

# Farmers Suicide

Facts & Possible Policy  
Interventions



**MEETA AND RAJIVLOCHAN**

© YASHWANTRAO CHAVAN ACADEMY OF DEVELOPMENT ADMINISTRATION, 2006  
www.yashada.org

YASHADA is an autonomous Administrative Training Institute funded by the Government of Maharashtra and the Government of India. It trains administrators, conducts research and runs a publishing programme.

First published 2006

**Keywords**

Public Policy, Agriculture, Farmers, Suicide, Maharashtra, Yavatmal.

The moral rights of the authors to be known as the creators of this work have been asserted

No part of this book may be reproduced or circulated, except for the purpose of 'fair use,' in any form whatsoever without the consent of the publisher.

ISBN 81-89871-00-5

*The contents of this book reflect the views of the authors and do not necessarily reflect the views of the organisations for which they work*

# DETAILED TABLE OF CONTENTS

## **I: INTRODUCTION**

Regional profile

## **II: Choosing Yavatmal**

Searching for a solution

## **III: EVALUATION OF EXISTING STUDIES**

12 out of 111 cases reported by Mishra

Five out of 36 reported by Dandekar et al

## **IV: STATISTICAL PROFILE**

### **V: RURAL INDEBTEDNESS**

Role of institutional debt

The impact of default

The issue of non-institutional debt

### **VI: ROOTS OF DISTRESS: SOCIAL**

Where there were no loans

Accident or illness where there were loans

Some overwhelming single circumstance

A combination of factors

Illness

Chronic illness constitutes serious drain on family resources

Poor medical facilities and lack of counselling

Family history

### **VII: ROOTS OF DISTRESS: FINANCIAL**

How relevant is rural indebtedness

Cases of financial troubles

Where the bank initiated some action

Agriculture was not primary source of income

Cases of agrarian trouble

Crop failure

Familial difficulties made agriculture a difficult occupation

Harassment by moneylender

Cases of personality disorders

Thrift

Is there a pattern?

### **VIII: SITUATION ASSESSMENT**

Attitude to farming

Farm subsidies and the scissors crisis

Awareness about institutional mechanisms

Situation of the Maharashtra farmer

**IX: SUMMING UP**  
**X: RECOMMENDATIONS**  
The Essential Ten Points  
**XI: DIRECT SUBSIDIES**  
**CASE STUDIES**  
**BIBLIOGRAPHY**

**INDEX**

Maps

Map 1: Maharashtra

Map 2: Yavatmal

**TABLES**

Table 1: Total suicides reported 2000-2004: sorted in descending order

Table 2: Suicides 1998-2004: with Farming and Agriculture related activities as occupation

Table 3: Suicides in district Yavatmal 1975-2005

Table 4: Suicides in district Yavatmal 1975-2005 [%]

Table 5: Farmers and agricultural labourers as % of total suicides in Yavatmal district

Table 6: Cost of cultivation of Cotton, Soybean, Jowar, Tur (Rs. / ha.) for district Yavatmal

Table 7: Crop productivity data for district Yavatmal 1960-2003

Table 8: Incidence of farmer suicide in Yavatmal reported by the local administration and the press

Table 9: Details of suicides reported in District Yavatmal

Table 10: Taluka-wise distribution of cases in our study

Table 11: Age profile of 371 suicide victims in Yavatmal

Table 12: Age profile of suicide victims in our study

Table 13: Caste profile of 391 suicide victims in Yavatmal

Table 14: Caste profile of suicide victims in our study

Table 15: Education profile of suicide victims in our study

Table 16: Marital status of suicide victims in our study

Table 17: Manner of death

Table 18: Landholding profile of 399 suicide victims in Yavatmal

Table 19: Landholding profile of suicide victims in our study

Table 20: Distribution of operational holdings according to size class and caste groups for all agricultural holdings in district Yavatmal

Table 21: Distribution of landholdings caste-wise according to percentage in each category in district Yavatmal

Table 22: Suicide trends for Yavatmal district 1962-2000

Table 23: Crop and term loans extended by banks in Yavatmal district during 2005-2006

Table 24: Agricultural loans extended in Yavatmal during 2005-06

Table 25: Achievement of agricultural lending targets in Yavatmal and neighbouring districts 2000-2006

Table 26: Achievement of agricultural lending targets [%] in Yavatmal and neighbouring districts 2000-2006

Table 27: Attitude to farming

Table 28: Literacy among farmer households

Table 29: Awareness about Bio-fertilisers, MSP and WTO

Table 30: Crop insurance

Table 31: Membership of professional groups

Table 32: Membership of cooperatives

## **FIGURES**

Figure 1: Productivity for cotton 1960-2003 in Yavatmal district kg/ha

Figure 2: Productivity for pulses 1960-2003 in Yavatmal district kg/ha

Figure 3: Suicide among total population: Yavatmal district 1962-2000

Figure 4: Suicide among rural population: Yavatmal district 1962-2000

Figure 5: Suicide among urban population: Yavatmal district 1962-2000

## **ANNEXURE**

Annexure 1: Questionnaire



# MAPS

**Yavatmal District (below)**



# III: EVALUATION OF EXISTING STUDIES

In the case of Maharashtra, the phenomenon of farmers' suicide had been investigated by a Tata Institute of Social Sciences (TISS) team on instructions by the Bombay High Court, which asked them to "conduct an independent research regarding the causes of various suicide incidents involving farmers which had taken place in the state of Maharashtra". Another survey was carried out by Srijit Mishra from the Indira Gandhi Institute of Development Research (IGIDR), Mumbai. This was sponsored by the Ministry of Relief and Rehabilitation, Maharashtra. Both these investigations included Yavatmal district in their ambit. Both were conducted with the objective of providing policy inputs for the government to intervene in the matter of suicides and preventing them.<sup>1</sup>

Broadly speaking these studies concluded that indebtedness was a major cause for suicide among farmers. The resultant "feeling of dejection and failure among some farmers", as Mishra argued, "who in their moments of despair think that life is not worth living any more and they end up committing suicide". Having paid lip service at the altar of personal distress, however, they went on to define the problems

---

<sup>1</sup> Dandekar, Ajay, Shahaji Narawade, Ram Rathod, Rajesh Ingle, Vijay Kulkarni and Sateppa Y.D., 2005. "Causes of Farmer Suicides in Maharashtra: An Enquiry", Tata Institute of Social Sciences, Rural Campus, Tuljapur, Maharashtra. Mishra, Srijit, 2005. "Suicide of Farmers in Maharashtra", Indira Gandhi Institute of Development Research, Mumbai. A study by Mohanty also included, *inter alia*, cases from Yavatmal district. It studied a time period when the issue of farmer suicide did not seem to acquire epidemic proportions and had not yet become subject of official attention. [Mohanty, B. B., 2005. "'We are like the living dead': farmer suicides in Maharashtra, Western India", in **Journal of Peasant Studies**, April 2005].

### Evaluation of existing studies

of the farmer in simple economic terms. This was followed by suggestions regarding comprehensive reforms.

Studying the causes of suicide today inevitably focuses on the interface between the individual and society. Mishra and Dandekar *et al.* tried to do the same. They located the individual farmer in the broad context of an ailing agrarian economy. They pointed out the exploitation of the farmer at the hands of the suppliers of farm inputs. In addition, they identified the numerous acts of omission and commission on part of the government in not being able to alleviate the stress of the farmer. All of this with the objective of explaining the social and economic bases of farmers' suicide. Mishra even referred to the neuro-biological bases of suicide that, *inter alia*, identifies pesticides and alcohol among the causes for suicide.

