

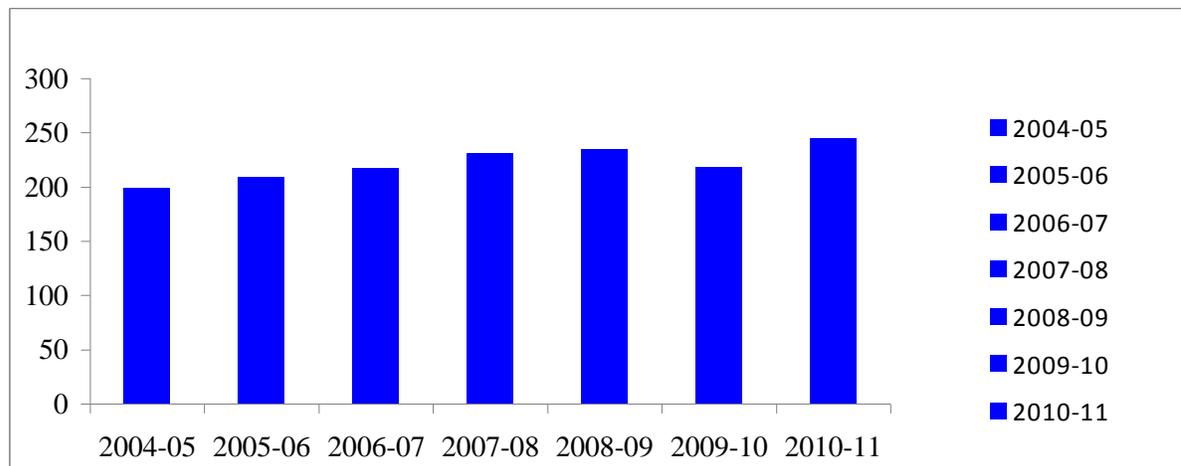
CHAPTER I

INTRODUCTION

India is the land of agriculture and agriculture is the main occupation for more than 70 percent of the population of our country. The economic prosperity of our country to a major extent depends on prosperity of agriculture. Mahatma Gandhi said that “*India lives in villages*”. He visited the National Dairy Research Institute (NDRI) Bangalore in 1927. While signing a visitors Book he said that “*I preferred to be known as a farmer*” (cited by Swaminathan, M. S. 2007). It is a known fact that most of the Indian population lives in the villages and majority of villagers are engaged in agriculture. Agriculture along with other allied activities like animal husbandry, forestry and fisheries is a dynamic and an important component of our economy that provides livelihood for more than 60 percent of our people. The contribution of agriculture to Indian economy in terms of Gross Domestic Product (GDP) is declining steadily, year by year due to the process of industrialization and the economic growth gathered momentum in different five year plans with the manufacturing and service sectors growing rapidly and agriculture limping along, the percentage share of agriculture in GDP reached a level of 17.8 percent in 2007-08 (Ruddar Datt and Sundaram K. P. M. 2010). According to Union Finance Minister the GDP from agriculture, forestry and fishing for the year 2008-09 was 16 percent (Anonymous 2010). The share of agriculture and allied sectors in GDP in for year 2009-10 was 14.6% and for the year 2010-11 it was 14.2% (<http://www.indiainbusiness.nic.in>). Despite a steady decline of its share in GDP, agriculture is still the largest economic sector and plays a significant role in the overall socio-economic development of our country. It is the main source of food to the growing population. Our country could achieve the self sufficiency of food grains in few decades of its political

emancipation. The food production in India reached to 213 million tons in 2001-02. It was increased to 231 million tonnes in 2007-08 and in 2008-09 it 230 million tons (Figure 1.1) which was one million tonne less than that of 2007-08 due to drought in some states, flood in some other states, and also due to agricultural crises in the country as a whole. The most tragic part of our country is the report of more suicidal deaths among the farming community.

Figure 1.1: Production of Food grains in India (In Million Tonnes)



Source: The Ministry of Agriculture, quoted in 'The Hindu – Business Line' 31 December 2010

The changes in the agricultural policy, increased cost of agriculture, the negative impact of globalization, liberalization and privatization on agriculture have some of the factors that are related to increasing suicidal tendency among farmers.

1. ORIGIN OF RESEARCH PROBLEM

The suicidal tendency among farmers' who are supposed to be the back bone of Indian society is the subject of concern. The intensity of this problem is evident by the figures and facts given by the various agencies committees formed to study and analyse this problem. Importance of the restructuring of existing social institutions is getting experienced

slowly in view of globalization, privatization and liberalization. The suicidal tendency among the farming community owes its origin from Telangana region of Andhra Pradesh and also the Vidharba region of Maharashtra since the end of 1990. The pesticides used by farmers failed to control the pests due to adulteration which resulted in the loss of crops. In some parts, the farming communities were supplied with inferior quality seeds, loss of crops and the debt brought frustration among them. The disgusted farmers committed suicide. The 'suicidal current' gradually spread to other states. According to the National Crime Records Bureau (NCRB 2009) report on 'Accidental Deaths and Suicides in India 2009' points out that 48 farmers commit suicide out of 348 suicide deaths in the country every day in India. The report further points out that more than 2, 16000 farmers have committed suicides since 1997. On an average around 47 farmers killed themselves every day since 2004. This comes one farmer suicide every 30 minutes (NCRB 2009). The statistics regarding suicides given by the Directorate of Agriculture, Government of Karnataka reveal that, of 846 reported cases of suicides in 2003-04, among them 809 suicides were of the farmers ((Anonymous 2004). The recent statistics points out that in Karnataka 9,932 farmers have committed suicide from the period 2000-01 to 2009-10.

2 SIGNIFICANCE OF THE STUDY

Agriculture is the backbone of Indian economy. It has also been pointed out that agriculture and allied sectors contribute nearly 22 percent of Gross Domestic Product (GDP) of India, while about 65 to 70 percent of the population is dependent on agriculture for their livelihood. In the modern period the agriculture has become an industry on one side and on the other it is facing problems due to lack of financial and credit support. One of the thinkers, Nath N.C. has rightly observed that "Agriculture is still the single largest livelihood system

in Asia, employing nearly 60 percent of the workforce. It is not only the main source of the employment, but also income and food for over 70 percent of the population, but it is also the main culture for rural families” (Anonymous 2004).

Unfortunately due to uncertainty of monsoon, non-availability of credit, increasing prices of seeds, pesticides and fertilizers, agriculture has become a most critical industry and farmers are suffering due to economic distress and they are committing suicide on large scale in different provinces of the country. The present research work focuses on farmers problems in Dharwad District.

