

# Farmer problems leading to suicides in Karnataka

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## Abstract

Farmer suicides has turned out to be one of the major policy concern in India that has resulted in profound implications on the quality of life of farmers. According to the United Nations Commission on Sustainable Development (UNCSD), one farmer committed suicide every 32 minutes between 1997 and 2005 in India. The tendency of farmers resorting to the extreme step of suicide was alarming in Maharashtra, Telangana, Madhya Pradesh, Chhattisgarh and Karnataka during 2014 as per National Crime Records Bureau (NCRB). These states together accounted for 90 per cent of total farmer suicides (5056). The unfortunate incidences of farmer suicides continued in the subsequent years. Number of farmers who committed suicide in 2015 went up by 42 per cent as compared to 2014. The five states remained as suicides hotspots in both the years, which is due to some common agrarian conditions and history of agricultural development in these states.

Reduction in farmer suicides was observed only in Chhattisgarh among five states when compared between 2014 and 2015. It is important to note that half of the farmer suicides reported in 2014 and 2015 occurred during July to November. Fifteen farmers committed suicide every day in the country during 2014 and this went up to 21 in 2015. Many studies have addressed the issue of farmer suicides from various angles. A detailed perusal of the literature in India suggests multiple causes and these could be clubbed into one, namely increasing distress in the farm sector. This may be due to the squeezing income under the pressure of increasing cost of cultivation and higher cash needs of the family. 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 is considered as the major triggering factor in most of the cases. The scenario of indebtedness in the country also supports this hypothesis. The per cent of indebted farm households to total farm households was highest at 89 per cent in Telangana followed by 77 per cent in Karnataka. This was 56 per cent, 46 per cent and 37 per cent in Maharashtra, Madhya Pradesh and Chhattisgarh respectively.

According to NCRB (2015), prominent causes responsible for farmer suicides in India were: bankruptcy or indebtedness (20.6%); family problems (20.1%); failure of crops (16.8%); illness (13.2%) and drug abuse/alcoholic addiction (4.9%).

*Key words: NCRB, indebtedness, farmer, suicide, agriculture, agrarian conditions, failure of crops.*

## Introduction

The Situation Assessment Surveys of the National Sample Survey Organization (NSSO, 2013) has reconfirmed the worsening situation of farm households which indicated that 52 per cent of the farm households in India are indebted. Repeated failure of crops leads to loss of income to the extent that the farmers could hardly earn even to maintain their livelihood expenses. Such circumstances compel the farmers to borrow from private money lenders (being easily available in the emergency situations) after exhausting all the institutional sources of borrowing. Over a period of time, ultimately, they encounter a debt-trap situation wherein committing suicide turn out to be the only way to escape the mental sufferings.

In Karnataka, the Department of Agriculture recorded four farmer suicides per day between the periods from July, 2015 to June, 2016. Out of 1490 farmer suicides that occurred during this period in Karnataka, 80 per cent were committed by marginal and small farmers. The period of July, 2015 to October, 2015 (Kharif) was peak of farmers frustration in Karnataka as 56 per cent of suicides occurred during this period. The intensity of suicides in Mandya was extremely high at 62 suicides per lakh hectares of net sown area and 49 farmer suicides per lakh hectare of gross sown area. Haveri had the highest of 57 suicide cases per lakh of farming families. An amount of Rs. 39.20 crores was paid as compensation to 784 victim families at the rate of Rs. 5 lakhs per family during period from July 2015 to June 2016. While 408 cases were rejected, 298 cases were pending for which decision has to be taken.

In order to avert agrarian distress and farmer suicides, the Government of India launched several programmes. The prominent among them is Prime Minister's Rehabilitation Package (PMRP) that was launched in September, 2006 in 31 suicide prone districts covered in four states namely Andhra Pradesh, Maharashtra, Karnataka and Kerala with a budget allocation of Rs. 16,978 crores. The package was designed to meet the short and long term needs of the distressed farmers. It also attempted to help farmers who were finding it hard to repay the loans. The package created irrigation facilities, supplied seeds and other inputs. In addition to these, the package provided ex-gratia amount of Rs. 50 lakhs for each district. The distressed farmers of 31 districts found relief to some extent. However, the package did not meet up to the expectations (Bhende and Thippaiah, 2010). The Radha Krishna report (2007) also pointed out that the government did not optimally utilize the fund under PMRP.