Howsoever attractive such a positivist investigation may be, there is an inherent danger in it: if one already presumes to know the causes for suicide to be the indebtedness of farmers and agrarian distress, then there is a strong possibility that a search would stop at finding that set of causes ignoring anything else that maybe of import. The results thus obtained run the risk of being partial. Therefore, it is important that, even while following the positivist approach, adequate caution be exercised to incorporate, in one's analysis, what we might call, the social construction of suicide, giving due importance to the inter-subjective element therein, with as much corroborative inter-personal data as possible.<sup>2</sup> Inadequate focus on the social construction of suicide could, as we shall see below, yield unreliable results.

Mishra and Dandekar *et al.* thus came to the unambiguous conclusion that the suicides were a direct result of the stress caused to the farmer by the pressure to pay back

---

<sup>2</sup> Berger, Peter and Thomas Luckmann, 1966. **The social construction of reality: a treatise in the sociology of knowledge**, Anchor Books, New York.

### Evaluation of existing studies

various money debts. The paucity of money in the hands of the farmer was itself explained as a result of extant farming practises. The implications here were that the government should intervene (a) in the matter of debt and (b) in the matter of improving the profitability of agricultural operations. However, many of their findings were directly in opposition to the very data that they had themselves collected. No effort, however, was made to explain the discrepancies. Perhaps the researchers had gotten carried away with the media hype about the cotton farmer being under considerable distress and thereby committing suicide. We shall see below that much of the qualitative data was simply ignored. It almost seemed that their search for causes and solutions stopped with laying the blame at the door of the government, creditors and the modern techniques of cultivation. Their findings and suggestions complement each other. Also, they are able to seduce the reader easily by playing upon the currently popular presumptions about the ham-handedness of government and distrust of its intentions.

Between them the reports say that there is no safety net for farmers to protect them from usurious credit suppliers, exposure to unbearable price fluctuations and spurious inputs for farming: seeds, fertilizers, pesticides. The farmer, they say, is ignorant of appropriate and more productive techniques of farming. Government efforts to educate the farmer in better techniques are inadequate.

Male farmers with large female numerous families and fewer agricultural assets like a pair of bullocks, they say, were most likely to commit suicide in the face of a price shock or crop failure.

Simply put, their conclusion, though not stated in so many words, is that agriculture is losing importance in the Indian economy. The income in cotton farming is low.

### Evaluation of existing studies

Typically, Mishra calculates that a farmer with 15 acres of land would earn a net income of Rs. 32500. A class IV employee of the government, the lowest ranking civil servant, we might add, is better off since he earns more than double that amount plus untaxed perks like cheap housing and pension benefits. The uncertainties contributed by price fluctuation, failed rainfall, and unscrupulous suppliers of spurious seed, fertilizer and pesticide, make the picture grimmer. In the absence of non-agricultural sources of income and saddled with a large family, under stress for meeting social obligations, some of the farmers fell victim to suicide.

The reports also make comprehensive suggestions. Give adequate compensation. Provide an ex gratia grant of Rs. 2.5 lakhs to each affected family. Create a life and agriculture insurance cover for farmers. Maintain an accurate list of farmers in a village and of those who have committed suicide. Frame explicit criteria to ensure that both, the farmer and those who have fallen victim to suicide are clearly identifiable and there is little room left for subjective interpretation. Extend relief to farmers suffering from other kinds of disasters like theft of crop and fire. Revamp agricultural practises and train farmers in better techniques including organic farming. Provide irrigation facilities. Make changes in the agricultural policy to ensure that benefits reach the farmer and not to the fertiliser and pesticide corporations. Provide higher Minimum Support Price.<sup>3</sup> Create a safety net for farmers. Have a better credit policy. Regulate private money lenders with the assistance of Self Help Groups.<sup>4</sup> Ensure the quality of farm inputs. Provide

---

<sup>3</sup> Minimum Support Price or MSP is determined by a government committee. This is the price at which it is recommended that government agencies purchase a product from the farmer. Various states have their own committee to determine the price, so does the Government of India. The quantum of MSP has always been a bone of contention. The basic issue being: what is a fair MSP?

<sup>4</sup> Self Help Groups: small, formal voluntary associations for a locality, usually set up with government assistance with the objective of serving some economic end for its members.

### Evaluation of existing studies

non-farm employment as a source of additional income. Reduce access to pesticides. Train Primary Health Centre<sup>5</sup> staff to handle poisoning cases. Decriminalise attempted suicide. Establish help-lines. Encourage the creation of survivor support groups. Generate socio-religious activity that encourages social reform.

What they found had already been widely reported by journalists since the mid-1990s. The suggestions they made have been part of public discourse for a long time. The general point about the inefficiency of government machinery and its biases in un-stated directions has even been, as far as we understand, an important concern with the government itself.

As general statements, the findings of these reports are unexceptionable. There are many areas where record keeping by the government is considerably lax, tintured by corruption and exhibiting biases. If people are in distress it is the task of the government in India to provide succour and it has not been able to do so to the satisfaction of all. In a changing economy where agriculture is losing its primacy the efforts of the government to generate non-agricultural employment for people from the villages have been inadequate.

No doubt the government should have been doing all these things and much more and should do these, irrespective of any suicides.

What we find lacking in these reports, however, is the link between what they claim as their findings and recommendations and the evidence they present.

In 8% cases of suicide that Mishra presents, there was no loan taken. Some 16% of the cases show debts ranging from

---

<sup>5</sup> Government dispensary which is supposed to provide free consultation by medical practitioners and some basic medicines to the public.

### Evaluation of existing studies

Rs. 2000–10000. In three cases, amounts mentioned are as small as Rs. 2000, 2800 and 3800. This information is hidden in the notes about the ‘case studies’ but is not included in the analysis presented. Does the size of the debt have a bearing on suicide? In fact when we personally checked with more than a 10% sample of those who were interviewed in these two studies we discovered that these studies did not reveal significant information given by the families themselves that indicated that neither agricultural distress nor debt was responsible for the suicide.

In the report by Dandekar *et al.*, we find cases where on a loan of Rs. 10000 the person had defaulted 17 years ago. On a loan of Rs. 13000 the default had been 13 years ago. What then was the immediate urgency that created pressures for the farmer?

Even the question of who is committing suicide and whether farmers as a social group were increasingly vulnerable to suicide was not clear. The more important point, that Maharashtra had a higher suicide rate per lakh than the average for the country and that this high mortality was independent of farming and cotton cultivation was ignored. One of the studies commissioned by Mishra mentioned that farmers were but a small portion of the suicides surveyed but this did not attract comment.

Mishra does make an effort to identify various stressors and calculate the statistical frequency of occurrence of each. Marriage of a daughter or sister, loss of a bullock, illness in the family, debt, failure of crop and much more are included in the list of stressors. There is little effort, however, to say how they all gelled together to push someone into suicide. In fact the one dimension that was completely lacking in these reports was any attempt to look at the situation in a holistic manner.

### Evaluation of existing studies

Does the data presented in these studies really say that there was a link between the agrarian crisis and farmers' suicide? Could the data be telling something else? Even a cursory look at the data presented in these studies suggests that the data, even when seen on its own terms, does not support the conclusions of these researchers.