3. REVIEW OF RESEARCH AND DEVELOPMENT IN THE SUBJECT

3.1 International Status

More than half of the developing world’s population and 73 percent of developing countries’ poor people reside in rural areas. Approximately 2.5 billion rural dwellers in developing countries rely on agriculture for their livelihood. The crisis in the farm sector is world-wide. The small family farms are getting wiped out, across the planet and it has been happening for 20-30 years. It is just that this has been very intense in India in the last 20 years. More than one lakh farmers have given up farming since 1991. Otherwise, the farm suicides have caused major concern in Korea, Nepal and Sri Lanka has high rates of farm suicides. In Africa, Burkina Faso, Mali etc. have had high rates of farmers’ suicides as the cotton product there gets wiped out by the United States and EU subsidies (Kelly et al, 1995).

The scientific studies on suicides of farmers in the United Kingdom included farm owners, tenants, and managers consisting of 84 farmers out of 526 deaths reported between 1979-1990 (Kelly et al, 1995). It concludes “The most common combination of causes for

suicide was mental health, work, finance and family partner. Most suicides were the end point of a series of difficulties developed over a time rather than a response to an acute crisis and in this respect farmers were no different from other people who committed suicide.” The typical news paper headline linking suicide in farmers was “*stressed, misunderstood and lonely,*” linking suicide in of farmers to financial problems, social isolation and low status in the United Kingdom (Aslog et al, 1999). According to the study, farmers are one of the occupational groups at greatest risk of suicide in England and Wales (Kelly et al, 1995). Most of the suicide reports from the United States of America were reported to be related to farming crisis in 1980s.

Reports of suicides in general do occur in Islamic countries like Pakistan, Bangladesh, Malaysia etc, although suicide is condemned in Islamic. According to Javeed (Javeed M. A. 1996), 45 percent of depressed patients in Pakistan showed suicidal psychopathology and more common among females. Most of the suicide attempts were from young adults and married women (Khan, M. M. and Reza, H. 1998).

In Sri Lanka suicides and attempted suicides have become a Public health priority. The suicide rates went up from 18 persons per lakh of population in 1971 to 40 persons per lakh in 1996 compared to 11 persons per lakh in India. Acute pesticide poisoning is a major public health problem (Eddleston et al, 1998). The Government of Sri Lanka has set up a presidential task force to investigate in to the high rates of suicide deaths. The problem of suicides in Sri Lanka is most serious in farming communities particularly among the new settlers in dry zones of north-central regions, irrigated by a huge dam built in 1970s.

China is one among the suicide prone countries. The striking aspect of suicides in China is the high incidence of suicides among young women in rural areas (Mann, J. 2002). Malaysia has reported a suicide rate of 10 persons per lakh population. In a country having 55 percent of Malays, 34 percent Chinese and 9 percent Indians, the suicide rates among the ethnic groups are higher among the Hindus particularly of South Indian origin (Habil, et al. 1992).

Incidentally, suicide rates among farmers in the United States Midwest and other rural regions have also been extremely high from time to time. In fact, in the eighties, suicide rates amongst farmers in Oklahoma, for instance, were more than twice the national suicide rate for men in the United States and it is rare that rural suicides are higher than urban (Kelly, et al. 1995).

According to United Nations Commission on Sustainable Development (UNCSD) the Global Perspectives on Farmer's Suicides is as Follows:

The suicide rate for farmers throughout the world is higher than for the non-farming population.

- In the Midwest of the U.S. suicide rates among male farmers are twice that of the general population.
- In Britain farmers are taking their own lives at a rate of one a week.
- In India, one farmer committed suicide every 32 minutes between 1997 and 2005.

All over the world the impact of an industrial approach to boosting crop yields has stripped many small farmers of their self-sufficiency and thrown them into despair.

3.2 National Scenario

India has the total geographical area of 328.7 million hectares, of which net sown area is 141 million hectares. 92.6 million hectares area is dependent on natural rainfall and the remaining is the irrigated area. This shows that the dry land area farming to the Indian farmer is inevitable. The crops that are grown in the dry land farming are Jowar, pulses, oilseeds, cotton etc. The Indian farmer is mainly dependent on timely rainfall i.e., on bounties of nature. The rainfall in India is unpredictable. Failure of monsoon results in the failure of crops. Due to which Indian agriculture is termed as '*Gamble of Monsoon*' (Tyagi 1984). Agricultural sector in India is largely dependent on rainfall. Out of 141 million hectares of net sown area, 92.6 million hectares dependent on natural rain fall. The crop seasons are mainly classified in to three categories; the Kharif, Rabi and Summer Season. Agricultural activity mostly comes to the deadlock in the peak summer season. The farmers generally plough the land, devise nurseries and look forward for the arrival of monsoons. They sow the kharif crops in June or early July. By the end of monsoons the kharif crops are all set for include rice, millets, maize, groundnuts, jute, cotton and some pulses also.

The next cropping season is rabi season in which sowing is done in the winter from October to December and harvesting is done in summer from April to June. The crops that are grown in this season are wheat, barley, pea's gram, and mustard. These crops are grown in major parts of India specially in the states of Punjab, Haryana, Himachal Pradesh, Jammu and Kashmir, Uttaranchal and Uttar Pradesh are important for the production of wheat and other rabbi crops. The short season between rabi and kharif season is known as zaid season. The crops like water melon, musk-melon, cucumber, vegetables and fodder are grown during this season. Sugarcane is grown throughout the year.

Farmer's indebtedness is one of the main causes of distress in the agriculture sector. Almost half (49 percent) of India's farmer households are indebted. The small and marginal farmers get the loan at a higher rate of interest from private money lenders due to non availability of institutional credit. As a result they are unable to clear of the loan of the private money lenders and enter in to vicious debt trap. As per the information presented in the Lok Sabha in 2005 estimated number of indebted farmer households in Karnataka were 24897 and the farmer households indebted are 61.6 percent (M. Guruswamy et al 2008). The National Sample Survey Organization (NSSO) estimates on farm households and their indebtedness states that "there are 40,413,00 farmer households, 61% are indebted. Thus Karnataka figures are much higher than the all India average. Out of these indebted farmer households of Karnataka, 60% are cultivators, 23% are involved in other agriculture activities" (www.karnnadu.gov.in).

With the invention of state-of-art agricultural implements, HYV seeds, effective pesticides and chemical fertilizers and with the ever increasing demand for a agricultural products farmers showed lot of interest in incorporating new methods of cultivation. They started cultivating cash crops, like sugarcane, ground nut, tobacco which can fetch them more income. They are investing too much on HYV seeds, chemical fertilizers and pesticides and also on agriculture implements like harvesters, tractors etc. This is how labour intensive farming transformed itself into capital intensive farming. The procedure of getting loans has been simplified. Consequently, the present farming community is at the risk of falling in debt trap than ever before.

The seed sector of India was opened to global corporations like Cargill, Monsanto, and Syngenta due to the Worlds Bank's structural adjustment policies 1998. The global

corporations changed the input economy overnight. Farm saved seeds were replaced by corporate seeds, which need fertilizers and pesticides and cannot be saved. (Vandana Shiva, 2009). The corporate globalization of seed sector resulted in the increase in indebtedness.

