all states in India. Failure to avail expected amount of credit was quoted as major cause in all the sample states.
- 4. **Lack of extension** services was highlighted as a farming related cause
- **5. Financial reasons**: As an agrarian economy more the 60% population of India depends on agriculture and its allied activities. But for the successful running of agriculture and its allied activities requires capital. More than 80% of the Indian farmers are marginal land owners and they are economically poor. So they are facing economical problems for successful running of agricultural activities. At the same time nationalize banks are not willing to lend funds to farmers as there is no surety to return it. Even the private money lenders don't lend funds to them as they don't have any mortgage except their land. Even they lends funds to farmers they charges high rate or compound rate of interest. In addition to this, the farmers has their family responsibilities like education, marriages and health provisions of their family members and children, which requires huge money. Even the Government of India (GOI) and concern state government also fails to give economic relief to farmers.
- 6. **Natural Calamities**: In addition to economical reasons natural calamities are also responsible for farmers suicides. The effective agricultural production is mostly depends on favorable weather condition. Due to the global warming, deforestation and other natural condition has become more worsen and reasons like heavy raining, floods, droughts, delay in raining, heavy cyclones, and manmade reason like reduction in subsidies, fire, accidents and so on, farmers are not able to take qualitative and quantitative production from their farm. Even all the condition are in favor of farmers and production is good in quality & quantity farmers don't get proper return of their product in the market,
- 7. **Increase in cost of production**: In addition to the above reasons increase in cost of production also forces to the farmers to commit suicide. Agriculture sector in India requires huge manpower for ploughing, digging, soil maintenance etc., for insecticides, pesticides, cutting, transportation and selling of products requires funds. In addition to this hybrid seeds are also requires for good quality & quantity of product, which are very costly and not affordable to marginal and poor farmers of India.
- **8. Political reasons**: Politics in India is one of the main reasons for farmers suicide. The Indian politicians who plays important role in policy making and decision making are totally shy and neglected agriculture sector. They are failing to take effective measures for soundness of agriculture. The politician has totally neglected agriculture sector and always gives preference to Industrial and service sector. While deciding MRPs of agricultural produces they don't consider the cost incurred for the production of same. They frequently declare various relief packages for farmers but failing to take effective implementation of the same. So the needy farmers don't get the benefits of such packages.
- **9. Global reasons**: The GOI has accepted Liberalization, Privatization and Globalization (LPG) policy after 1991 and signed GAAT agreement as per the terms and conditions of WTO. Which forced to India to accept all the restriction binding on member countries. Even today the GAAT agreement is helpful for the developed countries and developing & Underdeveloped countries facing many problems as they don't have freedom while taking various production and sell and export of the same. Patents of certain agricultural products are also troublesome for Indian farmers. e.g. Indian don't have patent of B.T. Cotton Seeds.
- 10. Illiteracy, Traditions & Culture: In addition to above factors Illiteracy, Tradition and Culture also forces to farmers to commit suicide. Due to illiteracy and inadequate knowledge, farmers do not

believe in importance of education. Lack of education skills their decision making skills. Lack of money and perception capacity, they turn to rights and rituals of orthodox and other religious activities which again requires more money. And sometimes, to perform these activities they use to take heavy loans from private money lenders with high rate of interest. In addition to this, a marriage of daughters, farmers requires to give huge fund and gold to their son in law (Known as 'Hunda'). If the farmers fails to perform all these traditions and cultural activities they become frustrate and turn towards suicide.

- **11.New changes:** After the green revolution and innovation of new technologies new hybrid seeds, insecticides, pesticides and farm cultivation technologies makes farming more easier and production is increased considerably. But these technologies and innovations are so costly and not affordable to poor small and marginal farmers.
- 12. **Other reason:** In addition to the all above reasons lack of basic infrastructural facilities like safe drinking water, inadequate health facilities, transport facilities, proper food, cloth and shelter affects on psychological and physical condition of the farmers. Sometimes they become drug addicted and drunker. All these things attracted heavy diseases and turn them to die.