Mishra looked into what he called are some "socio-economic stressors" and then presented the statistics of frequency of occurrence of these stressors among the 111 families that he surveyed. The stressors identified in order of frequency of occurrence were indebtedness (92.8%), deterioration in economic status, conflict with other members in the family, crop failure, decline in social position, burden of daughter's / sister's marriage, suicide occurrence in nearby villages, addictions, change in behaviour of deceased before the incident, disputes with neighbours and health problems.

Mishra discussed at length the issue of indebtedness among the farming community and concluded that there was prevalence of indebtedness in 92.8% of the cases. This information in itself however conveys little meaning since little effort was made to discuss the age of the loans, the size of the loans and the use to which the money was put as distinct from the purpose for which it was taken. It is difficult to see how a ten to twelve year old loan where no punitive action had been initiated could motivate a person to commit suicide.

Given below we have 12 examples where we seemed to be revisiting the families which formed the basis of Mishra's study. The discrepancies between what we found and what Mishra noticed is so immense as to cast doubt over the veracity of the other data collected by him. There are instances where he has the caste of the person wrong. On some occasions, he says that the amount of debt taken was not known even when this information was available. In others, significant information is

### Evaluation of existing studies

ignored or simply not reported while insisting on indebtedness and agrarian distress as the causal factors. It may also be noticed that these 12 examples amount to more than 10% of the sample that were included in Mishra's study. In short, one begins to suspect the authenticity of Mishra's data.

### **12 out of 111 cases reported by Mishra**

#### Case 13

This is the family of a 65-year-old male from the Banjara<sup>6</sup> caste, which has 3 acres of land and a debt of over Rs. 5000 from a Regional Rural Bank. Loan taken for a second sowing drove the victim to suicide. Date of death is 31st May 2004.

Our finding: This farmer had also taken a loan of Rs. 10000 from a moneylender at 25% seasonal interest. He spent Rs. 60,000 on the marriage of two sons in 2003-04 before his suicide on 31st May 2004. He had also spent Rs. 4200 on treating his wife in the past one year for an injury to her hand which she had sustained in an accident. These expenditures may have had much more to do with the default than a second sowing.

#### Case 15

This is the family of a 55-year-old female from the Agrahari caste which has 28 acres of land and an outstanding debt of Rs. 44600 from the bank. She did not have smooth relations with her daughter in-law. Date of death is 10th June 2004.

Our finding: This woman belonged to the Pardeshi Bania caste. Her husband had died a natural death on 12th June 2000 four years before her own death. Between herself and her two sons, there were three loans taken from the Allahabad

---

<sup>6</sup> As a general guide to the various castes and beliefs of the people of Maharashtra see Bhanu, B.V., B.R. Bhatnagar, D.K. Bose, V.S. Kulkarni and J. Sreenath [ed.], **People of India : Maharashtra, Vol. XXX, Part I, II & III**, Popular, Mumbai, 2004.

### Evaluation of existing studies

Bank and from the Primary Agricultural Credit Cooperative Society of which the outstanding amount until December 2005 was Rs. 90000. This female farmer's son was somewhat mentally disturbed. She did not have smooth relations with her elder daughter in-law who had had no child in eleven years of marriage. Her daughter in-law had some love affair with someone about which she was annoyed and about which there was tension between her and her daughter in-law. The villagers say that her son quarrelled with her and gave her a heavy physical beating after a week of which she died. The post mortem report showed that she had consumed poison.

#### Case 17

This is the family of a 45 year old male from the Banjara community which has 3 acres of land and leased in another 3 acres. He was tense about his daughter's marriage and education. He had taken a loan the details of which are not known and he did not discuss his problems with his family members. Date of death is 25th June 2004.

Our finding: This farmer is survived by his 40 year old wife, aged mother and father, a 22 year old son who works in the Raymond factory for a monthly salary of Rs. 5000-6000 and four daughters aged 25, 20, 19 and 11 years respectively out of whom two are married, one is at home and the youngest one is studying. In addition to three acres of land in his own name, he also cultivated thirteen acres which were in his father's name and three acres which were in his wife's name. He thus cultivated 19 acres of land and he also cultivated 3 acres which belonged to one of his sons in-law. They went in for sowing of soybean three times in 2005. There is an outstanding loan of Rs. 33000 taken from the Bank of Maharashtra in 2003 for crops and also for a well. Another loan of Rs. 8000 was taken from the Primary Agricultural Credit Society<sup>7</sup> in 2004. This too has

---

<sup>7</sup> The Primary Agricultural Credit Society is part of a three-tiered structure of cooperative banking with the state cooperative bank at its apex, the District

### Evaluation of existing studies

not been paid. There was some recovery notice received in 2004 but details were not known. He spent Rs. 60000 on the marriage of the second daughter in 2004 but all this was taken through an interest free loan from his son in-law who lives in Yavatmal. The son in-law was repaid from the proceeds of sale of the soybean crop. The deceased used to drink alcohol and also to play matka<sup>8</sup>. He was having an affair with his bhabhi [brother's wife] and once this was discovered, he committed suicide.

### Case 32

This is the family of a 60 year old male, caste unknown which has 14 acres of land and an outstanding loan of over Rs. 8000 from a cooperative bank. He committed suicide due to indebtedness and crop failure. Date of death is 9th July 2004.

Our finding: This is the case of a 51 year old farmer of the Teli caste from village Karanj, taluka Kelapur. He took poison. He is survived by his 2 married sons aged 31 and 28 years respectively. His wife died ten years ago. The elder son, his wife aged 26 and two sons aged 6 and 3 years lived with the deceased. The younger son and his family live with his wife's parents. The elder son suffers from filaria<sup>9</sup>, a disease which rendered him unfit for heavy agricultural work and he cannot work on the land. Rs. 4000 were spent on treating him at Sewagram, Wardha. He owned 13.45 acres of land. The family owned a pair of bullocks which were sold by the family of the deceased after the suicide, for Rs. 3500. There were three loans taken: one of Rs. 6000 in the name of the elder son and another of Rs. 8000 in the name of the younger son, both loans being

---

Central Cooperative Bank at the district level, and the Primary Agricultural Credit Society at the village level.

<sup>8</sup> Lit. "Clay pot, usually used for storing water": an illegal form of gambling prevalent in many parts of the country.

<sup>9</sup> Filariasis, also known as elephantiasis, is a condition considered incurable according to local wisdom, in which one or more of the limb becomes swollen to double or more of its original size and its efficiency is considerably reduced.

### Evaluation of existing studies

from the Primary Agricultural Credit Society which were not paid and the third from the Krishi Kendra<sup>10</sup> amounting to Rs. 18985 to repay which the elder son sold all 13 acres of the family land after his father's suicide. The deceased was burdened to repay the loan taken for agriculture. Due to successive failures of crops he was unable to repay the bill of the Krishi Kendra. As his first son was doing nothing in agriculture and his second son left the place to live with his in-laws, the deceased was farming alone. This left this farmer with no one other than himself to rely on, a difficult situation in any circumstances and one which had much more to do with his suicide than any loan.

### Case 49

This is the family of a 45 year old male from the Maheshwari caste which has 28 acres of land and an outstanding loan of Rs. 2.87 lakh<sup>11</sup> from a bank. He was tense about his daughter's marriage and rising debts. Date of death is 2nd August 2004.