According to the Situation Assessment Survey of Farmers Indebtedness of Farmer Households by National Sample Survey (NSS) 59th Round (January-December 2003) points out that at national level, on an average, 29 out of 100 indebted households borrowed from 'agricultural/professional money lender'. Marriages and ceremonies accounted for 111 rupees per 1000 rupees of outstanding loans of farmer households. The most important source of loan in terms of percentage of outstanding loan amount from the banks was 36 percent and from the moneylenders 26 percent (Shambhu Ghatak, 2000).

Majority of the Indian farmers are small-scale farmers who own around two acres of land. One of the recent surveys on agriculture reveals that *'there are 12 crore small-scale farmers in our country'* (Anonymous. 2006). It is a difficult task for these small holders to use cost oriented modern technology in agriculture. Agricultural products in these days go to the global market, which is highly quality and price competitive since prices are determined by the market forces. To shoulder this challenge effectively, the farmer, amongst other things, has to market his produce at the right market place at the right time. This requires management, knowledge and skill to procure remunerative prices for the produces. Our farmers lack this skill because of their ignorance and illiteracy.

The World Trade Organization (WTO) has a negative impact on the Indian farmers. The prices of agricultural products before the WTO agreement in India were lower than the international prices. But as a result of heavy subsidization of agricultural products by

developed countries, the situation has changed. The prices of International Agricultural Products have become lower than the Indian agricultural prices. This has resulted in the growing unrest among the farmers in different states and pushed them in to hopeless condition. Some thinkers have drawn the attention of the government about the sad plight of the Indian farmers due to the WTO obligations. Expressing his opinion on international trade agreements, Vyas.V.S. points out that “*the international agreements particularly under World Trade Organization have not helped the developing countries as was professed at the time of the establishment of WTO*” (Vyas.V.,S.2002).

The policy of trade liberalization resulted in the falling of prices of farm commodities especially from mid-90s onwards. Due to the lack of remunerative prices for their products the farmers had dumped their products like tomato, onion etc in the fields. Some of the products were thrown on the road in protest.

Failure of monsoons and failure of crops has adversely affected the farming community of the northern region of Karnataka, the Vidaharbha region of Mahashtra and some districts of Andhra- Pradesh and Kerala. The small and marginal cultivators under these circumstances fail to repay the loan that they have borrowed from institutional and non-institutional sources of finance. The small – scale cultivators in general do not and cannot save anything for future. Whatever they earn is just sufficient to meet their basic requirements of life. Failure of rain, failure of crops, lack of remunerative prices for the agricultural products due to dalals and commission agents, exorbitant interest charged by money lenders etc. have created some sort of helplessness and frustration and also endless miseries in the farming community. Consequently, some farmers who have failed to face this kind of stress and anxiety preferred to kill themselves. Emile Durkheim, a well known

French sociologist and criminologist an authority over the study of suicide attributes such acts of self destruction in the form of suicide to an 'anomic' society, which according to him suffers from unclear rules or regulations regarding how one could succeed in life.

The government of Maharashtra conducted a door-to-door survey in the six districts of Vidharbha region which include Amaravati, Akola, Yavatmal, Washim, Buldhana and Vardha regarding farmer's suicides. In the survey seventeen lakh families were covered. The survey revealed that more than seventeen lakh farmers faced major problems due to debt; more than three lakh families could not arrange marriage of their daughters due to financial crisis. Nearly 70 percent of seventeen lakh households were in distress due to crop failure or crop losses. The official figure of suicides in 2005 in this region was 431. But by November 2006 the number of farmers suicide had reached to 1215, which shows that there was increase of three times than that of 2005. The government admits that almost 2400 suicides have taken place in these districts between 2001 and 2006. The figures presented in the two Houses of Parliament reveal that 8631 farmers have committed suicide in Maharashtra from the period 2001 to 2009.

In Andhra Pradesh it is learnt that 200 farmers have committed suicide due to intimidation of families by Micro Finance Institutions (MFI). It is said that the MFIs were charging heavy interest rates and intimidating the borrowers with forced loan recovery practices. It was revealed that MFIs were turning out to be worse than money - lender by charging interest rates in excess of 20 percent (Anonymous. 2006). The statistics released by the Ministry of Agriculture states that 3965 farmers have committed suicide from 2001 to 2008.

The series of suicides have been reported from the Vainad District of Kerala. The price of pepper was Rs. 217 per kg few years back but now pepper is available at the rate of Rs.60. Vietnam is the country which has the dominant place for supplying the pepper to the other countries. (Anonymous. 2005). The National Crime Records Bureau (NCRB 2009) in its '*Accidental Deaths and Suicide Report – 2007*' report claims that 48 farmers commit suicide every day in India.

4. STUDIES ON AGRARIAN CRISES AND FARMERS SUICIDES IN INDIA

Some studies have been made on agrarian crises and farmers suicides by the different committees appointed by the Government of Karnataka, MIDS Channai, TISS Mumbai, IGIDR Mumbai, Expert Group under the chairmanship of Prof. Radhakrishna.

Even though suicides have existed since time immemorial, a scientific debate about the process of suicides began only during the last decade in India and for three to four decades back in industrialized countries (Gururaj and Issac, 2003). The studies have revealed that India stands fourth in the suicide rate in the world (Gururaj and Issac, 2003).

The suicide rate in India in the year 1999, was 11 persons per lakh of population per year with 1, 10,000 reported suicides according to a study by the National Institute for Mental Health and Neuro Sciences (Gururaj and Issac, 2003,) Karnataka with 12,488 suicides, stood third among the States in India during 1999, next only to West Bengal and Maharashtra. Major causes of suicides noted in the study are, illness (20 percent), family problems (20.6 percent), poverty (2.6 percent), disappointment in love (3.4 percent) and examination failures (2.1 percent). However, causes were not known clearly in more than 50 percent of the cases.

During the decade of 1989-99, the population of the country increased by 21.5 percent while the reported suicides increased by 32.5 percent the data from National Crime Records Bureau for the same period, clearly showing higher growth in suicide rates in the country. The incidence of suicides increased from 40,000 in the year 1967 to 1, 10,000 in the year 1999 recording an increase by 17.5 percent.

Perusal of the records from '*State Crime Records Bureau*' for the years 1996 to 2000 of the suicide victims that on an average about 11,358 deaths occur per year due to suicides in Karnataka of which 2,192 are from the persons engaged in 'farming and agricultural activities', constituting about 19.3 percent of the total (SCRB, GOK 1996-2000). The number of housewives committing suicides is almost equal to suicides in 'farming and agricultural activities' with an average of 2036 persons per year constituting 18 percent of the total number of suicides.