Some other notable programmes of the central government for improving the income of farmers are Kisan Credit Cards (KCC), revival package for short term cooperative credit structure, concessional interest schemes, interest subvention schemes, interest subvention against negotiable warehouse receipt, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), National Agricultural Development Programme (RKVY), National Mission on Micro Irrigation (NMMI), National Horticulture Mission (NHM), National Mission for Sustainable Agriculture (NMSA), Pradhana Mantri Krishi Sinchaya Yojana, 2015 (PMKSY) and Pradhana Mantri Fasal Bima Yojana (PMFBY), 2016. State had also several programmes for improving the welfare of farmers. Despite all these measures, the farmer suicides remained a major challenge in Karnataka.

### **Objective:**

This paper seeks farmer suicides in the light of

- To study the socio-economic characteristics, cropping pattern and profitability of victim farmer
- To study the causes leading to farmer suicides.

### **Farmer suicides socio-economic backdrop**

Farmer suicide has turned out to be a major socio-economic concern in India that has resulted in profound implications on the quality of life of farmers. According to the United Nations Commission on Sustainable Development (UNCSD), one farmer committed suicide every 32 minutes between 1997 and 2005 in India. The prominent causes recognized for farmer suicides were bankruptcy or indebtedness (20.6%), family problems (20.1%), failure of crops (16.8%), illness

(13.2%) and drug abuse/alcoholic addiction (4.9%) (NCRB, 2015). Farmers feel a repeated sense of hopelessness due to the loss of crops, income and land. Another factor that increases suicides is the social isolation due to the loss of communities as well as geographical remoteness. Lack of access to mental health services in rural areas and the stigma attached to treatment is also a contributing factor. Depression arising from exposure to agricultural chemicals/pesticides may increase the risk for mood disorders and ultimately suicide. The Situation Assessment Surveys of the National Sample Survey Organization (NSSO, 2013) has reconfirmed the worsening situation of farm households which indicated that 60 per cent of the farm households in India are indebted. Indebtedness was highest in Telangana (89%), followed by Karnataka (77%), Maharashtra (57%), Madhya Pradesh (46%) and Chhattisgarh (37%) (Table 1.1). It is to note that NSSO in its 59th round survey has revealed that given the choice, 40 per cent farmers would like to quit farming because it is not profitable, risky and it lacks social status (NSSO, 2005). Interestingly, indebted farmers have taken higher credit from institutional sources (60%) as compared to non-institutional sources (40 %) (NSSO, 2013).

Decision to commit suicide by any victim cannot be attributed to a single reason. The final action of committing suicide was a combination of several causes which can be grouped into social, farming and debt related.

Indebtedness was usually the trigger for the unfortunate decision by the victims. However, a close look reveals that failure of rain, lack of irrigation facilities and attack of pests and diseases together is much bigger cause than crop loan, which resulted in crop failure.

Crop failure was the major cause of suicide as mentioned by 95 per cent of the victim households. Since the crop failed, the victims were worried about the crop loan. Pressure by private money lenders and recovery notices from institutional sources was also the indicated reasons.

Further, non-availability of credit from institutional and non-institutional sources as they have already availed the loan, which makes them helpless and decide to commit suicide.

Expectations of higher output, prices and loan waiving are also the reasons to commit suicide. High Price expectation for their crops which are often not met is one of the reasons that urge farmers to commit suicides.

Nearly 90 per cent of the victims did not display any symptoms indicating the possibility of committing suicide, as per the observations of their family members. Victims behaved normal as they were consuming food, mingling with their family member, neighbors and fellow farmers. Therefore, it is evident that the decision is always very confidential and personal and it also supports the well-argued “individualization” of the farmer under the pressure of market behavior and commercialization.