Our finding: This man's primary occupation was not farming but wholesale trading in grain. He had left his village some years ago and was living in Yavatmal where he pursued this business. The outstanding loan he had taken was about Rs. 5.8 lakh except that only Rs. 80000 of this amount was an agricultural loan taken from the Primary Agricultural Credit Society; the remaining Rs. 5 lakhs was a business loan taken from the urban cooperative bank Yavatmal and it was spent not on agriculture but on his business and also on his daughter's

---

<sup>10</sup> Lit. Krishi = agriculture, Kendra = centre. The local farm supplies shop, privately owned. In this region, it supplies the farmers with farming supplies like seeds, fertilizers, pesticides, advice on how to conduct farming operations and informal loans. There is little governmental control over the functioning of the Krishi Kendras or the quality of material and advice supplied by them. However, in the absence of any alternative the farmers are heavily dependent on the Krishi Kendra. Typically, the Krishi Kendra would provide a cash advance at an interest of 25% for the season in order to buy seeds, fertilizers, pesticides and other inputs. This usually had to be repaid or was adjusted against the produce at the end of the season.

<sup>11</sup> 1 lakh = 100,000

#### Evaluation of existing studies

marriage which he conducted at a cost of Rs. 2 lakh in 2004. He was also a heart patient having already suffered from one heart attack in 2002. He had also spent over Rs. 1 lakh on his son's education in the past five years.

#### Case 56

This is the family of a 50 year old male from the Banjara caste which has 4 acres of land and the deceased had taken a loan of Rs. 50000 (at a rate of 150%) from a moneylender of which he was able to return only Rs. 10000. Date of death is 10th August 2004.

Our finding: This farmer was unable to return the loan perhaps because he had spent Rs. 40,000 on building a house for himself in the previous three years. This is the case of a farmer, 45 years old, of the Banjara caste, from village Sevanagar, taluka Ghatanji of district Yavatmal. He took poison. He is survived by his wife and 2 sons aged 22 and 18 years respectively. He owned 4.5 acres of land. There was an outstanding crop loan of Rs. 7000 taken from the Primary Agricultural Credit Society in 1995 of which only Rs. 800 was repaid and this now amounts to Rs. 7894. In 2003 and 2004, the bank had issued recovery notices and had also visited the house. There were three private loans taken from various relatives of amounts Rs. 10000, Rs. 7000 and Rs. 4000 in 2004 at 25% seasonal interest. Of the government help which was received, Rs. 21000 were used for paying off these three loans and Rs. 5000 for conducting a teravi<sup>12</sup> for deceased. He spent Rs. 40000 on house construction between the years 2000 and 2003. The deceased was a drunkard. He used to beat his wife and threw her out of the house frequently.

#### Case 71

---

<sup>12</sup> Teravi [lit. thirteenth]: The ceremony on the 13<sup>th</sup> day after a death that marks the bereaved family coming out of bereavement.

#### Evaluation of existing studies

This is the family of a 35 year old male from the Mahar caste who had 4 acres of land and over Rs. 40000 as outstanding debt from a moneylender. While the family says he hanged himself, the post mortem report states poisoning as the cause of death. Date of death is 28th August 2004.

Our finding: This is the case of a 38 year old of the Baudh caste from village Takalgaon, taluka Babulgaon, of district Yavatmal. He hanged himself so his family said. He is survived by his parents, 28 year old wife, one daughter aged 4 years, a 3 year old son and two married sisters. He and his wife along with the children lived separately in a house given by his parents. He had a younger brother who was married and who lived with the parents. His father was one of four brothers and one sister. There was 6 acres land in his father's name and another 4 acres land in village Dhamangaon given by the parents of the deceased in 1991-92. He refused to cultivate this land on the grounds that it was too far away (25-27 kms. from Takalgaon) even though his parents constantly advised him to cultivate it. It had been lying uncultivated for the last 7-8 years. He was never given to drinking alcohol. His father said that he was tired of all this politics and of people coming and asking after his son's death and of people coming and attributing non-existent motives to his son's suicide. According to the father debt had nothing to do with his death. His mother said that his wife had constantly nagged him about selling the land so that they could buy a car. He eventually followed his wife's advice and sold the land at the rate of Rs. 26000 per acre on 24th Aug 2004 to a resident of village Kadashi, Taluka Dhamangaon of district Amravati. The total sale amount was Rs. 106000 and the sale deed was registered at Rs. 53000. Four days after selling the land, he committed suicide. His mother said that his wife nagged him into doing this and now she, the wife, was happy and satisfied with the results.

### Evaluation of existing studies

This is the family of a male from the Hatkar caste which has 10 acres of land and an outstanding debt of Rs. 20000 for loans taken from friends and relatives. The tension of going in for a second sowing is stated as the immediate cause of suicide. The father of the deceased was also ailing. Date of death is 29th August 2004.

Our finding: This is the case of a 22 year old male of the Hatkar caste from village Saikheda, Taluka Kelapur, of district Yavatmal. He took poison. He is survived by his 48 year old father, 40 year old mother and 25 year old elder brother. He had 8 acres of land and he had also leased in 2 acres of land on cash or makta<sup>13</sup> basis in 2004. His main business was making and selling chiwda<sup>14</sup> and in addition he looked after agricultural land as well. He used to make the chiwda at home and sell it during the day. His father worked in the Irrigation Department and had been ill for the past two years. The deceased had taken a number of loans from friends and relatives for the medication of his father. In the past two years, he had spent Rs. 1 lakh on this medication. In 2003, he had taken three loans amounting to Rs 75000 from his maternal uncle and his two maternal aunts. Then the family found out that the father had HIV.<sup>15</sup> It is felt that when the deceased came to know about the actual reason for the sickness of his father (i.e. HIV AIDS), he committed suicide by hanging himself. It was said that the social humiliation involved was simply too much for him. It may also have been that he had borrowed heavily, might be worried that he would not be able to return the borrowed money and would need to incur even more expenditure for which he did not have the resources.

---

<sup>13</sup> Advance cash contract. There are two different ways of taking land on lease in this region: on crop sharing or batai (lit. sharing) basis and on advance cash contract or makta basis. This latter is always a risky proposition since the money has to be paid in advance irrespective of crop yield and all the risk is borne by the lessee.

<sup>14</sup> Chiwda is a local comestible.

<sup>15</sup> HIV: Human Immunodeficiency Virus.

Case 81

This is the family of a 50 year old male from the Wadar caste which has 2.5 acres of land and has leased in an additional 5 acres. The deceased had taken a loan of Rs. 1 lakh from a moneylender of which he was able to return only Rs. 25000. The family had received Rs. 20000 as help from the village community. Date of death is 13th September 2004.