5. THE STUDIES ON FARMERS SUICIDE

The studies on suicide point out that suicide rates rise during times of uncertainty - although poverty is not a direct cause, it can contribute to the risk of suicide (<http://en.wikipedia.org/>). Diego De Leo and Russell Evans (2004) state a "a relationship between suicide or suicidal behaviours and socio-economic disadvantage, including limited educational achievement, homelessness, unemployment, economic dependence and contact with the police or justice system". Emile Durkheim studied suicide as a '*deviant behaviour*'. He proposed that the deviant behaviour is a normal adaptation to living within a society, which was structured by a high division of labour and was based on values of competitive individualism. Durkheim further, opined that a society without deviance was impossible

because it was inconceivable that no person would deviate from the norm or ideal. He says that deviance was not only inevitable but also necessary for the progress of any society. The '*deviant behaviour*' became a new approach to the problem and without introduction of new approaches to the problem solving, society would remain static (cited by Huddar, M. G. 2008).

Discussing on '*anomie and suicide*' Durkhiem suggested several reasons why suicide was more common in some groups than in others he found that suicide rates increased during times of sudden economic change, and whether that change was major depression or unexpected prosperity. Suicide in these circumstances is known as '*anomic suicide*'.

Robert Merton (1938) another profounder of theory of anomie used this concept beyond suicide to all forms of deviance. He emphasized the importance of two elements in any society: (1) cultural aspirations, or goals that people believe are worth striving for, and (2) institutionalized means or accepted ways to attain the desired ends.

The focus of Merton's theory of '*anomie*' is not at all on the individual (criminal) or the act (crime), but on the '*tensions*' which lie not within the individual but between culture and structure. These tensions are experienced not so much by isolated individuals as by whole groups of individuals in certain structural positions. It is here that the strain theory introduces the concept of sub culture.

Merton (Social Theory and Social Structure,) has adopted five modes of adaptation available to those who react to the goals and means of society: *conformity, innovation, ritualism, and rebellion* (Merton. 1968).

'Conformity' describes acceptance of the prevailing state of affairs, i.e., accepting both goals and means of society.

'Innovation' represents acceptance of the goals but rejection of the means for obtaining these goals substituting alternatives in their place. For example, a student accepts the goal of passing an examination and obtaining a degree but uses unfair means to pass. Merton in his theory points out that the social class structure imposes the goals and prevents some people to achieve the same by socially approved means, specially the people belonging to lower strata of the society. The low status, low income and basic occupational opportunities open to the lower class people do not permit them to achieve high status in terms of power and income; which may often drive them to deviant behaviour. The structural pressure of the society to attain the goals and also no availability of legitimate means are causes for deviant behaviour among these people.

'Ritualism', according to Merton, is rejection of the goals but acceptance of the means. For example, a student goes to college but does not attend classes and spends time in the college canteen. Merton says that in the innovative mode the people belonging to the lower class accept the goal and reject the means set by the society. The people belonging to the lower-middle class reject the goal but accept the means.

'Treatise' involves rejection of both culturally supported goals and institutionalized means. This arises when the individual has accepted both goals and means of society but has repeatedly failed to achieve goals by legitimate means. He fails to achieve the goals by illegitimate means also due to prior socialization and internal values. 'Rebellion' is yet another mode of adaptation characterized by rejection of goals and means and substitution of

new goals and means, i.e, establishing new social order or changing the social structure. The individual not only himself adopts new goals and means but also attempts to institutionalize these new goals and means for the rest of society (Merton, Robert K. 1957).

Among the suicide victims from '*farming and agricultural activities*', men constituted 80 percent and women account for 20 percent Karnataka had no history of farmers committing suicide when crops or market failed, although there were agitations of farmers in the past (Assadi, 1998). The first incidence of farmers' suicide which attracted considerable attention of media and public, was reported on 12th December 1997, when *Mr. Shivaraj Mainalle* of Siddeshwar Village in Bidar District Committed suicide. A few studies were available on this first phase of suicides in Karnataka (Shetty, 1999, Vasavi, 1999). Subsequently, a number of reports of farmers' suicides appeared not only from Bidar district but also from other districts particularly from Northern Karnataka.

A Joint House Committee of Karnataka under the Chairmanship of Shri. G. B. Shivakumar, Former Member of Legislative Assembly examined whether crop failure and repayment of crop loans were the major causes for suicides and submitted its report on 9th March 1999 (Government of Karnataka, 1990). The committee examined 60 cases, out of which only one was found to have had crop loss and the Committee Recommended for payment of compensation for the loss of crops and non-payment of loan for the farmer from Kadur taluk, Chikmangalor district. For the rest of the cases the Committee categorically opined that the suicides were on account of 'personal and domestic problems' rather than crop loss and hence no compensation was recommended.

The other two reports of farmers' suicides from among other States in the country are from Punjab and Andhra Pradesh. The institute for Development and Communication, Chandigarh, Punjab, made a study on Suicides in rural Punjab (Institute for Development and Communication, 1998). The main objective of their study was to (i) identify the distinctive socio-economic characteristics of the cases of suicide (ii) find out if there has been an increase in the incidence of suicide, particularly farmers in recent years, (iv) find out the relationship between indebtedness and suicide and (v) to ascertain the level of peoples' awareness of the problem and to suggest ways and means to reduce the incidence of suicides.

5.1 A Study on Farmers' Suicides in Andhra Pradesh was undertaken by a Non-Governmental Organization (AWARE)

A study on farmers' suicides in Andhra Pradesh was undertaken by a Non-Governmental Organization (AWARE) to identify various factors that led farmers to commit suicide and to suggest possible solutions to avert such suicides in future (Madhawan et al, 1998). The study included 307 suicide cases majority of which were from Telangana region (250 cases). The farmers who committed suicides were mostly cotton growers. Out of 92 sample farmers surveyed, 89 percent were mostly cotton growers. The reasons attributed for suicides were mostly, crop failure due to pests and because of defective pesticides. Only six percent of the farmers were able to get technical advice from mass media and the major sources of technical advice was from private pesticide shop owners. The amount of debts of the deceased farmers ranged from Rs 50,000 or less (35 percent), Rs. 50,000 - 1,00,00 (33 percent), between 1 lakh to 1.5 lakh (23 percent) and more than 1.5 lakhs (4 percent). The loan spent by the deceased farmers was on seeds, fertilizer and pesticide (89 percent), digging bore well (6 percent) and for marriages (3 percent). The most common method

adopted to commit suicide was consuming pesticide (90 percent) followed by hanging (8 percent) and drowning (2 percent).

Prof. K. Nagaraj of Madras Institute of Development Studies conducted the case study on farmer's suicides in 2005. According to his report, the General Suicide Rate (GSR) (overall suicides per 1 lakh population) in the country between the periods 1997 to 2005 was 10.6 where the Farmers Suicide Rate (FSR) was 12.9 and the ratio of FSR to GSR was 1:1.2. According to him the Annual Compound Growth Rate (ACGR) for all suicides at 2.18 percent is lower than the Population Growth Rate. Prof. Nagaraj study also shows the gravity of the problem, so much so that on an average one farmer took his /her life every 53 minutes between 1997 and 2005. State wise position of suicides in other States in critical group was Andhra Pradesh - 16770, Karnataka - 20093 and Madhya Pradesh including Chattisgarh - 23588.