Within a span of year from 1st July, 2015 to 30th June, 2016, there were 1490 farmer suicide incidents in Karnataka as per the reports received by Department of Agriculture, Karnataka. This works out to around four farmer suicide cases per day in the state. It can be clearly seen from the table that four districts namely Haveri, Mandya, Mysuru and Belgavi accounted for about 31 per cent of the total farmer suicides in Karnataka. The remaining 26 districts accounted for 69 per cent farmer suicides. Not even a single district of the state was without suicide case during the agricultural year, 2015-16. During the same period, the intensity of suicides has been 15 farmers for every lakh hectare of net sown area, 12 per lakh

hectare of gross sown area and 19 farmers resorted to suicide for every lakh of farming families. It is visible from farmers suicide data available for Karnataka that highest number of farmers suicides occurred in well developed and resource rich districts like Haveri (125), Mandya (118), Mysuru (113) whereas the drought prone districts exhibited relatively less number of suicides. This might be due to the ability of farmers in dry districts to cope up with agrarian distress and their awareness regarding the alternate choices available during dry spells. Such farmers are seen to have evolved over a period of time with various strategies that can successfully help them manage the stress conditions. On a contrary the farmers from resource rich areas are left with less options to take up. For instance in command areas, the main crop is usually paddy and during water crisis, they hardly have any other option to sustain the crop since techniques like drip irrigation and mulching are not practical options. Hence creating awareness regarding various other options available for means of survival and imparting training to such farmers on various skills has to be made.

### **Indebtedness related causes**

The probe into indebted as a reason for succumbing to suicide shows that 85 per cent of the farmer suicide was due to crop loan, which can be observed. It can be further observed from table that the burden and pressure of non-institutional loan indicated by about 71 per cent of the victim households were two inter-related reasons. There are no sufficient funds for small and marginal farmers to cultivate their piece of land. In this situation farmers are approaching to non-institutional (local money lenders/ brokers/ land lords etc.) sources to avail the loan. The victims normally approach non-institutional sources only when they cannot get loans from institutional sources for reasons: (1) full or partial defaulting of earlier loans; (2) the victims were not able to provide all the documents required by banks for sanctioning loan and ; (3) some victims were not eligible for loans for reasons such as the land is not in their name and already have loan in other banks etc. The interest charged by money lenders was as high as 36 per cent per annum. The credit was availed for farming and non-farming purposes.

### **Symptoms of suicides**

It is possible that the farmers who are inclined to commit suicide may not sleep properly, may not consume food regularly and may remain aloof from their surroundings. The observations made by the family members of the victim with respect to these symptoms are presented . Nearly 10 to 12 per cent of the family members of victim households could observe the symptoms. Rest of the victims remained normal and did not provide any clue to their family members. Symptoms indicate that committing suicide was a spur-of-the-moment action.

However, some victim households linked suicide to some incidences like: victim spoke very pessimistically about the success of crop; some lender visited their house; the entire family had to be without food; the son of victim refused to go to school since the fee was not paid; the victim returned without collecting money from the factory to which he had sold his produce and had visited several times; the victim expressed deep concern about the debt burden. Several suicides were told to have happened immediately after such incidences or after couple of days. Although, these are not the symptoms, some incidences psychologically provoke the farmer to commit suicide on such days. The chain of such events within a short span of time was also mentioned by many victim households.

### Seasonal changes and Farmer suicide

Around three-fourth of the total cereal area during Kharif season was under maize and jowar. These two cereals were cultivated in all the sample districts except Mandya. The cultivation of paddy was an important cereal crop during Kharif for the victim households of Mysuru and Mandya. There were instances of Wheat crop cultivation in savadatti taluk of Belgavi district. An area of 81 per cent, out of total pulse crop of Kharif was under green gram, which was cultivated only by victim households belonging to Savadatti taluk of Belagavi district.

The other pulse crops like cowpea and horse gram sharing 19 per cent of total pulse area of kharif were in Hunsur taluk of Mysuru district. Thereby, the sample districts of Mandya and Haveri did not have any trace of cultivation of pulses. The entire oilseeds area, comprising soybean and groundnut, was cultivated by victim households of Belgavi district only out of the four sample districts. Nearly one third of the victim HH were heavily dependent on Tobacco and Cotton crop for their annual revenue. Tobacco is the traditional cash crop of Hunsur and to some extent in Periapatna taluks of Mysuru district. However, tobacco was cultivated by only those farmers who had obtained government license for cultivation. Cotton was cultivated by victim households in most of the area in Haveri and Belagavi districts. Half of the area under cash crops was under cotton and tobacco occupying 44 per cent. Mulberry and ginger together accounted for remaining six per cent of the cash crop area. While mulberry was exclusive to Maddur taluk of Mandya district, ginger was exclusive to Periapatna taluk of Mysuru district. The vegetables like cucumber, chilly, potato, onion and ridge gourd was being cultivated by 7.50 per cent of total victim households. These HHs represented all the districts except Mandya. However, the area under vegetables was only 3.30 per cent of the total Kharif area.