Our finding: This is the case of a 70 year old farmer of the Wadar caste. He took poison. He is survived by his wife and two sons aged 30 and 25, 2 daughters in-law aged 30 and 20; a grandson aged 11 years and one daughter married 20 years ago. He had total four sons and out of these two died as follows: one son died of illness in 2000 which is reported as TB<sup>16</sup> by the family and infected with the HIV by the villagers and the second son committed suicide in 2001 reportedly because of crop failure. He owned 2.5 acres of land. He had also taken 5 acres land on lease on cash/makta basis. There were two crop loans taken in 2004 from relatives of amounts Rs. 90000 and Rs. 7000 respectively at interest rates of 25% per annum but these were not repaid due to crop failure for last 5 years. The bank had stopped giving loans to farmers in this village because there were too many defaulters in this village. There was also an amount of Rs. 1765 owed to a local Krishi Kendra which had been borrowed at 25% seasonal interest. He had spent Rs. 40000 on the treatment of his son who died of HIV/TB and out of this Rs. 10000 was contributed by the villagers. Another sum of Rs. 4000 was spent on treating a boil on the eye of the elder son in 2005. The younger son is always ill with asthma. They also bought a tape deck for Rs. 1000 in 2004 by borrowing the money. The money which the deceased had borrowed was spent not on agriculture but on illness and the grief of losing two sons in such traumatic fashion might have added to his financial distress.

---

<sup>16</sup> TB: Tuberculosis.

Case 85

This is the family of a 39 year old male from the Kunbi caste that has 3 acres of land which has been leased out entirely now. He had borrowed from his relatives to meet the medical expenses of his ailing father. Though the amount of debt is not known it had mentally affected the deceased. Date of death is 20th September 2004.

Our finding: This is the case of a 40 year old farmer of the Kunbi caste from village Raveri, taluka Ralegaon of district Yavatmal. He took poison. He is survived by his father, 30 year old wife, daughter aged 9 and son aged 6. He has three married sisters. He also has two older brothers aged 55 and 53 who lived separately from him. His mother died of illness, perhaps meningitis in 2002. There was a crop loan of Rs. 5300 taken from the Gramin Bank in 1999 which was not repaid and now amounts to Rs. 6462. He had a large number of private loans: 1) Rs. 20000 2) Rs. 10000 from a sister 3) Rs. 15000 from another sister 4) Rs. 10000 from a third sister 5) Rs. 10 to 15000 from his father in-law. After the suicide, father of deceased set up a grocery cum general shop from the money given by government in compensation. His father suffered from piles that was described as being debilitating and his mother had been paralytic before she died of illness. The deceased had spent Rs. 37000 on treating them between 2001 and 2004 and had borrowed money for this purpose. The deceased had been mentally ill for past two years. He was under treatment from a psychiatrist in Yavatmal.

Case 87

This is the family of a 31 year old Maratha male who had 11 acres of land and outstanding debt of Rs. 14000 from a bank and he had gone in for a second sowing. Date of death is 22nd September 2004.

Our finding: This is the case of a 32 year old farmer of the Maratha caste from village Akolabazaar, taluka Yavatmal,

#### Evaluation of existing studies

of district Yavatmal. He took poison. He is survived by his father, mother, his wife aged 27; one son aged three and a half years, two married sisters, and one younger brother. He along with his wife and son used to live in a separate room in the parental home. His wife left to live with her parents after her husband's suicide. The family has a total landholding of 20.5 acres. He had taken a crop loan of Rs. 15000 from Central Bank Akolabazaar which he repaid using some of his father's money. In 2004 he borrowed 15000 once again from Central Bank Akolabazaar. The family says that one recovery notice did come but whether it came after the suicide or before is not clear since he was not a defaulter at the time of his death. Six months ago in April 2004, he had fractured his leg when the rope broke and he fell into the well. He was confined to bed for six months and his leg could not be properly set so he became lame. His leg was in plaster for two months. They spent Rs. 5000 on treating him at the Government Hospital Yavatmal. They said that even in government premises you have to pay because medicines need to be bought. The villagers say he was drunk at the time he took poison.

#### Case 88

This is the family of a 38 year old male from the Tirli Kunbi caste who has 12 acres of land in the name of father of deceased and is now leased out. He never told his family about his outstanding debt of Rs. 15000 from a bank. He went in for a second sowing and his daughter is of marriageable age. He never told anyone about his debt problems. Date of death is 24th September 2004.

Our finding: This man supported his mentally retarded brother, bhabhi (brother's wife) and niece who lived along with him. It is not surprising therefore that he did not share his financial problems with them and that he was a victim of depression.

**Five out of 36 reported by Dandekar *et al.***

Five of our cases of interviews with families of farmers who had committed suicide happened to coincide with the study conducted by Dandekar *et al.*

Case 2

This is the family of a male head of a Scheduled Caste<sup>17</sup> household. They cultivated five acres of land: two acres received under the Land Ceiling Act and three acres leased in by them. Husband and wife also did wage labour. They had taken a loan of Rs. 25000 at 10% per month from private sources for agrarian operations since there seemed to be no formal credit available. Crops failed in both the owned and leased land and as a result this farmer began to drink heavily. Input cost could not be recovered from production and the farmer committed suicide on 11th August 2003. The government offered no compensation.

Our finding: This is the family of a 42 year old male of the Mahar caste from village Telang Takdi, taluka Kelapur of district Yavatmal. The farmer had been allotted land under the Land Ceiling Act but this was of poor quality as was usually the case in ceiling land allotment. In the year 2003, for the first time, he had taken a contract to cultivate 4 - 5 acres of land for a flat cash payment of Rs. 7000. He was unsuccessful in this venture and his crops failed. For some time, he had suffered from some illness in which boils kept appearing on his face. He was consulting a Mission Hospital. Each time the treatment cost him Rs. 100 in medicines. On 12th August 2003, he told his wife that he that he was going to consult the doctor and he committed suicide. His family was never able to pay the Rs. 7000. Here was a case where an entrepreneurial investment had gone bad due to various reasons.

---

<sup>17</sup> Group of castes, usually not farmers, identified by law as depressed and for whom a variety of special, government sponsored, provisions exist.

Case 3

This is the family of a male headed household from middle caste background which had owned 12 acres of land now reduced to five acres of unirrigated land. He had to sell seven acres of irrigated land to repay his loan. He and his wife worked as wage labour. In the past five years, he had incurred loans of Rs. 10000 from the financial institutions, an interest free loan of Rs. 30000 from relatives and Rs. 5000 from private moneylenders. The family reported that there was repeated crop failure in the past three years, non-availability of wage labour work and zero credit worthiness in the market. The farmer's liquor intake had increased substantially in the past three years prior to his suicide on 29th December 2003. The government offered no compensation.

Our finding: This is the case of a 45 year old male of the Kunbi caste from village Mohda, taluka Kelapur of district Yavatmal. This man had a family history of depression with his two elder brothers having already committed suicide previously. He was a member of the Primary Agricultural Credit Society and had taken some loan from the society 7-8 years ago which was not paid and his wife did not remember the details. There was also an interest free loan of Rs. 20000 taken from a neighbour some 4-5 years ago which was not repaid. They bought a buffalo for Rs. 5000 in 2003 but one year later the buffalo died. They had taken no insurance on the animal. He committed suicide on 24th September 2004 and not on 29th December 2003. After the suicide, the family sold the other animals they owned for seed. Village sources say that this farmer was involved in trading of animals and it was this and not agriculture which was his main source of income. There were also reports that on the day of suicide, the deceased had had a serious quarrel with a neighbour.

Case 10

#### Evaluation of existing studies

This family belongs to the de-notified community. They own five acres out of which one acre is irrigated. The farmer had incurred a loan for construction of a well and a crop loan of Rs. 11600. The bank posted a recovery notice on his home. He committed suicide on 26th January 2004. The family received government compensation of Rs. one lakh.