An Expert Group under The Chairmanship of Prof. Radhakrishna of the Madras Institute of Development Studies studied the Agricultural indebtedness and gave the report in 2007. According to the study, Agricultural indebtedness is not the main cause of farmers suicides but stagnation in agriculture, marketing risks, collapse of extension system, growing institutional vacuum and lack of livelihood opportunities are the primary causes. According to the Report the decline in returns from agriculture has resulted in inability of farmers to repay debt and this has triggered farmer's suicide.

The '*Tata Institute of Social Sciences*' (TISS) Mumbai conducted the study on agrarian crises by the direction of Mumbai High Court on a Public Interest Litigation and submitted the report in March 2005 with the findings that the suicides occurred with all

categories of farmers and the cycles of debt and destitution led to the suicide of the head of the family. Minimum Support Price has not been available to all farmers, particularly the small and marginal farmers. Repeated crop failure, inability to meet the rising cost of production, indebtedness due to a host of reasons ranging from a daughter's marriage to digging a well which eventually bore well with no water, these causes arose out of a larger picture of globalization and the resultant neglect of agricultural community in India.

The institution has made some short- term and long- term recommendations. Some of them are: Immediate (adequate) compensation have given on a priority basis to families of victims with an ex-gratia payment of Rs.2.5 lakh for families to meet loan repayments and live with some level of dignity; creation of a comprehensive insurance safety net; popularizing low-cost organic farming. The long-term recommendations mainly include formulating the minimum Support Price Mechanism; to integrate surface and groundwater irrigation schemes; to bring the changes in policy to focus on farmers rather than seed and fertilizer corporations; and set up of a commission with statutory powers that takes decisions on issues such as genetic modification technology and its impact on Indian agriculture, agriculture pricing policy and cropping pattern.

5.2 Studies by Indira Gandhi Institute of Development Research (IGIDR)

The '*Indira Gandhi Institute of Development Research*' (IGIDR) studied on farmers suicides in Maharashtra and submitted a report to the government in January 2006. For the study, interview of 116 suicide case households spread across 109 villages was conducted covering mainly Wardha, Washim and Yavatmal. Major findings of the study are the farmers in the selected districts were exposed to both yield as well as price shocks for their cotton

crops. The most important reason for suicide among farmers was found to be heavy indebtedness to both institutional and non-institutional sources. Reliance on the non-institutional sources has been increasing in the recent past. There was a decline in the institutional agricultural credit facilities. Credit lines of co-operative societies are choked. Breakdown of formal credit structures has led to increased reliance on informal private sources of credit with greater interest burden. Interest charged by private moneylenders was around Rs.25 or Rs.50 for a loan of Rs.100 that is to be repaid in 4 - 6 months time. All these factors drove the farmers to suicide.

5.3 The scholars who have studied the farmer's distress and anguish identified the following causes for the distress and suicides.

A. R Vasavi conducted the studies on farmers suicides in Bidar District states that "It would be fair to recognize that the victims of agrarian distress are not only those who have committed suicide and their family members but also those who continue to live there, believing, as do most cultivators, that they have an obligation to the land, to the community, to the state and to the nation to continue to cultivate the land" (A., R. Vasavi 2001).

Dandekar, Narawade and Narwade Shahiji state that "repeated crop failures, inability to meet the rising cost of cultivation, and indebtedness seem to create a situation that forces farmers to commit suicide" (Dandekar, Narawade and Narwade Shahiji. 2005).

Deshpande emphasizing the importance of joint family asserts that in joint family each member was secure. The joint families in olden days were extending moral support to its members at the time of all crises. The majority of victims who committed suicides were surprisingly came from nuclear families (Deshpande. 2002:2601-2610). Even Durkheim in

his monumental contribution *'La Suicide'* speaks of the co-relationship that exist between family size and incidence of suicides. According to him there exists an 'inverse relationship between family size and tendency towards suicides'. Durkheim writes: "A person is almost certainly well insured morally when isolated and left to him than when constantly under beneficent discipline of family surroundings" (Durkheim 1952:355). Deshpande (2002: 2601-2610) also feels that failure of social institutions to instill and establish confidence among those who are on the verge of breakdown is one of the main factor responsible for the suicide among farmers (Deshpande. 2002:2601-2610).

Kailash, M points out that "The indebtedness of Indian Farmers rose markedly in 1990s following the turn by successive Indian governments to market reforms and the opening up of the Indian economy to foreign investors. Prior to 1991, 25 percent of Indian peasants were indebted. Now, according to the figures provided by P. Sainath, the rural affairs editor of the Hindu, 70 percent of farmers in the state of Andhra Pradesh are in debt. In Punjab the figure is 65 percent, Karnataka 61percent and Maharashtra 60 percent" (<http://www.countercurrents.org/ind-kailash290406.htm>).

Menon, Parvathi discussing the price crash of some commodities due to the impact of WTO points out that there is a farming crisis and it is arguably the most serious challenge facing India (Menon, Parvathi 2001). The World Trade Organization regime has started to make itself felt on the ground reality. Farmers and experts alike feel that India's farm produce could be pushed out of the market place by heavily subsidized imports of agricultural produce. The suicide of a potato farmer of Navalgund in Dharwad district in late 2000, reportedly owing to the crash in the price of the crop, had Karnataka Chief Minister S.M. Krishna calling for "mid - course corrections" in the WTO regime and demanding a

White Paper on the impact of the WTO on Indian agriculture. Although it might be difficult to establish the direct connections between the price of potatoes and the WTO, Krishna's observations were clearly about a larger process unfolding in the countryside, one that has much to do with WTO – dictated policy decisions that threaten a wide range of crops, agricultural growth and rural livelihoods. This was the first official acknowledgement in India of the crisis facing the agricultural sector.

Nagaraj, K of Madras Institute of Development Studies (MIDS) points out that “from the mid – 90s onwards prices and farm incomes crashed. As costs rose – even as bank credit dried up – so did indebtedness. Even as subsidies for corporate farmers in the west rose, we cut our few, very minimal life supports and subsidies to our own farmers. The collapse of investment in agriculture also meant it was and is most difficult to get out of this trap” (cited by P. Sainath, 2007).

Prakash Singh Badal the then Chief Minister of Punjab in December 2000 warned that, “The implementation of the WTO agreement in the present form would lead to bloodshed in the country. The signing of the WTO amounts to signing the death warrant for the farm sector.” Farming has indeed become a deathtrap for poor farmers of India. Thousands of farmers in the states of Andhra Pradesh, Karnataka, Tamil Nadu, Kerala, Maharashtra, Punjab and Rajasthan have been forced to commit suicide. Rising input costs, declining farm prices due to globalization of agriculture and the increasing indebtedness of the farmers are the prime culprits behind these unnatural deaths (Cited by Shiva, Vandana, 2001).