#### REMEDIES TO AVOID FARMERS SUICIDES

The above natural and manmade calamities forces farmers to commit suicides. We cannot avoid natural calamities but we can give relief & control on manmade calamities by taking following measures:

- 1. Financial Help: to avoid farmers suicide Government of India and concern state governments must give subsidies to the farmers. while delivering these subsidies preference must be given to marginal and small farmers. they should get free of cost hybrid seeds as they have small piece of productive land. If they have given subsidies for the same. It should be given in cash and before the sowing seeds. Which will help to avoid malpractices and corruption in distribution of seeds and subsidies. In addition to this while deciding small and marginal farmers farming of total family is taken into consideration instead of single landholders of each family.
- **2. Effective loan schemes**: The government should establish special system while providing loan to farmers. Every Nationalize and co-operative bank including Agriculture co-operative credit societies must setup this system in their banks to provide loan to the farmers on time and as per their requirements. At the same time loans should be provided at low rate of interest. So that farmers should not be exploited and not discriminated by private moneylenders and creditors.
- **3. Effective loan waiving scheme**: After consideration of high numbers of farmers suicides; In 2004, government of India and concern states also declared packages of thousands of crore rupees for relief to farmers & avoid their suicides. But the benefits of the same were not reached to families of suicide affected farmers. so their condition is remain the same. And farmers suicides are continued and even increasing day by day. E.g. according to the data of year 2007, out of the total 34 lacs farmers of Vidarbha region 95% of farmers of B.T. Cotton were in debt. Which means needy farmers didn't get the benefits of such relief packages. And package of 1075 crore from chief minister of Maharashtra and 3075 crore from Prime Minister of India, failed to control farmers suicides in Maharashtra. So instead of giving packages concern governments should directly deposits money to the bank accounts of the farmers instead of waiving loans.
- **4. Export policies**: The Government of India and Concern state governments always make bias and takes irresponsible decision in export of Agricultural products. They use to ban on export of agricultural products when their prices are high. This is resulted to more supply in local market and falling in prices. So farmers don't get proper return of their produces. So, the government should implement quota system for every farmer for export, to avoid these practices while framing export policies.
- **5. Irrigation facilities**: Indian farmers facing problems of irrigation. Geographical condition in India is varied for every region. Some regions facing problem of heavy rainfall and some regions are comes under drought prone area. Due to failure of water management heavy rainfall area and drought prone area also facing problems of irrigation in rainy as well as off rain season like summer. Indian agriculture policy makers intentionally neglected this important fact. Farmers in India are using traditional methods for irrigation, which consumes more water than actually requirements and farmers don't get water for irrigation as per their requirements in off rain seasons & in droughts. So, methods like Drip irrigation must be used to overcome on saving & fulfillment of required water for agricultural productions.

- **6. Policy about MRPs**: According to the Agricultural policy of GOI, it is binding on concern state government to declare MRPs of all agricultural products before the agricultural production comes out. But till 2010, all state governments have declared MRPs less than the cost of all agricultural products. So, GOI and concern state governments must declare MRPs which at least gives minimum profit or follow a policy of MRP which is Cost of Production + 30%.
- **7. Other Remedies**: In addition to above measures GOI and all concern state governments must help to farmers for development of allied activities of Agriculture and support for farmers oriented small scale and agri- products industries. This helps to increase standard of living, solve financial problems and fulfill their basic, safety and prestigious needs.

#### **POLICY SUGGESTIONS**

Suggestions that can be implemented immediately

- Crop failure and collapse of income was found to be the root cause for farmer suicides. Therefore, it is suggested that individual farmers should be brought under the ambit of crop insurance programme.
- One of the main causes for crop failure was insufficient availability of water. Hence judicious use of available water is needed. Groundwater recharge, rain water harvesting and, de-siltation of ponds / tanks can ensure increased water supply.
- Poor awareness among the farmers regarding scientific and improved methods of cultivation is one of the reasons for crop failure. This may be addressed through proper extension activities. The Seeds Act, 2004, Insecticide Act 1968, Pesticide Control Act, Fertilizer Control Order, be implemented very strictly and the abettors be punished. Special extension efforts are needed towards capacity building of farmers for usage of quality inputs and efficient options in production and marketing.
- Government should make policy to waive or reschedule the outstanding amount of farmers loan whenever the crop fails due to natural calamities. This will save the farmers from debt trap.
- Local money lenders are the main non-institutional sources who charge exorbitant rates of interest and adopt harsh ways to recover borrowed amount. Hence the government must implement stringent laws on informal lending through fixing a cap on the interest rates equivalent to the institutional lending rates with sufficient monitoring.
- Release of loans in phased manner is needed. Thereby proper utilization of funds can be ensured. Releasing of funds at one stretch (usually done in Kisan Credit Card) may result in diversion of the borrowed amount to other activities rather than cultivation. Government may consider extending institutional credit without collateral security of property for tenant farmers as well.
- The compensation was extended only to farmers who own land/lease in land (on record) and have availed credit from institutional sources against land record. But the majority of the farmers borrow from non-institutional sources as they are denied loans by institutional sources due to various problems pertaining to land records.
- Certain institutional mechanism for post suicide welfare of the family is required.
- The victim families should be given preference in availing benefits of various developmental schemes at least for a period of five years. Such schemes may also include social welfare schemes of State and Central Government.
- NGOs, religious institutions and agriculture department should also be involved in providing counselling to farmers to handle the distress situation through establishment of Farmer Welfare Cell and Help Desk Services.
- Maximum number of suicides occur during kharif season and mainly among highly indebted farmers, therefore help lines may be established based on the information on crop failure and extent of indebtedness.
- The quantum of food grains supplied to BPL card holders needs to be at least doubled to ensure food and nutrition security
- Higher incidence of suicides among BPL, AAY card holders and among OBC category necessitates special focus on strengthening their weakness to cope with distress conditions