Our finding: This is the case of a 60 year old farmer of the Banjara caste from Loni village, taluka Yavatmal, district Yavatmal. We found that the deceased had a family history of depression. His two elder brothers had also committed suicide before him on different occasions. Equally important is the fact that he was father to five daughters, four of whom he had married off at considerable expense and there was a fifth daughter still to be married. He had spent Rs. 30000 on the marriage of his daughter in 2003 and had also spent Rs. 20000 on buying and installing an electric pump at the same time. He owned about five acres of land. He had taken a loan of Rs. 16125 in 1983 from the Gramin Bank for digging a well and of this amount, he had repaid Rs. 11580. There was a crop loan of Rs. 17000 taken from the Primary Agricultural Credit Society Akolabazaar in 1999 and of this some amount was repaid. There was also a private loan of Rs. 1000 from his son in-law. There were annual notices from the Primary Agricultural Credit Society notifying him of the instalments due. The Gramin Bank had also sent a notice dated 16th February 2004 but this was received only after his death.

There were two cases, which were studied by both Dandekar *et al.* and Mishra.

#### Case 4

This was a farmer from a high caste community, separated from his family and was cultivating four acres of land

#### Evaluation of existing studies

which was his share of landholding. He had incurred a loan of Rs. 14000 that his father repaid. He also had some private loans (amount unspecified). He was a heavy drinker and the habit continued even after marriage. He committed suicide on 25th September 2004. The family received government compensation.

The finding by Dandekar *et al.* is similar to that by Mishra in case 87 referred to earlier. The one important fact that this farmer had fractured his leg six months before the suicide; that he was hospitalized for months and that the leg could never be set properly so that he became lame, is not mentioned in either report.

#### Case 11

This family belongs to the de-notified community. They own six acres of land out of which one acre is irrigated. This farmer incurred an expenditure of Rs. 40000 on the marriage of his daughter five years back. After that, due to repeated crop failure of the pulse tur, cotton and the cereal jowar, he incurred a term loan of Rs. 35000 from a bank. He also had a crop loan that was a regular account. He had to sell off his gold, three buffaloes and utensils. While the cost of cultivation increased, output reduced by 50% and he still had two daughters to be married. It was reported that a 10% bribe had to be paid to get the bank loan. He committed suicide on 25th June 2004. The family received government compensation of Rs. one lakh.

This is similar to the finding by Mishra in case no. 17 referred to earlier. What neither report mentions is that this farmer was having an affair with his bhabhi, (brother's wife), and once this was discovered by his family, he committed suicide.

In all these instances, we notice that even when debt existed it was factors other than debt, which were important for

### Evaluation of existing studies

making the farmer a victim of suicide. Should these factors not be reported? Or was it that in the excitement of proving a connection between debt, agrarian distress and suicide the researchers forgot that systematic enquiries need to present a balanced and comprehensive view of the subject? May be someone bent upon proving debt as the key factor can finish his inquiry once debt has been established as the cause of death but that, we submit, is not the sufficient answer because it does not adequately explain the underlying reasons. Invariably both reports resorted to the time tested advocate's strategy of *suppressio veri suggestio falsi*. Could it be that there are other more important stressors in this region such as the absence of non-agrarian employment and lack of adequate medical facilities which need to be addressed in order to provide succour? Both factors are amply visible, but in order to see them one needs to see beyond agrarian indebtedness.

The whole point about these reports is that while they do speak the truth, they do not speak the whole truth. They leave out all those details which would put a different complexion on the issue. They maintain the form of a scientific enquiry, but are much like the cargo cults that Feynman described.<sup>18</sup>

---

<sup>18</sup> Feynman, the noble prize winning physicist who was renowned for cutting down the clutter in scientific analysis and urging his students to hone their common sense talks of cargo cult science in his Commencement Address of 1974 at Caltech. This refers to the cargo cults prevalent in Melanasia where, after the departure of the American soldiers after the Second World War cults developed in which the islanders tried to please the gods to ensure they shower goodies from the skies. During the war the islanders saw airplanes land with lots of good materiel, and they want the same thing to happen now. So they arranged to make things like runways, to put fires along the sides of the runways, to make a wooden hut for a man to sit in, with two wooden pieces on his head like headphones and bars of bamboo sticking out like antennas and they wait for the airplanes to land. They are doing everything right, says Feynman. The form is perfect. It looks exactly the way it looked when the Americans were there. But it doesn't work. No airplanes land. Essentially Feynman says that researchers who go into their field with a preconceived notion in mind and then adjust their data to suit this notion are not doing science but only fulfilling the form of science. [Feynman, Richard P. 1985. "Cargo Cult Science", in his **"Surely**

## Evaluation of existing studies

We are therefore, of the considered opinion that as inquiries into the phenomenon of farmers' suicide the two reports under discussion are undependable. They merely reiterate one kind of popular wisdom without adding anything new on the matter of the crisis facing the farmer and hide far more than they reveal. The information that they provide from the field is partial. Those bits of data, which do not fit their preconceived notions of the crisis faced by farmers, are ignored. As efforts to reduce our fatuous ignorance about the causes of various suicide incidents involving farmers, they are fragmentary. They sport all the paraphernalia of science and are anything but that.

# IX: SUMMING UP

The suicide epidemic that has hit farmers of India in the early twenty first century is not confined to just one district, one state or one particular crop. There could be some debate about the quantum of the epidemic and its nature. How widespread is it? Which region, which crop, under what conditions, is the most affected? Is it due to indebtedness, illness, alcoholism or familial tensions? There can be little doubt, though, that the situation is bad.

The suicide epidemic is said to have its epicentre in Yavatmal district of Maharashtra. According to the State Crime Records Bureau, it reported 640, 819, 832, 787 and 786 suicides respectively for the years 2000, 2001, 2002, 2003 and 2004. Adjusting for the population of Yavatmal, this comes to be 300% more than the suicide rate for the so-called tension ridden megalopolis of Mumbai. A quick look around suggests that farmers in other parts of Maharashtra, cultivating other crops, whether on rain-fed land or irrigated land too are falling victim. Chances are we will find similar victims in other parts of the country as well.

Most of the victims of this epidemic were men, mostly in the age group 30 to 50, married and educated, with more social responsibilities, especially in the form of unmarried daughters and or sisters. There were two things that seemed to be common among the victims of suicide. One, a feeling of hopelessness: in being unable to resolve problems and dilemmas of personal life; and in the face of an inability to find funds for various activities or repay loans. Two, the 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. Even

### Summing up

when there were a number of schemes from the government and other institutions to help out farmers, we routinely found people complaining regarding the absence of information on these schemes. The major source of information regarding agricultural operations remained the local shop supplying farm inputs. The expertise of the shop-keeper or the representative of the seed, fertilizer and pesticide firm in handling the queries of the farmers need not always be commensurate with the queries raised by the farmer.

In fact, being unaware of things that were important for the profitable conduct of agriculture seemed to be quite widespread among farming households. There was little knowledge about institutional mechanisms like the MSP that would affect marketing, technical knowledge was low and there were no reliable sources from where such knowledge and advice could be accessed. About safety nets provided by crop insurance the less said the better. Most were unaware of it. A quarter of them did not want it despite the uncertain returns in farming.