R. Dwarakinath former Chairman, Karnataka Agriculture Commission discussing the causes for farmer's suicides opines that average farmer had become more vulnerable today with disappearance of barter system and traditional practices (R. Dwarakinath. 2000).

Sainath, P the rural editor 'The Hindu' daily addressing the delegates of 36th Annual Conference of Indian Association of Clinical Psychologists said that "in the last 12 years, from 1997-2008, there have been nearly whopping two lakh farmer suicides in the country, a disturbing 67 percent of these in just the five big states of Karnataka, Maharashtra, Andhra Pradesh, Madhya Pradesh and Chattisgarh. Yet these numbers may not be wholly accurate because of several exclusions in computing the numbers" (Sainath, P 2010). Further he states that "there is a huge error in the number of suicides because they do not take in to account women farmers, dalits and adivasis and tenant farmers who do not have land registered in their names. Suicides do not occur all year around, there is a spike in April - May when the farmer searches for credit, in January-February when they try to sell their produce and do not get the expected price and in September or October in Spraying season when farmer has bottle of pesticides in his hand". Elaborating the common thing in the five states Sainath points out that "*those committing suicide were overwhelmingly farmers of cash crops which involve higher risk and price volatility*" (Anonymous, 2010).

Shiva Visvanathan opines that farmers Suicide are a self-inflicted injury like alcoholism. But there is no examination of the larger grammar of forces within which suicide became the answer...." The media also creates pornography of disasters where we sample disasters as spectacles without engaging with them.' Farmers swallow pesticide' is news right out of Barnum. But there is geology of disquiet beyond this (Shiva V. et. al. 2009).

Stating about farmers indebtedness of Vandana Shiva points out that in 1998, the World Bank's structural adjustment policies forced India to open up its seed sector to global corporation. Farm saved seeds were replaced by corporate seeds. The poor peasants have to buy new seeds for every planting season and what was a traditionally a free resource, available by putting aside a small portion of the crop, becomes a commodity. This new expense increases poverty and leads to indebtedness (Vandana Shiva. 2009).

Mentioning the cause of farmers suicide Vaidyanathan, A. says that "farmers suicides are associated with high level of indebtedness is popularly and even in some academic writings, seen as indicative of the Indian peasantry in general suffering from unbearable burden of debt and teetering on the brink of bankruptcy" (Vaidyanathan, A. 2006)

The following is the statistics of selected state-wise number of suicide by farmers in India, the period from 2000 -01 to 2009-10.

Table 1.1: Selected State-wise Numbers of Suicides by Farmers in India (2000-2001 to 2009-2010)

Years States	2000- 01	2001- 02	2002- 03	2003- 04	2004- 05	2005- 06	2006- 07	2007- 08	2008- 09	2009- 10	Total
A, Pradesh	191	267	313	393	1126	657	532	490	390	77	4436
Karnataka	2630	2505	2340	708	271	163	176	182	143	14	9132
Maharashtra	-	50	122	173	632	595	2355	590	627	259	5403
Punjab	-	-	-	13	11	32	19	24	10	18	127
Kerala	-	-	841	50	101	119	112	68	22	2	1315
Orissa	-	2	1	-	-	5	-	-	-	-	8
Gujarat	-	13	6	3	108	125	149	4	1	-	409
Tamil Nadu	-	-	-	-	-	-	-	1	1	-	2
Total	2821	2837	3623	1340	2249	1696	3343	1359	1194	370	20832

Source – Rajya Sabha Unstarred Question No. 553, dated 20.02.2009 and Loka Sabha Starred Question No. 153 dated 14.07. 2009 ([file:///G:/data \(1\).htm](file:///G:/data (1).htm) 1/16/2010.

6. POSITION IN KARNATAKA STATE

Karnataka is one of the eighth largest state in India, in area and seventh state in population. It lies to the south of Goa and Maharashtra, to the west of Andhra Pradesh, to the north - west of Tamil Nadu and to the north of Kerala. It has a sea - coast of nearly 400 kms. Physiographic ally, the state is divided into four regions the coastal regions, the Malnad, the northern plains and the southern plains. Karnataka has two important river systems they are Krishna and its tributaries in the north and Cavery and its tributaries in the south both the rivers flow toward east and fall in to the Bay of Bengal.

Karnataka is predominantly an agricultural state, about 76 percent of the population lives in rural areas and about 56 percent of the workforce is engaged in agriculture and allied activities which generate about 49 percent of the State's income. The state has total land area of 1,90,49,836 hectares; out of which the net sown area is 1,21,08,667 hectares area is accounted as “ *Agricultural Holdings*” and nearly 62,21,000 farm families operate the same. The net irrigated area out of the total sown area is 21.7 percent. The major food crops of the state are Rice, Ragi, Jowar, Bajra, Maize, Millets, Wheat and Pulses. The state has three agricultural seasons – Kharif (April to September), Rabi (October to December) and summer (January to March). The state contributes about 5.59 percent in national food grains production. The major cash crops are Ground nut, Sugar cane, Cotton, Mulberry, Tobacco, Coconut, Areca nut, Coffee, Cashew, Cardamom, Tea, Pepper and Grapes. The state has secured first place in per hectare Coffee production and seventh place in the production of Oil seeds in the country. The horticultural crops are grown in the area of 16,300 km and the annual production is about 9.58 million tons. The income generated from horticulture constitutes over 40 percent of income generated from agriculture and it is about 17 percent of

the state's GDP. In floriculture, Karnataka occupies the second position in India in terms of production.

The state has total 32.62 lakh hectares forest area which formed 16.08 percent of the geographical area of the state. The state produces Sandalwood, Teakwood, Rubber, Bamboo, Rosewood, various soft woods, coca and other minor products. The state stands second in the value forest products in the country.