#### CENTRAL GOVERNMENT INITIATIVES

The Central and State governments have launched several programmes to address issues associated with farmer suicides. The Central Government hasn't only tried to rehabilitate victimized households, but also launched schemes to reduce farmer distress and suicides in India. The recent prominent programmes include the Prime Minister Rehabilitation Package (PMRP), Pradhan Mantri Fasal Bima Yojana (PMFBY) and Pradhan Mantri Krishi Sinchayee Yojana (PMKSY). Some of the major Central and State Government programmes are,

### 1. Prime Minister's Rehabilitation Package (PMRP)

This package was launched in September, 2006 in 31 districts covering 4 states. The districts were identified mainly in those states with higher number of farmer suicides. By following this criteria, 16 districts in Andhra Pradesh, six in Maharashtra, six in Karnataka and three in Kerala were covered. The package included immediate and medium-term measures aimed at mitigating the distress of farmers. The specific objectives of the package were: (i) debt relief to farmers;

# 2. Pradhan Mantri Fasal Bima Yojana (PMFBY)

The programme envisages "One nation - One scheme" theme. It incorporates the best features of all the previous crop insurance schemes and at the same time, shortcomings of previous schemes was taken care. The PMFBY replaces National Agricultural Insurance Scheme (NAIS) as well as Modified NAIS. The Scheme was implemented during Kharif, 2016. Under this scheme, the premium rate paid by the farmer will be to a maximum of two per cent of kharif crops and 1.5 per cent of Rabi crops of the sum insured. The remaining amount of the premium would be paid by the State and Central Government.

# 2. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

The scheme is aimed at improving irrigation facilities in the country through micro-irrigation projects and end-to-end irrigation solutions. The scheme will also provide Rs.200 crores earmarked as Agri-Tech Infrastructure Fund (ATIF), the corpus required to promote the National Agricultural Market (NAM) for promoting easy access to markets for farmers.

# 5. Relief to farmers in input subsidy

In 2015, the Government announced that farmers would be eligible for input subsidy if 33 per cent of their crop is damaged, as against 50 per cent or more which was followed earlier. Further, the Government also announced that the input subsidy given to distressed farmers would be enhanced by 50 per cent to the existing amount.

#### 5. Soil Health Card (SHC)

The Government issues soil health cards to farmers containing crop-wise recommendations of nutrients and fertilizers for promoting its efficient use, aiming at enhancing productivity. A total of 14,752,382 (1.47 crore) SHCs was issued in the country as on 29th March 2016.

## 6. Agricultural debt waiver and debt relief scheme (2008)

The Government of India implemented the Agricultural Debt Waiver and Debt Relief Scheme in 2008 to benefit over 36 million farmers at the cost of Rs.653 billion. This spending was aimed at waiving off a part of loan principal as well as the interest owed by the farmers. Direct agricultural loan to the distressed farmers under Kisan Credit Card (KCC) was also covered under this Scheme.

In addition to all these schemes, the Government increased the credit flow. This is evident from the fact that the credit flow increased by 39 per cent from Rs.607376 crores in 2012-13 to Rs.845328.23 crores in 2014-15 (Indiastat, 2017).

# STATE GOVERNMENT INITIATIVES

Certain State Governments provide monetary compensation to the farm families whose member had committed suicide. A few states have also resorted to waiving of loan from cooperative societies, supplying seeds, promoting micro-irrigation in horticulture, construction of water harvesting structures, etc.

# Maharashtra Bill to regulate farmer loan terms (2008)

The State Government of Maharashtra passed the Money Lending (Regulation) Act, 2008 to regulate all private money lending to farmers. The bill fixed maximum interest rates on any loans to farmers. The interest rate was fixed slightly above the money lending rate by the Reserve Bank of India. The bill

had made provision to cover pending loans as well.

# Maharashtra relief package (2010)

The State Government of Maharashtra made it illegal during 2010 for non-licensed money lenders from seeking loan repayment. The Government also announced that it would form village farmer self-help groups for disbursement of government financed loans. Low premium crop insurance program was implemented where farmers had to contribute 50 per cent of the premium and remaining was contributed by the government.