On closer study, we also noticed that the suicide victims were more or less proportionately distributed across caste groups and land-holding wise. Many observers had noticed the absence of Muslims or Christians among the victims of the suicide epidemic and had thence inferred that this was because these religions frowned upon suicide. Hinduism, in contrast, allowed under certain circumstances, for altruistic suicide i.e. suicide done for the good of others. Coupled with a belief in rebirth such altruism made the Hindu farmer more susceptible to fall victim. Such an observation, we feel, needs to be tempered by the fact that in Yavatmal the number of Muslims and Christians working the land, either as cultivators or agricultural workers, was very low in the population.

### Summing up

According to the Census of 2001, Muslims constituted only 2% of the cultivators and 3% of the agricultural workers and these too were confined to small pockets. The percentage of Christian cultivators and agricultural workers as compared to all cultivators and agricultural workers was 0.05% and 0.07% respectively. It was possible that being in such small numbers might have also resulted in greater social cohesion, more moral support from significant others, as compared to other sections of the population.

Often observers had identified chronic alcoholism and drug abuse among the rural population and taken it as a key causal factor for those who became victims. It has always been easy to hold the victim responsible for his victim-hood. There was much scientific medical literature on how substance abuse increased the propensity to suicide. But such research missed the crucial possibility that substance abuse itself could be a result of the victim trying unsuccessfully to cope with problems that were irresolvable within his current environment. Among those about whom we talked, there were many who had taken to drink in order to dull the pain of what was locally called severe stomach-ache when actually it was the symptom of some other disorder like ascites or filaria or tuberculosis. Others had simply spent an inordinate amount of money on health care often without any relief. On occasion despite spending money on inappropriate medicine and inappropriate consultations, a near and dear one had expired. A more considerate, cheaper and responsible medical system would have made a lot of difference to those who became victims of the suicide epidemic. But reliable medical assistance, irrespective of its costs, was simply not available.

We also found that while indebtedness was rampant there was little clarity: was it disabling, to what extent, and

### Summing up

who was responsible. On one side, indebtedness as high as 75% has been reported since the early 20th century but it was not considered disabling. On the other side, in the early 21<sup>st</sup> century, only among 14% of the victims had indebtedness resulted in alienation of land and/or animals. Moreover, we discovered that a loan from a rapacious relative rather than a bank or moneylender was often the cause of economic distress for the victim. As to the matter of curbing the apocryphally rapacious moneylender, for over a hundred years we have had a variety of laws to stop the moneylender from victimising the farmer. The most current among these laws, in case of Maharashtra, is the Bombay Money Lenders Act of 1946 along with the Bombay Money Lenders Rules, 1959. These laws and rules are enforced occasionally. A more rigorous enforcement would require the government to be so much the more proactive. We will, have to though find ways to ensure that relatives are not able to use a loan to victimise a farmer.

Then there was the matter of agriculture as an enterprise. Agriculture in Yavatmal district seemed to be a rather low profit and uncertain endeavour. It would be no better in other parts of the country either. Productivity per acre and crop prices seemed to fluctuate a lot from year to year. One can only imagine the social, psychological and economic impact of this constant cycle of good years followed by bad years. The troublous issue here was that the suicide epidemic started only when the cost of inputs, productivity and price of cotton in the market began to rise. Unfortunately, the first factor seemed to increase far more than the other two creating a strong suspicion that the suicide epidemic was related to the increasing cost of inputs with the farmer caught in a scissors crisis. Inevitably then, one of the suggestions often made to stop the epidemic in its track was to ensure that the price of farm inputs was brought down, the quality of farm inputs was ensured as per standards,

### Summing up

irrigation was provided to enhance productivity and in general all steps akin to those that had been taken since the initial days of the Green Revolution to increase agricultural production were replicated in an appropriately modified form once again. Then it was to increase food production in order to feed the nation. Today it has to be done in order to increase profitability for the farmer. This does not mean however that the first imperative no longer remains. Area under and productivity of food crops has been falling consistently over the years. We may no longer retain memories of a time when famines happened every five years and a large part of household expenditure was on food items but, it may be over optimistic to assume that the spectre has vanished entirely. To preclude any food shortages however, production would need to be made profitable for the farmer once again.

An average net income of Rs. 2500 per year per acre from farming in this region, even in a good year, was simply not enough for most farmers to have adequate disposable income to meet contingencies: like the education of a child, the marriage of a daughter, coping with illness within the family or the unexpected failure of a crop. Even if the farmer had recourse to easy credit, his basic problem: paucity of money to handle money-intensive crises remained. Therefore the need would be to provide the farmer with some steady, assured income, the mode and quantum of which could be decided after due consultations with different stakeholders. May we suggest that providing a direct subsidy to the farmer, either in the form of a small but very cheap bank loan or an outright subvention, might go a long way in enabling him to handle problems that otherwise push him over the brink?

Our wonderment, however, remains that despite such low returns and such high uncertainties, only 29% of the

### Summing up

farmers in Maharashtra and other parts of the country, according to the Situation Assessment Survey of 2003 [59<sup>th</sup> Round] by the NSSO, said that they did not like farming because the profits were not high enough and only 7% said that farming was a risky enterprise. Most of the farmers, some 61%, still reported that they liked farming. Under such circumstances, it is our moral duty to help the farmers in constructive and effective ways that would also help the country grow.

# X:

## RECOMMENDATIONS

It is easy to say that comprehensive changes are required to stall the ongoing suicide epidemic among farmers just as it is easy to say that having an independent administration, with its own finances and political structures, will be a solution to all local problems for a region that is backward and which does not get a proportionate share of the state's kitty for its own development. These points have been often discussed in diverse fora by various concerned people. The recommendations range from loan waivers and easy credit availability to improvements in Minimum Support Price rates and marketing facilities, setting up of irrigation systems, improved road networks and doing more relevant agricultural research etc. It has even been suggested that creating a new province or at least an autonomous authority, out of the larger state of Maharashtra would be required to solve the problems of the cotton farmer in Vidarbha. Without doubting the efficacy of bringing about comprehensive changes, we submit the following.

Given the paucity of resources and the conflicting interests that can come in the way, it is important that we prioritise the various points of intervention. In addition, it is important that the farmer feel that however fretful his individual life might be there is always someone who cares for him. Admittedly caring can not entirely be a substitute for real solutions to real problems but we also need not always treat the farmer as a statistic whose well-being requires only statistic-sufficient interventions. Moreover, managing a statistic too requires human intervention. Providing more funds for newer

### Recommendations

schemes may be important, but in the absence of adequate implementing mechanisms the simple allocation of funds has seldom brought about development or provided solace to the local people.

Essentially, in the following, without arguing with pre-existing recommendations concerning comprehensive changes, we submit that already many mechanisms exist to ameliorate the problems that exist in the field. The need is to ensure that many of these measures work with greater efficiency. That the farmer does not feel left out in the cold, as it were, to face the exigencies of life without any institutional support. The set of measures that we suggest boil down to one simple point: make government at the field level more responsive to the needs of the farmer and society. We were constantly told by people that they were unaware of various kinds of help on offer by the government even when numerous schemes existed on paper for the benefit of the people. The Situation Assessment Survey too had shown an abysmal level of awareness of institutional structures that affect the life of the farmer. The presence of government officials at the Panchayat level, like the Grama Sewak and the Talathi, was obviously not effective enough.