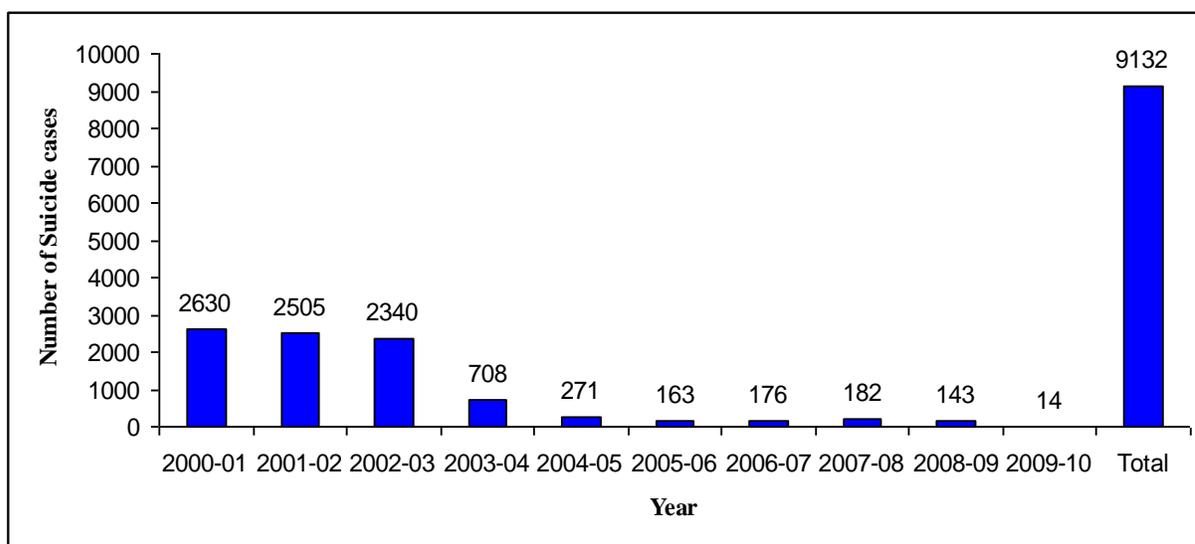
The farmers cultivate food crops where the cost-risk return structure is not favourable to them; under such circumstances they produce almost every type of food grains, vegetables, fruits as well as beverage and fiber crops. There are four categories of agricultural farm holders, the large - scale farm holders, the medium- scale farm holders and the small - scale farm holders. One of the recent surveys points out that there are twelve crore of small and marginal farmers in our country. Their land holdings are below two hectares, they constitute about 82 percent of the total land holders, and more than 90 percent of them are dependent on rain for their crops. These holders depend on loan facilities from different financial institutions and money lenders for farming activities. They return loan they have taken to the concerned financial institutions or the money lenders if they get profits to their products. If there is failure of their crops they fail to pay back the same. Failure of crops brings helplessness and frustration among farmers. If they get good agricultural yield they may not get profits to their products due to exploitation by dalals. Are over burdened with the debt they have taken from different financial institutions and also money lenders. They depend exclusively on the profits of agriculture to meet out their daily needs, education and also the marriage of the grown up children. This condition may bring misery, frustration, confusion and conflict among the farmers who fail to face such situation may take an extreme step of

suicide. The state and the Union Governments have taken various measures to instill confidence in the farming community. In spite of various measures the suicide among farmers is continued. Emile Durkheim, a French Anthropologist and an authority on the study of suicide call such act of self destruction as '*anomie*'. His study of suicide demonstrated that in order to fully understand the self killing one must focus not upon the individual but upon the larger society. Durkheim found 'social facts' notably religious affiliation, family integrity, community cohesion and support, to be directly related to the frequency of suicide in a society.

Karnataka is one of the states having severe agrarian distress since many years. But it had no history of farmers committing suicide when crops or market failed, although there were agitations of farmers in the past (Assadi, M. 1998). As has already been mentioned suicidal death of Bidar farmer considered to be the first incidence of farmers' suicide attracted considerable attention of media and public in 1997 this has been also reported in the Veeresh committee in 2002. The studies on farmer's suicide for the first time in Karnataka were undertaken by Shetty and Vasavi (Shetty 1999 and Vasavi 1999). Out of the last nine years, the state has experienced drought for seven years, this is one of the major reasons for farmers taking extreme step of suicide. A large number of farmers committed suicide during the drought period from 2000-01 to 2003 -04. Union Government sources (during the question hour in the Rajya Sabha) pointed out that there are 9642 suicidal deaths of farmers between 2000-2001 to 2009-2010 have been reported in Karnataka State. Compared with other states (table 1.1) Karnataka state recorded maximum number 9132 (figure 1.2) farmer's suicidal deaths in the country. Orissa state recorded minimum (8 cases) suicidal deaths in the country. Hon'ble Minister for Agriculture while giving details in the assembly on January 11,

2011 said that 2597 cases have been reported the period from 2003 - 04 to 2010 - 11. He also told that to prevent farmer's suicides the government has taken measures to supply the seeds, fertilizers and agricultural implements at the subsidized rates (Anonymous 2011).

Figure 1.2: Numbers of Suicides by Farmers in Karnataka (2000-2001 to 2009-2010)



Source: Based on the figures reported by State Govts.

The Chief Minister of Karnataka for the first time in the country has presented Agricultural Budget for the farmers of Karnataka. Totally Rs 17,857 crore is ear marked for the agricultural sector. It is decided to provide support for small and marginal farmers by providing subsidy in procuring farm equipments, drip irrigation/ sprinklers, crop loan at 1 per cent, which would help in developing the economic status of the weaker section. It is also proposed in the budget to hold an 'Agri-Business Meet' to attract investments in agriculture for strengthen the growth of agriculture and allied industries (Anonymous. 2011).

The union finance ministers while presetting the budget for the financial year 2011-2012 on 28 February 2011 announced reduction in interest rate to 4 percent for farmers who

reply loans on time and raised agri - credit target by a whopping Rs 1 lakh crore to boost investment in the sector.

Emphasizing up on the need for affordable credit to farmers, he announced an “additional subvention to 3 percent in 2011-2012” for those farmers who repay in time. “Thus, the effective rate of interest for such farmers have 4 percent per annum”, Mukherjee said. The government decided to continue the existing scheme of providing short-term crop loans to farmers at 7 percent for the next fiscal. To increase investment in the farm sector, the Finance Minister raised the agri-credit lending target for banks to Rs 4,75,000 crore for 2011-2012 from Rs 3,75,000 crore this year, with special focus on small and marginal farmers (<http://www.acralive.org/2011>).

The Government of Karnataka appointed the following Committees and commissions from time to time to study and suggest the remedial measures to solve the problems of the farming community.

6.1 An Expert Committee on Stagnation of Agricultural Productivity in Karnataka during 1980s

An Expert Committee on Stagnation of Agricultural Productivity in Karnataka during 1980s was formed under the chairmanship of former Chief Secretary to the Government of Karnataka Shri Satish Chandran. The Committee submitted its report in the year 1993 and listed the main causes for low productivity and suggested remedial measures under each case. In addition to this, the Committee emphasized a proper price policy, seed policy, fertilizer policy, plant protection chemicals, irrigation and water management, dry land area

development, agriculture credit, agriculture marketing, storage, processing, investment, subsidies, agrarian structure and land reforms.

6.2 Cell on World Trade Organization (W T O)

Cell on World Trade Organization (WTO) was constituted by the Government of Karnataka under the Chairmanship of Dr. Premnath, Former; Assistant Director General of FAO during the year 2000 and cell submitted its report in January 2001. The report reviews the entire Agreement on Agriculture under WTO, its impact at National and State level and listed the following important aspects of consideration.