# Kerala Farmers Debt Relief Commission (Amendment) Bill (2012)

Kerala Farmers Debt Relief Commission Act, 2006 came into effect in 2012. The act provides benefits to all distressed farmers through loans. Due to introduction of this Act, the farmer suicides rate had declined in Kerala. The commission has engaged in a case-by-case scrutiny of the magnitude of debt and the requisite relief in Wayanad district. The commission not only provides financial relief measures but also provided moral support. Government had allocated Rs.220.8 crores for farmers' debt relief from 2006 to 2011, but only Rs.62.4 crores had been disbursed. Government had adopted farmer-friendly policies during 2006-11. Further the state's debt relief commission had provided relief to all indebted farmers and had doubled the procurement price in a period of five years. The government had also expanded procurement, interest-free loans to paddy farmers.

**Karnataka:** Based on the Dr. G.K. Veeresh committee report Rupees one lakh was paid as compensation to the families of those farmers who committed suicide during the 2003 - 04 period. Subsequently, effective from April 2015, the compensation amount was increased to Rupees two lakhs per victim household. But the amount was later revised to Rupees five lakhs in October 2015. Out of the total reported farmer suicides in Karnataka (1490), 53 per cent of the cases have been accepted for compensation as the suicides have occurred due to farming related factors. Compensation of Rupees five lakh has been distributed to these victim households amounting to Rs.39.20 crores for the entire state. It is noted that in the case of 20 per cent of the victims, the decision regarding compensation was pending and in the case of 27 per cent of the victims the applications have been rejected.

**Andhra Pradesh**: Measures for comforting the distressed families were taken up well before the final sanction of financial assistance. Considering the family in the aftermath of suicide in the most vulnerable category as a single-parent family, the following unconditional support was provided: Inclusion in Antyodaya scheme; support under National Family Benefit scheme (NFBs); admission of children in government residential schools; free education to the children of victim in private schools as a part of the provisions of right to education act; Housing under Indira Awas Yojana (IAY) or equivalent state government scheme; pensions; eligibility for Aroggya sree scheme was provided; priority in economic support under government schemes and eligibility relaxation in government schemes was also given. Out of the total 79 farmers who committed suicide, only 59.49 per cent of farmer families could receive compensation during 2015-16. The total amount of compensation paid in the state during the year 2015-16 was Rs.233.34 lakh. On an average, the compensation amount paid per family is reported as Rs.4.96 lakh.

**Gujarat:** There is no compensation scheme for victim HHs. There was only one instance where the victim household in Surendranagar district had received compensation of Rs.10,000 from Agricultural Produce Marketing Committee (APMC) of Rajkot district.

**Tamil Nadu:** During 2012-13, all the districts of the state were declared as drought affected except Chennai. Government had compensated the affected farmers at the rate of Rs.15,000 per acre including cost of cultivation. A compensation of Rs.3 lakh per victim HHs was also announced. During 2014-15, Rs.5700 crores was announced for loan waiving, covering marginal and small farmers, who have taken short and medium-term crop loan from cooperative banks. Nearly, 8.5 lakh farmers were benefited with this initiative. In total, Rs.20,000 crore was distributed in terms of crop loan to the farmers from cooperative banks during 2011-16. During 2016, government had distributed Rs.6000 crore through cooperative society as compensation.

**Telangana:** A total of 320 victim households were compensated during 2015-16. Total amount of compensation paid was Rs.1,441 lakh, which accounted to Rs.4.5 lakh per victim household.

# **CONCLUSION**

In sum, this study depicts the causes of farmers' suicides on the social and economic conditions of the suicide. All in all, this study reaffirms that the phenomenon of farmers' suicides in India. The fact that social and economic conditions of the farmers committing suicides have become deplorable in

terms of their ownership and operational land holding status, income and expenditure levels. India has a potential for growing vegetables, horticulture, pulses and field crops with ensured irrigation facilities. At the same time, demand supply gap, lack of storages facilities, low prices for farmers and higher prices for consumer has created the imbalance circumstance for the Indian economy. For the policy implication, Government should take initiative to establish the processing unit in each district as per area and provide the ensured price for particular crop to framers. At the same time state government should induce the young entrepreneur to invest in different agriculture projects with grant as well as accelerator programme organized by state university. In the short term measure the state government should provide the widow pension, free higher education for children, job for one member to victim's household. The agricultural price policy impacting the farmers, therefore, needs to be restructured and revamped in a manner, so that the farmers become sufficiently incentivized to increase the volume of agricultural production in consonance with the present and potential needs of a growing economy such as ours.

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