This is not an indictment of administrative functioning. Though we do feel that today, the world is changing too rapidly and the farmer is having difficulty in adjusting to these changes adequately enough. Traditional knowledge is good for traditional societies. But when circumstances under which farming has to be conducted are changing rapidly the traditional channels of knowledge to cope with the changes can be found wanting. Moreover, the present day farmer is not always someone who has traditionally been involved in farming. Often he is a first generation farmer and just as often he is someone who has transcended traditional techniques and

### Recommendations

resorted to new technology to enhance his profits. The gap between knowledge and practise thus created needs to be filled in a responsible manner. In a rapidly changing world, there is need for government functionaries and if possible political workers [though not necessarily those belonging to political parties] to do more extensive ‘hand-holding’ as it were, for farmers and others living in villages. After all, traditionally, since independence, our government and political workers have been in the forefront of change. There is no reason why, in the name of privatisation and participation by Civil Society Organisations, they should abdicate this traditional self-assumed responsibility.

#### **The Essential Ten Points**

All this essentially boils down to the following 10 points on how to contain the epidemic of suicides. These may not be ‘direct’ points of intervention in the same way as a loan waiver, maintaining a database of susceptible individuals or banning MNCs from providing farming supplies is but, in our considered opinion, these are the essential first steps that are needed to stop the epidemic in its track.

[1] Enhance the physical interaction between government functionaries and village society by insisting on more tours, night halts and gram sabhas by officers at all levels of the administration. This, we feel, is the absolute key to resolving many of the issues listed below. The number of points of direct contact between the government and the farmer need to be increased.

[2] Actively monitor local society, especially farmers, for signs of social, economic and psychological distress and if possible provide social, psychological or spiritual counselling. Alternately, the need is to set up systems that would ensure such monitoring and counselling on a regular and routine basis.

## Ten Points

[3] Implement with some rigour the various provisions that already exist to safeguard the interests of the farmer and farm workers for example, the existing money lending act, minimum wage act, etc. In case needed, these acts could be modified to remove existing loopholes. Already moneylenders are talking of a code for self-regulation, but government functionaries at the field level need to be more pro-active in this regard.

[4] Increase the efficiency of agriculture extension activities. This includes spreading knowledge about improved ways of cultivation, including responsible use of appropriate type of seeds, fertilisers, pesticides etc., checking the quality of farm inputs and reliable professional advice during times of trouble, like when a sowing fails or the crop is infested with pests or the land is visited upon by a drought or excess rainfall.

[5] Increase efficiency of various services that are delivered by the government in the name of people's welfare at the moment. Namely, improve the functioning of local government hospitals that already exist, increase the number of Primary Health Centres, and provide better roads.

[6] People here need immediate succour and not just sensitization about sanitation, safe drinking water, nutrition and family planning. In the name of sensitization one cannot any more condone the absence of a basic functional health care system in the villages. Each Panchayat needs at least one trained medical nurse who can provide such immediate succour and guide the people to a suitable health provider in times of illness. The issue is serious enough to be treated in the same way as we did the abolition of the Zamindari system: with adequate political and administrative will. It might help to make suitable regulations to this effect in the manner of

### Ten Points

regulations for Zamindari abolition. Regulations *per se* do not bring about a change, but they do open up a door for empowering people and focusing energies. The health workers salary should come from government funds but be paid by the local people thus ensuring that s/he is accountable to them. Volunteers and other activists may not be accountable to the local people in the same way that a salaried employee is.

[7] For the long-term change, it is important to improve the condition of school education and provide appropriate vocational education, at least at the village and taluka level to enable the people to understand and utilise, for their own benefit, the complexities of present day production and marketing techniques.

[8] An important mechanism in generating a suicide epidemic is the constant highlighting of instances of suicide. Therefore, it is important to counsel the media to stop highlighting suicide since the fact of highlighting suicide itself adds fuel to the suicide fire as it were.

[9] The ex gratia payment to families of those who commit suicide should be stopped. A victim of suicide should not be treated at par with the victims of other unforeseen happenings. A family that has lost its breadwinner does need some government and social assistance to overcome the matériel losses that follow the tragedy. However, the help needs to be in some other form. One way could be by providing employment to a member of the family or help in setting up of a small business.

[10] Provide direct cash subsidies to actual cultivators. We have hitherto provided indirect subsidies the benefit of which seldom seems to reach the farmer. A direct subsidy would help

#### Ten Points

the actual cultivator substantially in overcoming minor jinxes in life. It will also ensure a minimum assured income for the actual cultivator.

# XI: DIRECT SUBSIDIES

With the exception of providing direct subsidies to the farmer, we have tried all other tricks in the book to help the farmer. None has worked till now. In the name of the farmer, only non-farmers, especially those who provide various industrial and commercial services to the farmer, have profited. Hence, there is the need to provide direct subsidy to the farmer. Faced with the constantly rising prices of industrial inputs into farming, uncertain irrigation and electricity inputs, costly health care and constantly rising costs of living, what the farmer needs today is a minimum assured income. It is obligatory upon the government and society to provide the same. The cultivator today needs the same kind of hand-holding and financial encouragement as has been provided for long to those who wish to set up specialized industries. Moreover, the cultivator and his primary production are far more important for our survival as a healthy society than the productions, services and profits of various industries.

What would this entail?

[1] We will have to have an accurate enough record of those cultivating land. This is already being done. In all the states of the country the district revenue administration, working under the District Collector, through its patwaris and talathis<sup>19</sup>, is required to keep record of what crop is sown, in what field, by which actual cultivator.

---

<sup>19</sup> Various revenue officials at the field level.

### Direct Subsidies

[2] We will have to establish a graded system of providing assistance that varies according to the crop sown, the size of the field and the size of the holding, excluding those with holdings more than a certain pre-determined size. The problem of disbursal of money is easily solved by following standard procedures that are already in place for disbursal of loans and other monetary assistances.

[3] The government is already thinking of persuading banks to extend easy loans to farmers for purposes other than agriculture. A direct subsidy merely takes the notion of “easy” a step further so it is not so different from what is already being suggested.

How will providing direct subsidy to the farmer benefit?

The benefit will be many folds. To list just four which have immediate policy implications:

[1] The farmer really needs only a small amount of monetary help in times of need. A sum as small as Rs. 5000 per ha. would go a long way in meeting the professional and social needs of an Indian cultivator.

[2] A direct subsidy will also demonstrate that the society and government actually care for the farmer.

[3] With the fertilizer, pesticide and seed firms forced to compete in an open market, it will force them to work in a more efficient manner and price their products competitively.

[4] Since the subsidy will also be dependent on the crop sown, the government can then begin to direct what crop needs to be sown in which field. This kind of thing was already being done, through persuasion, during the days of the Green Revolution by the various agriculture extension officers from the agriculture

### Direct Subsidies

and other development related departments and the agriculture universities. Even today, the government goes on and on trying to persuade the farmer to sow a particular crop or not sow another one [like paddy or soybean or cotton]. The provision of subsidy will ensure that such persuasion carries more weight.

We should not forget that in the last two hundred years, we have suffered from famines more than 38 times. Some of them resulted in more distress than others. It was only in the late 1970s that we achieved a modicum of food self-sufficiency. Since there have been no glaring food shortages in the last twenty five years, many of us seem to have forgotten the spectre of food crises, ration lines and people dying of hunger. If we wish to ensure that our present self-sufficiency continues into the future and that we have enough food to feed a rising population, then it is imperative that we as a society take active interest in the welfare of the farmer.