Provision for minimum market access and monitoring such provision under WTO

Tarification and removal of quantitative restrictions and prudent use of bounded tariff rates; Managing the aggregate measure of support and managing actionable and non-actionable subsidies; Sanitary and phyto-sanitary standardization; Trade in services and human capital; Standardization of trade related Intellectual Property Right Regime, and Ensuring environmental safeguards.

The cell recommended for establishment of Export Processing Zones, Special Economic Zones and incentives for marketing facilities and establishment of Farmers' Export Consortiums (<http://www.manage.gov.in/RRSites/Maheshwaram/agriculture.htm>).

6.3 The Karnataka Agriculture Commission

The Karnataka Agriculture Commission was set up in April 2000 under the Chairmanship of Dr. R. Dwarakinath, Former Vice Chancellor, University of Agricultural Sciences, Bangalore, to identify missions for bridging the gap between actual yields and

potential yields in different agro-climatic zones of the State, was a follow up action of the Agro Summit held at Dharwad during February 2000. The Commission submitted four short-term reports one each on BT Cotton, Agricultural Biotechnology, Hybrid Rice and Farm Telecast during October, November, December 2000 and March 2001 respectively. On yield improvement mission, the report was submitted in May 2001 highlighting the technologies available to local situations in each district under ten agro-climatic zones and the package of practices to be adopted to bridge the yield gap in major crops of these zones. It has identified the yield gaps in major crops each zone and recommended district-wise action plan. Action known to have been initiated only on BT Cotton and Hybrid Rice.

6.4 Agricultural Policy Document 1995

A Committee was constituted during 1995 under the Chairmanship of Hon. Minister for Agriculture along with sub-committees consisting of experts in various fields. The committee submitted a draft report on Karnataka's Agricultural Policy to the State Planning Board and the State legislature. The document was accepted and a sub-Committee was constituted to monitor implementation of the policy document. The three dimensional policy approach of this document was (i) Industrial approach to agriculture sector with proper investment and lending policy and the requirements in irrigation sector, (ii) Infrastructure development for agriculture growth including price policy, marketing reforms (iii) Encouraging a more competitive regime and emphasis on export oriented crops like horticulture, floriculture, aqua-culture and other allied agricultural activities along with institutional change.

6.5 A Joint House Committee on Sira firing Case

A Joint House Committee under the Chairmanship of Mr. Aswathnarayana Reddy, Former Member of Legislative Assembly submitted its report on 9-3-1999. The recommendations of the Committee were directed towards improving the functioning of APMC (Agricultural Produce Marketing Committee). These are listed below;

- The role of middlemen in marketing should be looked.
- Price fixation procedures to be modified.
- Need for minimum price to be fixed for agricultural produce.
- Non-cooperation of middlemen and merchants on the arrival of the produce should be prevented.
- Recommendations of the Committees for support price should be implemented.
- Credit facilities from Land Mortgage Banks should be streamlined.
- Regulated Market Committees should arrange facilities for the farmers to directly sell their produce.
- The Central Government while reviewing the import and export policies of agricultural produce should take the views of the representative of farmers.
- Crop Insurance should be made compulsory.
- Rules and Regulations of the Regulated Market have to be rationalized.
- The District Administration should be sensitive to the problems of farmers' marketing their produce to prevent any such future incidents.

Most of the recommendations needed attention of the Government and APMC. As such, no information was available to this Committee on the action taken on these recommendations (Dr. Veeresh committee report).

6.6 Eco-Committee

The Government of Karnataka constituted an Eco-Committee under the Chairmanship of Shri. A. N. Yellappa Reddy, Former Special Secretary, Department of Forest, Ecology and Environment during the year 2000 to examine the extent of land available on either side of irrigation canal net work system for development of Eco strip on these areas, tourists spots, aqua farm and herbal garden. The Committee found around 1100 sq. kms (1, 00,000 kms) of land available for eco-strip along side irrigation canal system. Around 4000 kms of foreshore areas is available for eco-belts. The estimated cost to develop this area is around Rs. 1000 crores for a period of five years. It is expected to cover a large area under trees which would in addition to improve the environment, add to the biomass potential for agricultural use and supplement fuel and fodder to neighbouring villages (Dr. Veeresh committee report).

6.7 Institutional Financing and Credit Facilities in Karnataka

The Primary Co-operative Agricultural Rural Development Banks (PCARD), the Land Development Bank, the Nationalised Banks and other recognized financial Institutions provide the credit facilities to the farmers. It is widely reported that the issue of farmers' suicides in Karnataka is strongly associated with repayment of loans borrowed for agricultural purposes. The Expert Committee Constituted by the State Government to investigate in to the causes of farmers' suicides in Karnataka under the Chairmanship of

Dr. Veeresh to investigate in to the causes of farmers' suicides examined the procedures for advances and repayment followed by the financial institutions and also the difficulties encountered in repayment by farmers. The Committee came to know that the First Information Reports in respect of suicides of some farmers in different districts of Karnataka were due to non-repayment of loans. The task before the Committee was to examine 55th and 56th recommendations made by Joint Legislative Council relating to the payment of compensation and confidence building measures to be taken by the government in the interest of the farming community.

The 'Expert Committee' studied 130 cases of suicides throughout the state and submitted a detailed report to the government in April 2003. The committee made certain recommendations and also fully agreed with the 55th and 56th recommendations of the Joint House Committee about payment of compensation. Consequent to Dr. Veeresh committee report the State Government initiated various confidence building measures like payment compensation to farm victim families, brought Crop Insurance Schemes, Banning of private money lending (cited by Purnanand, N. S. and Huddar, M. G. 2007).

7. INTERDISCIPLINARY RELEVANCE OF THE STUDY

Van Bemmelen one of the well known Criminologists states that "Criminologists are the 'Kings without Countries' because their territories have never been delineated. It might be more adequate, and to be sure more humble, to regard Criminology as a permanent guest who must dine, in order to survive, at other people's tables. Criminology draws its basic concept and methodology from the behavioral sciences, biology and to some extent, the history and sociology of criminal law." The above statement of Van Bemmelen is true and

relevant in the study of suicidal tendencies among farmers. In the present study focuses on social, economic, psychological, geographical and various other factors which drive the farmers to suicide are analyzed in the light of the principles of each discipline (Walter C Reckless 1973).

8. RELEVANCE OF THE PRESENT STUDY

The studies made by different scholars on suicidal tendency among the farming community show that though suicide is self inflicted pain, the strong desire of commission of suicide among farmers is an expression of their anguish to the present state of affairs. Though the studies have not concentrated their focus on the direct socio-economic status of farmers, they have projected indirectly in the agricultural related status who have become the cause of farmers self inflicted injury i.e., suicide.

In the present study the researcher has tried to understand the direct adverse socio-economic conditions caused due to failure of agriculture on the suicidal tendency of the farmers. The findings of the study are useful to the policy makers in redesigning farmer friendly agricultural procedures in view of globalization, liberalization and privatization, thereby restraining the Indian farmers from the menace of suicide and more so the farmers of Dharwad district under the study.