The suggestion to ban cultivation of tobacco was from households of those victims who were cultivating tobacco in Hunsur taluk of Mysuru district. Many of the victims were cultivating tobacco despite earning meager profit or incurring loss. But the crop does not yield to its potential unless it is cultivated under very congenial conditions like irrigation facilities. If tobacco crop succeeds, then the farmers will be able to earn handsome profit.

With this hope, the victims were cultivating the crop repeatedly and were incurring losses for the last two to three seasons. So the spouses of the victims felt that the victims would have been safe if tobacco cultivation was banned. Many of the farmers have already given-up tobacco cultivation in the vicinity of Hunsur taluk which clearly reflected in the cropping pattern of the region. The suggestion of immediate payment to the produce was from sugarcane cultivators of Bylahongala taluk of Belagavi district. The sugarcane companies take several months to clear the payment to farmers for sugarcane sold to them. In fact, this was more of a complaint than a suggestion.

### Suggestions to prevent suicides

Nearly 60 per cent of the family members had turned very pessimistic and did not offer any suggestions when they were asked. The suggestions offered by remaining 40 per cent victim households are given in. Inadequate water facilities and untimely rainfall coupled with frequent attack of pests and diseases are the main causes of crop failure in the entire study area. The crop failure not only wipes-out all the investment, it also makes it extremely difficult for the farmers to meet their daily food expenses. It also discourages farmer to continue agriculture.

- Hence, their first suggestion is to compensate them whenever the crop fails for reasons beyond their control, which is addressed by the Pradhan Mantri Fasal Bima Yojana (PMFBY) to a certain extent. This scheme aims at providing compensation to the farmers suffering from crop loss arising out of unforeseen events. Providing irrigation facilities is also an important suggestion offered by the victim HHs which is taken care by Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) with the major objective of expanding cultivable area under assured irrigation and introducing sustainable water conservation practices. Those who managed to escape crop failure could not get the prices they expected. This means that the price which they received in the market was not sufficient to cover the cost of cultivation. This situation arises mainly when the price falls for a temporary period due to glut in the market. Those farmers who are capable of waiting for some time, gain relatively higher profit than those who cannot wait due to credit availed from the money lenders.
- The farmers also claim that Minimum Support Price (MSP) offered for selected crops does not cover their cost of cultivation - let alone profit. Therefore, the victim households feel that increasing MSP with the inclusion of profit margin would, to some extent, avoid suicides in the future. Expectation of loan waiving was expressed as one of the causes for farmer suicides by 66 per cent

## Conclusion

Crop failure 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. More intensively the State Government must ensure through the proper policy framework that indemnity be paid within a week after reporting of the crop failure. Payments made months after the failure pushes the farmer into the debt trap. Risk hedging through crop and enterprise diversification should be encouraged to reduce farmers distress/risk aiming at sustainable income. Expectations of higher price was another major cause for suicide. Hence, there is a need for government intervention through MSP covering cost of production plus reasonable profit margin. This can be assured through a well-designed Income Insurance Scheme covering both yield and price risk as followed in the United States. Non-payment or delay of money to the producers by buyers (in the case of sugarcane procurement) should be avoided through designing suitable institutional mechanism.

The condition of the victim households had worsened post-suicide of main family member. Hence institutional mechanism for post-suicide care is required. Proper usage of the compensation amount received by the victim households must be ensured. About 50 per cent of the total compensation must be used in recovering the loan amount so that the burden of outstanding amount on the HH can be reduced. Remaining amount can be extended to the victim households for investing in income generating activities. Assistance by the agriculture department is required for efficient utilisation of funds. One of the main causes for farmer suicides was low price for their produce. The producers share in consumer rupee was meager and share must be ensured at 50 per cent of the consumer price. This could be achieved through encouraging direct selling and involvement in value chain activities. In this context, special efforts from agriculture and allied departments is required.

The thought of committing suicide was momentary. Several suicides can be averted by establishing a 'Farmers Welfare Cell' with good amount of rolling fund at the disposal and the farmer representatives on the governing body could be constituted. The cell can provide counselling at that moment and necessary financial assistance for meeting the pressing needs upon verification/scrutiny. This should be connected through a hot line working 24/7 and with mandated response

time less than one hour. NGOs, religious institutions, agriculture and horticulture department should also be involved in providing counselling to farmers.

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